



The Intake Coordinator Training Manual is a work product of the Tax Counseling Project, a project of the Center for Economic Progress, and cannot be used, reproduced or distributed without express written consent of the Center for Economic Progress, 29 East Madison, Suite 910, Chicago, IL 60602.

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Coordinating Complementary Services at Tax Counseling Project Sites

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*Edited in part by Allegra Cira.

Why Complementary Services?

The Center for Economic Progress (the Center) serves a diverse population of middle- and low-income individuals and families through the free tax preparation sites of its Tax Counseling Project (the Project). While free tax preparation services and raising awareness of the Earned Income Tax Credit (EITC) are the main components of Project sites, the Center realizes that there are other beneficial public programs that may offer financial and other assistance to its clients. As such, the Center decided to incorporate several “complementary services” on-site, including screening for food assistance & public health insurance, low- or no-cost bank accounts and voter registration.

Together with free tax preparation and the EITC, many of these programs further the mission of the Center for Economic Progress by aiding families in identifying and reaching attainable financial goals, thus moving them towards greater economic self-sufficiency.

Preparing for the 2004 Tax Season

The Tax Counseling Project chose to implement complementary services at selected sites for the 2004 tax season. In order to make complementary services sites successful, Center staff began to share ideas with service providers, local organizations and community members to better understand the work already being done in each community, to learn more about the circumstances of the residents of each neighborhood, and to be able to create a site-appropriate plan for the programs in question.

For the pilot year, one “super site” was chosen in Chicago – the Back of the Yards site - at which all complementary services are offered. The Project site in the Back of the Yards community was selected based on a number of factors, including: high client volume, large number of EITC claimants, diversity of client population and site layout.

Networking with Service Providers

The Center’s Outreach Manager and Senior Director of Programs, along with the director of the Tax Counseling Project and other staff, collaborated to identify which public benefit and other programs would best fit in with free tax preparation services and be of the most benefit to Project clients. Programs were also evaluated and selected based on potential feasibility in on-site implementation.

RealBenefits, a web-based multi-benefit screening tool used to project Food Stamp and KidCare public health insurance eligibility, was selected due to its versatility and ease of access, and discussions were begun with RealBenefits Illinois staff to ensure that benefits screeners would be at the Back of the Yards site, as well as at three others. RealBenefits trains local social service providers on how to use the screening tool, and agreed to solicit volunteers to provide screening at Project sites. Center staff also identified RealBenefits screener volunteers in Project site communities.

Through its Financial Programs department and the Tax Counseling Project, the Center already had existing relationships with many neighborhood banks and credit unions, and a number of them agreed to partner with the Project site in their areas again in 2004. Several new financial institutions joined as well, and all agreed to send representatives to the sites in their neighborhoods. Accounts offered differ from bank to bank, but they are all low or no opening balance accounts, with most service fees waived. These bank partnerships allow Project clients to open accounts on-site, so that their tax refunds can be directly deposited.

Many different organizations are involved in voter registration campaigns in Chicago, several of which were eager to partner with the Center to provide volunteers to register new voters at Project sites. In addition, the Center has provided each tax preparation site with blank motor-voter forms, so that people at sites with no outside volunteer can easily fill out a voter registration application and return it to the intake volunteer to be submitted to the Board of Elections by Center staff.

Neighborhood Outreach

The Center's Outreach Manager and Local Community Liaison/Hunger Fellow identified and visited several community organizations in neighborhoods where the Project planned to add complementary services to its sites. From job placement and language instruction agencies to community development financial institutions, the Center staff inquired about what programs would be beneficial in each community, and explained plans to incorporate food and medical assistance, voter registration and bank accounts on site.

In sharing this information in the communities where complementary services were to be integrated into tax preparation sites, the Center gained insight into how well the programs offered would be received and the degree to which communities would potentially benefit from them. All of the organizations approached, many of which were already familiar with the Tax Counseling Project, were supportive and eager to become more involved in the work of the Project and agreed to promote the complementary services tax preparation sites in their communities.

Participant Forums

Informal focus groups were held in Back of the Yards and one other community where the Project site offers complementary services. The groups consisted primarily of community members who used the Project's services to have their taxes done last year, as well as other neighborhood residents who met the income guidelines for service at a tax site.

The Center's Outreach Manager chose to open the discussion by requesting suggestions from the group on what programs might best complement free tax preparation, rather than telling them the Center's plans directly and asking them for feedback. Forum participants suggested all of the complementary services the Center planned to incorporate, as well as a number of other public and private programs, and were then informed of which services

would be available on-site. Participants also shared their experiences living in the neighborhoods where Project sites exist, which allowed the Center staff to better understand the communities they serve.

Tying It All Together: The Intake Coordinator

Site Managers and volunteer tax preparers already have a lot to handle on-site, so in order for this new system of complementary services to work well, a new volunteer role was created for the Tax Counseling Project. The intake coordinator position is actually an expansion of last year's volunteer Greeter, with added responsibilities and more to manage.

Intake coordinators oversee the sign-in process, screen clients for income eligibility and proper documentation, and assist them in filling out their intake sheets. In addition, they explain on-site complementary services to each client and direct those interested to sign-up locations.

Training Curriculum & Manual

The Center's Local Community Liaison gathered information on complementary services, Project site operations, and Center volunteer trainings to create the training curriculum and manual for the new Intake Coordinator position.

Volunteer expectations, client screening procedures, the logistics of on-site complementary services, as well as general site operations were all taken into consideration. Several Center staff members with experience at Project sites were consulted, Site Managers were interviewed and a number of volunteer tax preparers were introduced to the idea of incorporating additional services at sites.

All of the groups cited above shared their knowledge of how things work on-site, and were able to offer insight into how best a new volunteer could coordinate complementary services, on top of handling client sign-in and intake. Visits to several of the locations where the Project sets up sites during tax season also proved helpful in visualizing the way complementary services would tie in to site operations.

The manual was reviewed by several Center staff members before it was finalized, and a few additional materials, such as benefit eligibility charts and an interactive exercise, were used during Intake Coordinator training to prepare the new volunteers for the challenges of tax season.



Volunteer Job Description

Intake Coordinator

The Center for Economic Progress has volunteer opportunities for Intake Coordinators with the Tax Counseling Project. The Intake Coordinator is responsible for assuring that every client is aware of all the services that are available to them in a timely manner. Also, the Intake Coordinator oversees client sign-in, assist clients in the completion of the Client Intake Sheet, and direct clients to on-site complementary services when appropriate. The Intake Coordinator reports to the Site Manager.

Responsibilities:

- Greet clients and manage sign-in to facilitate client flow through tax preparation process
- Screen clients for income guidelines and documentation.
- Provide clients with the intake form and Benefits for Workers packet. Assist clients in completing the intake form and answer questions concerning Benefits for Workers
- Interview clients to identify potential asset-building and income supports, etc., and direct them to on-site complementary services or to other sites
- Track client sign-up for various complementary services and complementary service provider participation at site.
- Assist in other areas as directed by site manager

Requirements:

The smooth operation of Tax Counseling Project sites necessitates that volunteers adhere to several requirements:

- Attend volunteer training and become familiar with complementary services and Benefits for Workers.
- Maintain respect for client privacy
- To be punctual and stay for the length of time scheduled
- Sign in on the attendance list every session attended
- Volunteer at least 9 times during the tax season
- Give twenty-four hour cancellation notice when you are unable to attend a site

Qualifications:

- Ability to work as a volunteer for 5 hours at least once a week
- Exhibit a natural instinct for hospitality and customer service
- Strong verbal communication skills
- A mature, responsible, and patient person with a positive attitude

Additional Information:

The Intake Coordinator works out of one of the Tax Counseling Project's community based sites. Any volunteer with strong computer skills can also be trained as an Information Technology Specialist. For more information, contact Kim at 312-252-0280. The Center for Economic Progress is an Equal Opportunity Employer.



a project of the
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2004

INTAKE COORDINATOR MANUAL

INTAKE COORDINATOR TRAINING MANUAL

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I. INTRODUCTION

The Center for Economic Progress seeks to increase economic opportunities for low-income families, children and individuals by improving access to public, private and non-profit programs and services. The Center's Tax Counseling Project (the Project) assists the working poor in their struggle toward financial security and stability by providing free income tax return preparation and tax counseling to low- and moderate-income families and individuals throughout the state.

The Tax Counseling Project has grown to become the nation's largest volunteer-driven free tax preparation program specifically serving low-income individuals and families. Last year alone, over \$25 million in refunds were returned to Illinois residents due to the hard work of Project volunteers and staff.

Confidentiality and Respect are Important

Upon completing an application to be a volunteer for the Tax Counseling Project, you agreed to adhere to our Volunteer Pledge of Confidentiality and Service. Your pledge not to "divulge, distribute or make public any client's personal information" is vital, as you may be dealing with sensitive situations and it is possible that private information will be shared with you as a volunteer Intake Coordinator and/or Tax Preparer.

In addition, as Intake Coordinator, you will be speaking with Tax Counseling Project clients about other services, programs and public benefit opportunities available to them at our tax sites, and, on occasion, assisting them with the application process. Applying for some of these programs can be trying and stressful at times, and it is necessary to respect the privacy of our clients in order to maintain an open, comfortable environment.

Incorporation of New Programs On-Site: Complementary Services

The Tax Counseling Project serves a diverse population of Illinois residents through our free tax preparation program sites. We believe there are a number of public benefit and other opportunities that can work hand-in-hand with our own programs to enhance the impact of participating at a Project site. Therefore we offer several "Complementary Services" at selected tax sites.

Public programs such as Food Stamps and KidCare state health insurance address immediate family needs. By offering sign-up for these and other complementary services while people are waiting to have their taxes done, we improve access to programs that offer financial and other support, helping to move our clients toward greater economic self-sufficiency.

➤ **Income vs. Expenses: Practical Benefits of Complementary Services**

For a family of three surviving on one full-time or two part-time, low-wage salaries, the services offered at tax sites can mean the difference between getting by and falling into an uncertain financial situation.

50 hours per week at \$6.00 per hour = \$300 per week
 \$300 per week at 50 weeks per year = **\$15,000 per year**

Minus \$350.00 State Income Tax	- \$350.00
6.2% for Social Security	- \$930.00
1.45 % for Medicare	- <u>\$217.50</u>

Total Take Home Pay: \$13,502.50

With \$13,502.50, a single parent must then support him/herself and two children for a year. However, expenses are almost always much higher than that.

<u>Main expenses include:</u>	<u>Per Month</u>	<u>Per Year</u>
One-bedroom apartment at Fair Market Rent: (FMR includes rent and utility expenses)*	\$797	\$9,564
Food Expenses	\$350	\$4,200
Transportation	\$100	\$1,200
Health Care	Varies	\$1,000
Child Care	<u>\$350</u>	+ <u>\$4,200</u>
Monthly Expenses:	~ \$1,687	Yearly: \$20,164

In this situation, as it is for many low-income families, the expenses far outweigh the income.

When this family comes to a Tax Counseling Project site for free tax preparation, they will qualify for and receive the Earned Income Tax Credit (EITC) from the IRS.

\$15,000 per year income will receive approximately: \$150.00 Illinois EITC
 + \$3,931.00 Federal EITC
Total EITC: \$4,081.00

This EITC amount added to the total take-home pay of \$13,502.50 brings the expense gap for the year from \$6,661.50 to \$2,580.50.

If this same family were to apply for public benefits at one of our tax sites, the amount of income support received would more than make up the \$2,580.50 difference between income and expenses for the year.

A three-member family earning \$15,000 a year. . .

Is Food Stamp eligible, for about \$300 per month, which is \$3,600 per year**	\$3,600
Is KidCare/FamilyCare Assist eligible, for no-cost Medicaid healthcare**	\$1,000
Would receive LIHEAP ¹ assistance once or twice during the season**	\$400
Is Child Care Subsidy ¹ eligible, for about \$2,640 per year***	<u>+\$2,640</u>
Total Public Benefit Assistance:	\$7,640

With the combination of income, benefits offered through Complementary Services, and tax refund/EITC amounts, this family will have enough money to cover all of their expenses.

Income support of \$7,640 through the use of public assistance programs covers the remaining \$2,580.50 worth of expenses, and **allows the family an extra \$5,059.50**. With this amount of money, a family could afford to pay for a telephone line, clothing, shoes and blankets, among other things, and could open a savings account. Also, because of the dual income support of public benefits and the EITC, this family could potentially afford to spend more on rent and move into a two-bedroom apartment.

* Information for Cook County, Illinois from National Low Income Housing Coalition: www.nlihc.org/oor2003

** Information from Mayor Daley's Keeping Chicago Affordable: www.ci.chi.il.us/mayor/affordablechicago

*** Information from Illinois Department of Human Services: www.dhs.state.il.us

¹ Clients cannot apply for Child Care Subsidies or LIHEAP at tax sites, but will receive information about the programs.

Role of the Intake Coordinator

The Intake Coordinator volunteer position is an expansion of last year's Greeter position. As an Intake Coordinator, you will be overseeing the sign-in process, as well as screening clients for income eligibility and assisting them in filling out their intake sheets. Intake Coordinators

will have the additional responsibilities of explaining on-site complementary services to each client and directing interested persons to sign-up locations.

This is a position that requires responsibility and the ability to think on your feet. Our plan is to have at least two Intake Coordinators working together at high-volume sites during our busiest hours. There may be times when you have large numbers of clients coming to your site for service, which can be both rewarding and frustrating. Please remember to pace yourself, take breaks when it is feasible, and have fun!

Full responsibilities for Intake Coordinators include the following:

- Greet clients and manage sign-in to facilitate client flow through tax preparation process
- Screen clients for income guidelines and documentation
- Provide clients with the intake form and *Benefits for Working People* packet. Assist clients in completing intake form and answer questions concerning the benefits packet.
- Interview clients to identify potential asset-building and income supports, etc., and direct them to on-site Complementary Services or to other sites.
- Track client sign-up for various complementary services and complementary service provider participation at site.
- Assist in other areas as directed by site manager.

Benefits For Working People Booklet

The Center for Economic Progress has created a booklet that outlines several public benefit programs and other services that may be of use to Tax Counseling Project clients. This booklet will be stapled to client intake sheets and distributed to each person who signs up for free tax preparation at a tax site. The booklet contains explanations of all of the complementary services that will be available at sites, as well as a number of other programs.

As an Intake Coordinator, you should become familiar with the *Benefits for Working People* booklet and be comfortable educating clients on the program information in it. You will receive a copy at Intake Coordinator training.

II. COMPLEMENTARY SERVICES OFFERED AT TAX SITES

In 2004, some Tax Counseling Project sites will feature only free tax preparation. However, other Project locations will have additional programs and services on-site.

Complementary Services at selected Tax Counseling Project sites in 2004 are:

- *RealBenefits* – Food Stamps & KidCare/FamilyCare
- *Bank Accounts*
- *Voter Registration*
- *Individual Taxpayer Identification Numbers (ITINs)*

REAL BENEFITS – Food Stamps & KidCare/FamilyCare

RealBenefits is a web-based information and software program that processes eligibility screening for several public benefit programs at once. Illinois is one of three states that have been selected to pilot the program.

Volunteers from RealBenefits agencies will be on-site at several of our tax sites to screen Tax Counseling Project clients for Food Stamp and KidCare/FamilyCare eligibility.

- **Food Stamps**

The program provides monthly funds to eligible low-income families to purchase food. Illinois residents use an electronic benefit system called the LINK card, which has replaced paper coupons through the use of a benefits card, similar to a bank check card.

- **KidCare/FamilyCare**

KidCare is free or low-cost health insurance for Illinois children under age 19 and pregnant women. It is Illinois' State Children's Health Insurance Program (S-CHIP), a federal program designed primarily to help children in working families with incomes too high to qualify for regular Medicaid but too low to afford private family coverage.* FamilyCare offers health insurance to parents living with children receiving KidCare and also covers relatives who are caring for children receiving KidCare in place of their parents.

*KidCare and FamilyCare Assist are Medicaid programs. All other KidCare/FamilyCare categories are Illinois S-CHIP programs.

BANK ACCOUNTS

Bank accounts offer a safe, convenient and stable means of managing and saving money to increase self-sufficiency. As in past years, several neighborhood banks will send representatives to selected tax sites to offer sign up for low-cost bank accounts on-site. Among other advantages, this allows clients who did not previously have an account the option of having their tax refunds directly deposited into their new accounts.

- ***First Accounts*** is a program of the Center for Economic Progress and ShoreBank that provides financial management guidance and access to low- and no-cost bank account products for low- to moderate-income individuals. ShoreBank will have representatives at selected tax sites to offer new accounts and sign clients up for the *First Accounts* financial education program.

VOTER REGISTRATION

While we have our tax sites set up for the season, we would like to use the opportunity to promote voting as an important means of civic engagement among our clients.

Volunteers from a number of organizations, including the Rainbow/PUSH Coalition, will be on-site registering new voters throughout the season. In addition, motor-voter registration forms will be available at all Chicago tax sites for any clients who wish to register to vote. Intake Coordinators will collect all completed applications, which will then be sent by Center staff to the Cook County Board of Elections.

INDIVIDUAL TAXPAYER IDENTIFICATION NUMBERS (ITINS)

ITINs are numbers assigned to individuals who need to file taxes and are not eligible for a Social Security Number. The ITIN is for certain non-residents, resident aliens, their spouses and their dependents. If you do not have a Social Security Number, you must have an ITIN to file your taxes.

Volunteers from the Midwest Tax Clinic, a program of the Center for Economic Progress, will be at our Back of the Yards site on Saturdays assisting clients with filling out their W-7 forms in order to receive ITINs; MTC volunteers will also offer counseling and representation to clients who have more complex questions or problems with the IRS.

For more detailed information on these and other programs, please see the Center's Benefits for Working People booklet and/or the Complementary Services Resource Guide, Appendix B, page 32.

Please see the Complementary Service Site Chart on the following page for information on where each service will be offered.

Complementary Services Chart

<u>Location</u>	<u>2004 TCP Sites</u>	<u>Real Benefits</u>	<u>Bank Accounts</u>	<u>ITINs</u>	<u>MTC</u>	<u>Voter Registration</u>
Austin	Westside Learning Center		Shore Bank: TBD			
Back of the Yards	Immaculate Heart of Mary	Casa Romero/ Instituto: Sat, Tues+	Park Federal, MB, FBA: Tues, Wed, Thurs, Sat	Sat	Sat	ICIRR
Bronzeville	Shore Bank Bronzeville		Shore Bank: Mon, Tues, Thurs, Sat			
Chatham	Shore Bank Chatham		Shore Bank: Mon, Tues, Thurs, Sat			
Chinatown	Charter One Bank		Charter One: Sat			ICIRR
Auburn Gresham	Employment Resource Center	Catholic Charities: Sat+	Northern Trust, Highland Bank, ABC, LaSalle: Banks/Days TBD			PUSH: Mon, Wed
Humboldt Park	Association House					ICIRR
Lawndale	Homan Square Community Center	Day Care Action Council: Thurs+	Pending Discussion			N. Lawndale LSC Federation
Loop	Employment & Employer Services	RealBenefits Team: Weekdays +	Charter One: Days; Shore Bank: Eves TBD			PUSH: Mon, Wed
Pilsen	Instituto del Progreso Latino					ICIRR
Uptown	Truman College		Charter One Bank: Mon-Thurs, Sat			ICIRR
Rockford			7 Banks: Mon, Wed, Sat			
Elgin			Pending Discussion			

INTAKE COORDINATOR SITE PROCEDURES

The Tax Counseling Project has certain set guidelines that apply to volunteers at all of our sites. However, tax sites exist in a diverse array of communities and each one has its own unique features.

Often your Site Manager will have her or his own additional methods of delivering services tailored to the individual site where you are volunteering, which you should consider an integral part of the Tax Counseling Project process at your site.

A. BEFORE YOUR SITE OPENS

Arrive early – at least half an hour to an hour before your site officially opens. It is important that Intake Coordinators prepare sites for operation before tax preparation begins.

In many cases, there will have been people waiting for service for several hours already by the time you arrive, so the earlier you arrive, the smoother things will run.

Introduce yourself to Site Management staff and volunteers present. Let volunteers and others know that you are available to answer questions about Complementary Services.

Reminder: Be sure to sign in on the volunteer attendance list at every session you attend!

Site Set-up

If you are not yet aware of site set-up, ask Site Management staff to direct you toward the intake and Complementary Services materials, and to the designated intake area.

- Set up the sign-in sheet, intake sheets and *Benefits for Working People* packet on the sign-in table.
- There may be additional Complementary Services materials at your site, which should also be out and available for people to pick up as they sign in.
- Introduce yourself to complementary services program volunteers and assist them in setting up signage and sign-in sheets for their tables so that they can get started quickly.

- If a complementary services volunteer does not arrive before the site opens, set up their sign and sign-in sheet for them.
- Help set up waiting area. Work with the Site Leader and Site Manager to ensure that the waiting and complementary services areas are orderly and prepared for client use.

There may be a number of people who have arrived at the site early and are waiting to begin the intake process. If you feel that it would be beneficial to begin the intake process before the official start time for your site, first okay it with the Site Manager and then go ahead and begin.

B. DURING SITE OPERATION

Your position as Intake Coordinator is an important one; you will be the first Tax Counseling Project Volunteer that clients encounter as they arrive on-site. You will begin the free tax preparation process by facilitating client sign-in, screening each person for eligibility and ensuring that intake sheets are filled out completely.

As Intake Coordinator, you will then explain the complementary services available at your site, and assist people with sign-up to learn more about the programs they are interested in.

- Remind the tax preparers and other volunteers that you are available to answer questions about the complementary services programs.

Sign-in & Eligibility/Documentation Verification

The intake process for tax sites begins with each client signing in. A new sign-in sheet should be used for each day that the site is open. Sign-in sheets should be with the rest of the intake materials that you receive from the Site Manager

- Be sure to have a new sign-in sheet out and ready for use when the site opens.
- Direct clients to sign in for tax preparation in an orderly fashion. If there are a large number of people waiting, you may want to ask them to form a line.
- In some cases, clients will have started their own sign-in sheet long before the tax site opened. Ask your Site Manager if this unofficial client order should be honored and transferred to the official sign-in sheet for the day.

- Verify that each client who signs in is eligible for Tax Counseling Project services, and that they have all of the documentation necessary for the completion of their tax return.

Once your Site Manager determines that the limit for the number of people the site is able to serve during the session has been reached, the sign-in sheet will be closed and newly-arriving clients should be asked to return at a later date.

BE AWARE! When a person signs in and leaves the site, and has not returned by the time their name is called, s/he might not be served that day.

Be sure to let clients know this rule if they indicate to you that they are leaving the site, and explain it to them if they return for service after their name has been called.

In cases you are unsure of, consult the Site Manager to verify whether or not the client is able to retain their spot on the list and have their taxes done that day.

Tax Counseling Project Criteria

You should become familiar with the Tax Counseling Project eligibility and documentation criteria before you begin working at your site.

Below is a summary of the criteria. The complete Project Criteria are located at the end of this manual, in Appendix A, page 28.

➤ Summary of Criteria

Certain guidelines are used by the Tax Counseling Project to determine which returns tax site volunteers will prepare. Ultimately, the Site Manager makes the decision on a case-by-case basis, based on several factors including current client volume, wait time and complexity of the return.

The important thing is to screen client return information soon after the client arrives so inappropriate returns can be turned away before the client endures a long wait.

The Tax Counseling Project prepares federal and state income tax returns. The Project does not prepare other kinds of tax returns, such as employment tax, corporate, partnership, etc.

- Income

The first and most critical qualification for service at a tax site is meeting the income guideline. For tax year 2003, the Tax Counseling Project will service clients with income **below**:

\$35,000 - family
\$15,000 - single with no children

Again, in certain cases the Site Manager may decide to make exceptions.

- Documentation

Clients will need copies of all W-2's & 1099's before tax preparation. If a client has missing documentation they should be encouraged to return at a later time, when they have all necessary documents at hand. In some instances, Site Managers may choose to create a hold file for certain clients, containing copies of the documents they do have available.

If a Site Manager asks that you create a hold file, be sure to make copies of the client documents and only retain the copies; give all originals back to the client. Do not keep any original client materials for a return that is not ready to file.

Clients should have Social Security cards or ITIN cards for themselves and every member of their family. In general, clients who are at all uncertain about names and numbers should probably be asked to return at a later time when they have SSN/ITIN cards for each person on the return.

Each Site Manager will use his or her own discretion in cases when the client does not have SSN or ITIN documentation for all of the people to be listed on their return, and you should ask your Site Manager what the policy is at your site.

Intake and Complementary Services Process

Once you screen each client to be sure they qualify for Tax Counseling Project services, they should be given a Client Intake Sheet.

- Hand each client an intake sheet, which will be stapled to a copy of The Project's *Benefits for Working People* booklet.
- Let everyone know that you are available to answer questions and help them fill out their intake forms.

- Explain that clients must return to you to have their completed intake sheets reviewed before they will be able to have their taxes prepared.

➤ Advance Child Tax Credit

The Advance Child Tax Credit is an important issue for the 2004 tax season. Many Project clients will have received a check during the summer that was an advance, and this information needs to be included on their return.

- As you hand out intake sheets, ask each client if they received the Advance Child Tax Credit. Many will know it as “summer money from the IRS,” or as “the check you received over the summer for your children.”
- If a client received an advance check and knows the amount, make sure it is checked off and entered on the bottom of the front side of their intake sheet.
- If a client is not sure whether they received the advance CTC or does not remember the amount, inform your Site Manager, who will be able to assist the client in finding out the information.
- At times when client volume is not high at your site, your Site Manager may instruct you to assist clients in retrieving advance information from the IRS via telephone, at (800) 829-1040, or online at www.irs.gov, keyword: child tax credit.

➤ Family Child Care Tax Project

The Family Child Care Tax Project is a program of the Center for Economic Progress that offers licensed and license-exempt home-based child care providers classes on record-keeping and income tax issues relevant to their businesses. With hands-on training, useful materials and practical applications, the classes facilitate improved record-keeping of both income and expenses, which may lead to higher EITC refunds.

As you encounter clients running home-based child care businesses during the screening and intake process, let them know about the Family Child Care Tax Project and have those interested in receiving more information fill out a referral form.

Page 9 of *Benefits for Working People* has additional information on the program and provides a contact number.

Sample Tax Counseling Project Client Intake Sheet

CLIENT INTAKE SHEET

Tax Counseling Project

DRAFT 11-25-03



YOUR INFORMATION:

First Name _____ M.I. _____ Last Name _____ Social Security Number / ITIN _____

SPOUSE INFORMATION:

First Name _____ M.I. _____ Last Name (if different) _____ Social Security Number / ITIN _____

ADDRESS:

Street _____ Apt _____ City _____ State _____ Zip _____

EMAIL ADDRESS: _____

Telephone Numbers:	YOU	SPOUSE	OCCUPATION	
Daytime	_____	_____	_____	_____
Evening	_____	_____	Your Occupation	# Jobs in 2003 _____
Date of Birth:	_____	_____	_____	_____
Age:	_____	_____	Spouse Occupation	# Jobs in 2003 _____

MARITAL STATUS:

Single Married Divorced Widowed Married, living separate since (when) _____

FAMILY INFORMATION - Do not include yourself or your spouse. Please list all persons who lived in your home and anyone living outside your home that you supported during 2003.					
Name	Age as of 12/31/03	Birthday	Social Security Number/ITIN	Relationship	Months lived with you in 2003

Can your parents or someone else claim you or your spouse as a dependent?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did you or anyone in your family have income in 2003 that was not reported on a W-2?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did you or anyone in your family attend college or vocational school in 2003?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did you pay for child care in 2003?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did you receive Social Security payments in 2003?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did you receive unemployment payments in 2003?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you own your home?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you received a letter from the IRS?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did you receive an Advanced Child Tax Credit payment? <input type="checkbox"/> Yes <input type="checkbox"/> No IF YES, how much did you receive? _____		

CLIENT INTAKE SHEET

Tax Counseling Project



GENERAL INFORMATION: (Please circle the appropriate answer)

- (1) **What is your ethnicity?** AA-African American AS-Asian/Pacific Islander CA-Caucasian
LA-Latino NA-Native American OT-Other 99-
- (2) **Do you have a bank account?** CH-Checking SA-Savings BO-Both
NB-No, but would like one NO-Not Interested OS-Opened at Site 99-
- Do you want to use Direct Deposit to get a faster refund?** Yes No
- (3) **What is your native language?** EN-English SP-Spanish RS-Russian CH-Chinese
PO-Polish OT-Other 99-
- (4) **How did you have your taxes done last year?** 0-Didn't File 1-Here 2-Another free place like this
3-Did my own 4-Family or Friend (free) 5-Commercial preparer with instant refund
6-Commercial preparer without instant refund 7-Paid someone else with instant refund
8-Paid someone else without instant refund 99-
- (5) **How did you hear about this place?**
1-Filed here last year 2-Heard an ad 3-Flyer/Newspaper 4-Walked by
5-Friend/Family Member 6-Someone else told me 9-Not sure 99-
- (6) **Did you receive food stamps, TANF, or Medicaid in 2003?**
1-Yes 2-Don't recall 3-No, but would like to apply 4-No, and not interested 99-

The information contained in this client intake sheet is true and correct. I understand that the Center for Economic Progress will retain this information for tax preparation purposes. I realize that the Center will also use this information to improve tax assistance services to me, speed preparation of tax returns, and offer other services. Personal information is not shared with or sold to any other organization or company. Contact the Center for Economic Progress for a copy of our Privacy Policy or to request the Project not use your information.

Client Signature: _____ Date: _____

DISPOSITION AND CHECKLIST: (This section is completed by a Tax Counseling Project volunteer.)

- (7) **Client would be appropriate for an interview, media contact, or photo.** 1-Yes 2-No 3-Don't use info
- Run and Print Diagnostics.
 - Comments entered in client diary on TaxWise.
 - Copy of W-2s and 1099s in file.
 - Social Security Numbers, bank account and address verified.
 - Two Signed 8453 E-File signature authorizations in file.
 - Direct Deposit information initialed and Client Information verified.

PRINT Volunteer Name: _____ Date: _____

THIS RETURN HAS BEEN REVIEWED FOR COMPLETENESS AND ACCURACY:

Site Manager: _____ Date: _____

Make sure this section is complete. Site manager should sign and date the form before the client leaves.

As clients fill out their intake sheets, you should begin to explain Complementary Services.

➤ **Inform clients about programs available**

When you first begin the intake process at the tax site, there will most likely already be a group of people waiting. It is a good idea to make one or two general announcements in the waiting area at the start of the day, and then speak with people on a more individual basis as the day continues and new clients arrive.

One-on-one or small group contact is the best way to facilitate Complementary Services sign-up. The main point that should be conveyed to clients is that the **additional services available at tax sites this year can provide extra funds to cover necessary expenses**, such as food and medical bills, **so that tax refunds or other income can be freed up for other use.**

You should also be familiar enough with the programs at your site to explain the benefits of each to clients. This will be particularly important when a client has questions or wants more information before agreeing to screen for a specific complementary service.

RealBenefits offers:

A number of public benefit programs that can complement your monthly income and provide essential services for your family.

Food Stamps – Help pay for groceries and food that your family needs to stay healthy.

KidCare and other Medical programs – Get the care your family needs to prevent illness before it happens. Free up money you might spend on expensive doctor and hospital bills for other things your family needs.

Bank Accounts offer:

- A safe, convenient and accessible place to keep your money.
- Will save over using currency exchanges because you won't have to pay so many fees.
- Can have your tax refund and paychecks directly deposited into your account for faster access.

Voter Registration offers:

A chance to get involved in your community and help elect the people you think best represent you.

ITINs offer:

People who do not have Social Security Numbers the opportunity to file taxes and receive the refunds of money withheld from their paychecks.

Talking points for announcements and one-on-ones:

- Introduce yourself and the Project as part of the Center for Economic Progress.
- While waiting to have taxes done, there are other beneficial programs on-site that can get screened for.
- List the programs available at your site and the benefits of each.
- Point out where each complementary service is located on-site.
- Let clients know they **will not** lose their spot in line for tax prep if they sign up for a complementary service.
- If a client is called to have their tax return prepared in the middle of applying for a complementary service, they may put the complementary service application on hold until after their return is done, and then go back and complete the process.
- Make sure people know you are available to answer questions and help clients sign up for services.

Feel free to tailor this Complementary Services outreach to the dynamics of your site.

REMEMBER! One-on-one contact is the best way to encourage Complementary Services sign up and should be your focus, but there are other methods you may also choose to employ.

You may want to speak to people in small groups if you find it more effective, and/or continue repeating your general announcement throughout the time that your site is open.

Complementary Services Logistics

Each complementary service at your site will be assigned to a table or multiple tables in the Intake/Complementary Services area where the service will be provided throughout the 2004 tax season. Site Managers will work with Tax Counseling Project staff to

designate these areas before the start of the season, and will point them out to you before your site opens.

- Make sure clients are informed about the *Benefits for Working People* booklet, which should be attached to their intake sheet.
- Specifically, you may want to point out the programs that are available at your site, so that clients will have a reference for the on-site services.
- At sites where there are not outside volunteers registering voters, point out the voter registration forms and make sure every interested client returns their completed form to you. Keep all completed forms in the location designated by your Site Manager.
- Answer questions to the best of your ability, referring to the *Complementary Services Resource Guide* (Appendix B) when necessary.

Remember that the volunteers on-site for each complementary service should be knowledgeable about the program they are offering, and are also available to answer client questions.

- Once a client has identified a service they are interested in to you, walk them over or direct them to that table.
- There will be a sign-in sheet at each complementary service table, and the volunteer(s) for that service will be responsible for having each client sign in. However, you should point out the Complementary Services sign-in sheets to each client you assist.

These Complementary Services sign-in sheets are important for tracking purposes and will be returned to the Center for Economic Progress.

Intake Sheet Review

Clients may ask you questions during the process of filling out their intake sheets. Much of the required information is rather straight forward, and you should answer questions to the best of your ability, keeping in mind that you should always consult your Site Manager on matters you are unsure of.

- When a client brings their intake sheet to you for review, make sure that each field is filled out and all questions have been answered.

- Clients must sign the agreement on the back of their intake sheet, in order to certify that all of the information they are providing to the Tax Counseling Project is true and correct.

The intake sheet agreement informs clients that they may obtain a copy of the Center for Economic Progress' Privacy Policy and a *Request to Limit Use of Information* to sign in the event that they do not want the Center to retain their personal information.

Copies of both of these documents will be available at your site, and you should give them to clients only when they are directly requested.

- Assure clients who wish that the Center for Economic Progress not use their information for purposes other than tax preparation that the information will be used for research only, and that their names will remain confidential.
- Explain the benefits of the use of information for purposes other than tax preparation, as follows:
 - Retaining the information will improve the quality of the services they receive in the future.
 - It will be easier to complete their return next year.
 - The Project will be able to contact them about new sites and services.
 - Clients will be able to access their tax information at the Center for Economic Progress once tax season is over.
- If a client still wants to sign a *Request to Limit Use of Information*, bring it to the attention of your Site Manager, who may be able to convince them of the benefits of not signing.

Once you have verified that the intake sheet is complete and the client is ready to have their return prepared, ask them if they would like any additional information on Complementary Services and remind them that they have a copy of *Benefits for Working People* as a reference.

C. AFTER YOUR SITE CLOSSES

Complementary Services Reporting and Site Breakdown

Once all clients have been served and the complementary services volunteers are finished for the day, you may begin site break down.

- Give the client sign-in sheet for the day to your Site Manager for inclusion in the Site Manager folder.

- Collect Complementary Services sign-in sheets from each program and give to Site Manager for inclusion in the Site Manager folder.
- If ShoreBank is at your site offering First Accounts sign-up, collect all First Accounts applications from the bank representative and give them to your Site Manager for inclusion in the Site Manager folder.
- Make sure any completed Family Child Care Tax Project referral forms are given to your Site Manager for inclusion in the Site Manager folder.
- Make sure all completed voter registration forms are secured in the box or location designated by your Site Manager.
- Collect signage and make sure it is put away, along with any easels or other Project materials used by Complementary Services providers. Work with any complementary service volunteers still on-site to break down their tables/service areas.
- Check with the Site Manager before you leave to see if there is anything else you need to help with.

Appendix A: Tax Counseling Project Criteria

The following guidelines are used by the Tax Counseling Project to determine which returns the Tax Counseling Project will prepare. Ultimately, the Site Manager makes the decision on a case-by-case basis, based on:

- Current client volume and wait time
- Client's income and family size
- Complexity of the return
- Expertise of volunteers

The important thing is to screen returns soon after the client arrives so inappropriate returns can be turned away before the client endures a long wait.

Income

For tax year 2003, Tax Counseling Project will service clients with income below:

- \$35,000 – family
- \$15,000 - single with no children

Client Documentation and Behavior

Clients will need copies of all W-2's & 1099 before tax preparation. If a client has missing documentation they should be encouraged to return at a later time, when they have all necessary documents at hand. In some instances, Site Managers may chose to create a hold file for certain clients, containing copies of the documents they do have available. If a Site Manager asks that you create a hold file, be sure to make copies of everything and only retain the copies, and give the originals back to the client. Do not keep any original materials for a return that is not ready to file.

Clients will need copies of all W-2's & 1099's before tax preparation. If a client has missing documentation and will be returning at a later time, we recommend making copies of the documents they do have and holding them on file at the site, so that they are available when the client returns with the missing documents. Do not keep any original materials for a return that is not ready to file.

Clients should have Social Security cards or ITIN cards for themselves and every member of their family. In general, clients who are at all uncertain about names and numbers should probably be asked to return at a later time when they have SSN/ITIN cards for each person on the return.

Each Site Manager will use his or her own discretion in cases when the client does not have SSN or ITIN documentation for all of the people to be listed on their return, and you should ask your Site Manager what the policy is at your site. Site managers may chose to make this a paper return. We will continue to trust clients that are certain this information is correct, have other documentation showing numbers and names or are in the Tax Wise database. Your site maybe asked to pilot more restrictive guidelines concerning SSN/ITIN cards as we develop the best way to address this issue.

Clients should have information regarding the amount of their **Advanced Child Tax Credit**. This issue will be one of the principal causes of e-file rejects for this coming tax season. This information is available off the IRS Web site or over an IRS 800 number.

Belligerent or intoxicated clients should be turned away from the site. These clients make the site uncomfortable for the volunteers and the other clients. Do not be afraid of using building security or the police if necessary. Please notify the center office of incidents like these.

Type of Tax Return

The Tax Counseling Project prepares federal and state income tax returns. The Tax Counseling Project does not prepare other kinds of tax returns, such as employment tax, corporate, partnership, etc.

Other States

Sometimes a client needs to file a state return other than Illinois. In most cases, the site TaxWise software will be available for all states and the volunteer can prepare the return. If the software is not available or the return is particularly difficult, preparation is based on the discretion of the Site Manager.

Amended Returns

Generally, the Tax Counseling Project site will prepare an amended return when the client has all necessary information. When the client does not have all the needed information or the amended return would be particularly difficult or time-consuming, the Site Manager should ask the client to return on another day. If the client can not return before the end of the season, refer the case to an IRS walk-in Service Center.

Prior Years

The Tax Counseling Project will prepare tax returns back three years. During the 2004 filing season, the Tax Counseling Project will prepare returns for tax years 2000, 2001 and 2002 in addition to 2003. If the return has a balance due that the client cannot pay, the case can be referred to the Midwest Tax Clinic. If the client does not have all of the

documents necessary to prepare the return, or the site is too busy, the Site Manager can ask the client to return on another day. *A client can mail his 2000 return on April 15, 2004 and will get the refund.*

Complex Returns

Generally, the Tax Counseling Project prepares only basic income tax returns dealing with the issues covered in the volunteer training manual. Based on the judgment of the Site Manager, clients may be turned away if the tax return involves issues such as:

- Rental Income and Expenses (Schedule E)
- Business income with depreciation, inventory, or other complex issues (Schedule C, Form 4562)
- Sale of investment or business property (Schedule D, Form 4797)
- Farm Income (Schedule F)
- Moving expenses (Form 3903)
- Foreign tax credit (Form 1116)
- Adoption Credit (Form 8839)
- Household employment (Schedule H)

The Site Manager makes the final decision. If the Site Manager is unfamiliar with the issue or it appears that the return would take a significant amount of time, the Tax Counseling Project probably should not accept that client.

Extensions

The Tax Counseling Project should prepare Form 4868 and Form 4868-IL, Application for Automatic Extension of Time to File Income Tax Return, when the client cannot file by the due date. The extension should be filed when the client has a filing requirement – even if a refund is expected. In April, some clients will still not have sufficient information to file a tax return. Generally this happens when a client is waiting for another W-2 or needs to apply for an ITIN (Individual Taxpayer Identification Number).

Estimated Taxes

When a client has a balance due based on non-wage income and will have the same situation for 2003, Tax Counseling Project can prepare Form 1040ES, Estimated Tax.

W-7s

When a client, or a dependent of a client, needs to get an ITIN, the Tax Counseling Project can refer the client to the Midwest Tax Clinic. The Midwest Tax Clinic will assist the client in securing the ITIN. There is a \$25 charge for this service. Also, the Site Manager should give the client the option of going to the IRS for free assistance. In

Chicago, the Clinic will offer free ITIN assistance at the Back of the Yards location on Saturdays.

Substitute W-2s

When a client is unable to get a W-2 from an employer, the Tax Counseling Project can prepare Form 4852, Substitute W-2, based on the client's paycheck stubs or other information. Make sure the client has made a reasonable effort to secure the W-2 before doing a substitute. Advise the client to contact the IRS to report the employer's failure to provide a W-2.

Circuit Breakers

Tax Counseling Project will prepare the Circuit Breaker, Form IL-1363, for senior citizens and the disabled.

Appendix B: Complementary Services Resource Guide

ON-SITE PROGRAMS

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ON-SITE PROGRAMS

REAL BENEFITS

RealBenefits™ is a Web-based information service and toolset that enables anyone working with low income families to:

- Analyze and calculate eligibility for multiple public benefit programs in a single session easily, quickly and securely
- Generate completed applications
- Provide comprehensive, updated program descriptions, including procedures and policies.

Front-line personnel use RealBenefits™ to help eligible families and individuals enroll either in a single priority program or obtain “packages” of work support and other human service programs to promote their self-sufficiency and stability. Currently, Illinois agencies are using RealBenefits™ to screen and create applications for:

- Food Stamps
- KidCare and FamilyCare
- Earned Income Tax Credit (EITC)

Over the next several months, this list will grow to include: additional Illinois medical programs, SSI, TANF, energy assistance, childcare assistance, and more.

RealBenefits™ is accessed through the Internet. The toolset leads case managers through client interviews, collecting information about family composition, income, and needs, and matching family characteristics against rules governing eligibility for a variety of benefit programs in the jurisdiction. They can produce completed applications as well as written reports listing programs, estimated amounts of benefit for members of households, verifications necessary to ensure enrollment, and location of enrollment offices.

RealBenefits™ is updated continually to reflect changes in eligibility rules and application forms and procedures in all localities where the toolset is in use.

FOOD STAMPS

The program provides monthly coupons to eligible low-income families which can be used to purchase food. However, electronic benefit transfer systems (EBT) are quickly replacing the use of coupons. EBT replaces paper coupons through use of a benefits

card, similar to a bank card. USDA reports that all 50 states, DC, and Puerto Rico are now using EBT systems in some form.

Receiving food stamps increases the nutritional value of a low-income household's home food supplies by 20 to 40 percent. Food Stamp households participating in the program on average spend more on food and acquire more food than low-income non-participating households.

Eligibility

Eligibility for the Food Stamp Program is based on financial and non-financial factors. The application process includes completing and filing an application form, being interviewed, and verifying facts crucial to determining eligibility. With certain exceptions, a household that meets the eligibility requirements is qualified to receive benefits. Most legal immigrants who were in the United States as of August 22, 1996 and who are children, elderly, or disabled can get food stamps. All undocumented immigrants and many legal immigrants are ineligible for food stamp benefits. Also, many able-bodied, childless, unemployed adults have time limits on their receipt of food stamp benefits.

For more information on Food Stamps, call the Illinois Food Stamp Hotline at 1-800-252-8635, or visit the Illinois Department of Human Services online at www.dhs.state.il.us

STATE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP): ILLINOIS KIDCARE

The state Children's Health Insurance Program (CHIP) is designed primarily to help children in working families with incomes too high to qualify for Medicaid but too low to afford private family coverage. All states and the District of Columbia offer health coverage through CHIP and Medicaid. In Illinois, the CHIP program is called KidCare.

Each state can set its own income eligibility level. Most states have set the maximum eligibility level at 200% of the federal poverty level (FPL), which means that children under age 19 in a family of four with income up to \$36,800 a year may qualify.

Illinois KidCare

Illinois' KidCare provides health insurance coverage for children ages 18 and under in families with incomes between 133 and 185 percent of the federal poverty level. This would mean, for example, that a family of four earning up to \$34,040 a year or \$2,837 a month may be eligible for coverage.

Eligibility

Illinois' Medicaid programs cover pregnant women and children up to age 1 in families with incomes up to 200 percent of the federal poverty level. This would mean, for example, that a family of four earning up to \$36,800 a year or \$3,067 a month may be eligible for coverage. Children ages 1 through 18 in families with incomes up to 133 percent of the poverty level (\$24,472 a year or \$2,039 a month) will also be covered.

To see if your children qualify for KidCare or Medicaid and to request an application, call **1-866-468-7543** or **TTY: 1-877-204-1012**. The number is staffed from 8 a.m. to 7 p.m., Monday through Friday. Translators are available when foreign language assistance is needed.

To learn more about Illinois KidCare, go to www.kidcareillinois.com.

To learn more about CHIP, go to www.cms.hhs.gov/schip/

BANK ACCOUNTS: FIRST ACCOUNTS (THROUGH THE CENTER)

The Center for Economic Progress is committed to helping Illinois' low- and moderate-income individuals and families make the most of their money. Through the **First Accounts Program**, participants who have not used mainstream financial institutions learn basic money management skills that enable them to make informed choices about banking services, open accounts and begin to build assets to achieve personal and family goals for education, retirement, home ownership, and other important milestones.

Designed specifically for those who have never had a bank account or who have had difficulties in managing one, **First Accounts Express Savings** and **First Accounts Express Checking** accounts offer safe deposits at reduced fees with responsible local banks. Accompanied by financial education workshops, a **Savings Club** to continue exploration of financial options, and one-on-one counseling, the First Accounts Program represents a fresh start for the over 600 participants who have taken advantage of the program.

Financial Education Workshops

Financial Education Workshops offer interactive presentations that teach participants the best way to balance a passbook or checkbook, the differences between services that build assets and those that deplete them, the benefits of direct deposit, asset limits for public assistance recipients, and account protection from fraudulent activity. First Accounts participants are required to complete either the Savings or Checking Workshop, depending on the kind of account they choose to open.

For more information contact: O.S. Owen at osowen@centerforprogress.org

VOTER REGISTRATION

To register to vote, the following guidelines must be met:

- U.S. Citizen
- At least 18 years of age by election day
- Resident of the precinct for at least 30 days

Registration is open year round **except:**

- During the 27-day period just prior to an election
- During the 2 days after such election (1 day after in Chicago)

Two forms of identification are necessary to register, with one showing your current address. If you register by mail, you must vote in person the first time you vote.

Voter registration takes place at many locations throughout the city, including: County Clerk's office, Board of Election's office, City and village offices and at some schools, libraries and driver's license facilities.

INDIVIDUAL TAXPAYER IDENTIFICATION NUMBERS (ITINs)

An Individual Taxpayer Identification Number (ITIN) is a tax processing number issued by the Internal Revenue Service. It is a nine-digit number that always begins with the number 9 and has a 7 or 8 in the fourth digit, example 9XX-7X-XXX. IRS issues ITINs to individuals who are required to have a U.S. taxpayer identification number but who do not have, and are not eligible to obtain, a Social Security Number (SSN) from the Social Security Administration (SSA).

ITINs are for federal tax reporting only, and are not intended to serve any other purpose. An ITIN holder enters the ITIN on an income tax form in the space where an SSN is required. An ITIN does not authorize work in the U.S. or provide eligibility for Social Security benefits or the Earned Income Tax Credit. ITINs are not valid identification outside the tax system.

Eligibility

ITINs are issued regardless of immigration status because both resident and nonresident aliens may have U.S. tax return and payment responsibilities under the Internal Revenue Code. Individuals must have a filing requirement and file a valid federal income tax return to receive an ITIN, unless they meet an exception.

IRS issues ITINs to foreign nationals and others who have federal tax reporting or filing requirements and do not qualify for SSNs. A non-resident alien individual not eligible for

an SSN, who is required to file a U.S. tax return only to claim a refund of tax under the provisions of a U.S. tax treaty, needs an ITIN.

MEDICAL PROGRAMS

MEDICAID

The Medicaid program is a federal-state partnership that assists states in providing medical services to eligible, low-income individuals. Medicaid is the largest source of funding for medical and health-related services for low-income people in the United States. For each state's Medicaid program, the state establishes its own eligibility standards and determines who is eligible as well as the type, amount, length, and range of services; sets the rate for payment for services; and manages its own program. Medicaid covers all services that a doctor or other health care professional identifies as being "medically necessary."

Eligibility

Although eligibility varies from state to state, all states must provide Medicaid coverage for children less than 6 years of age and pregnant women whose family income is at or below 133% of FPL (or \$24,472 for a family of four). Many states cover children under age 1 and pregnant women whose family income is at or below 185% of FPL (or \$34,040 for a family of four).

You can apply for Medicaid by calling **1-800-252-8635**. An operator can tell you where your local Illinois Department of Health Services office is located and where you can apply. If you are unable to go to a DHS office, you may call and ask that an application be mailed to you. After you complete and return the application, the DHS staff will arrange an interview by telephone.

To learn more about Medicaid, go to www.cms.hhs.gov/medicaid/.

SENIOR CARE

SeniorCare is a state program in Illinois that helps low-income seniors pay for prescriptions they need.

Eligibility

You can enroll in SeniorCare if you are 65 years of age or older, you are a U.S. citizen or qualified immigrant, and you are single and your income is no more than \$17,960 a year, or you are married and you and your spouse have income of no more than \$24,240 a year.

SeniorCare covers most prescription drugs and some over-the-counter drugs if a doctor prescribes them, and there is no enrollment fee. To apply, call the Senior Help Line at 1-800-252-8966.

SeniorCare Rebate

If you have health insurance coverage for pharmaceutical benefits you may choose to get a \$25 rebate check every month instead of a SeniorCare card.

If you choose SeniorCare Rebate, you must use your own health insurance to help pay for your prescriptions. The only SeniorCare benefit you will get is the monthly rebate check.

You must maintain your own health insurance prescription coverage as long as you get SeniorCare Rebate. If your prescription insurance ends for any reason, call us right away at 1-800-226-0768.

TRANSPORTATION PROGRAMS

Parent/Guardian Pupil Transportation Reimbursement Program

The Parent/Guardian Pupil Transportation Program reimburses parents or guardians of eligible students for qualified transportation expenses. This program is for parents/guardians of students to whom free busing is not provided. It is also utilized by parents/guardians who live less than 1.5 miles from the school and have a Serious Safety Hazard approval on file with their Regional Office of Education. The reimbursement rates are usually prorated, and are paid out on a per pupil basis.

Eligibility

Student eligibility criteria for this initiative include the following:

- The pupil must be under age 21 at the close of the school year;
- The pupil must be a full-time student in grades K-12;
- The pupil must live either: 1) 1 1/2 miles or more from the school attended; or 2) within 1 1/2 miles of the school attended, where a verified safety hazard exists; and
- The pupil did not have access to transportation to and from school provided entirely at public expense.

The per pupil payment for the 2001-2002 school year in fiscal year 2003 was \$124.95. Payments for the 2002-2003 school year will be issued after January 2004.

To Apply

Parents can submit 2003-2004 claim information at the attendance center their pupil attends until June 30, 2004. Local education agencies may transmit claim data to the Illinois State Board of Education until July 31, 2004. Applications may only be submitted by schools, not by individual parents or guardians.

TRANSPORTATION FOR SENIORS: Chicago Only

RTA Reduced Fare Passes

The RTA Reduced Fare program allows senior citizens to ride Pace, Metra, and CTA transportation at approximately 50% of regular price. Call **(312) 744-4016/(TTY) 744-6777** to find out what information you will need to bring and what location you would go to sign up for the program.

Mayor Daley's Senior Shuttle Service

The Chicago Department on Aging's Senior Transportation Program through Mayor Daley's Senior Shuttle Service provides Chicago's Senior Citizens with:

- Free, weekly transportation to a nearby Aldi, Dominick's or Jewel food store
- The availability of handicap accessible buses, upon request
- The experience of meeting neighbors and making new friends
- The convenience and safety of shopping in a large group
- The opportunity to see your service coordinator or building manager on the specific date and time of your site pickup

For questions or comments please contact the Chicago Department on Aging at 312-744-4016 or 312-744-6777 (TTY) for the hearing impaired

HOUSING PROGRAMS: Chicago Only

RENTAL ASSISTANCE

Many Chicagoans in low-income jobs live paycheck to paycheck. One financial setback, like an illness or loss of a job, could put them at risk of homelessness. Sometimes, a single month's rent or security deposit is all a person needs to carry them through a crisis and regain stability in their lives.

There are several rental assistance programs for Chicagoans who qualify. For information on eligibility for any of the programs below, contact a CDHS Human Services Center. **To find which CDHS center is closest to you, call 311.**

One Month's Rental Assistance: This assistance program provides one month's rent for people who are homeless or at risk of becoming so. Clients who are income eligible can only benefit from this program one time.

Homeless Prevention Fund: The Homeless Prevention Fund, comprised of state and city dollars, provides rental and utility assistance to those on the brink of homelessness. Funds are meant to keep people from losing their home or apartment.

To apply for assistance through the Homeless Prevention Fund, call (773) 728-5960.

Shelter Plus Care: Shelter Plus Care is a program that provides housing and supportive services for homeless people (and family members) who have serious mental illness, chronic drug or alcohol abuse or AIDS. Clients must participate in support services to benefit from rental assistance.

Additional Prevention Resources:

Tenants' Rights	Metropolitan Tenants Council	773-292-4980
Legal Assistance (eviction)	Lawyers' Committee for Better Housing	312-347-7600
Legal Assistance (various)	Legal Assistance Foundation	312-341-1070
Mortgage Assistance	Neighborhood Housing Services	312-738-2227
Energy Assistance (LIHEAP)	CEDA	312-207-5444
Rental Assistance	CDHS	311

LOW-COST MORTGAGES

Neighborhood Housing Services of Chicago, Inc. (NHS) is a nonprofit organization working to rebuild low- and moderate-income neighborhoods in the city of Chicago that are experiencing deterioration and disinvestment. Formed in 1975, NHS stimulates community investment through a partnership of residents, business, and government. NHS's mission is to rekindle hope in a neighborhood's future, to restore conventional and local investment in the community, and to leave behind empowered, self-reliant residents.

NHS offers a variety of services for individuals and families looking to purchase a home and for homeowners looking to improve their homes.

Services include:

- ▶ Homeownership education and counseling, including credit and insurance counseling and mortgage pre-qualification.
- ▶ Mortgage loans for first time homebuyers.
- ▶ Home improvement loans and construction consultation.
- ▶ Refinance loans, loan counseling and foreclosure intervention.

Services are available through any of our neighborhood offices or our Central office at 1279 N. Milwaukee Ave., 5th Floor.

To be eligible for NHS services, individuals must live in the city of Chicago or be planning to buy a home in Chicago. All NHS services are free (some loan programs may require credit check or related processing fees).

To find out if you are eligible call (773) 329-4010.

For more information, go to www.nhschicago.org.

Additional Training Materials

Along with copies of the *Benefits for Working People* packet and Chicago tax site and Complementary Services fliers, several other handouts were used during the Intake Coordinator training. Sample copies of IRS forms most commonly seen at Project sites and Illinois public benefit eligibility charts were presented to all trainees to allow for a practical introduction to working at a tax site.

In addition, an exercise was utilized to introduce the practical benefits of complementary services in the life of a low-income family that comes to a Project site, which proved to be useful and informative. A more interactive version of the *Income vs. Expenses* breakdown on pages 9 and 10 of the Intake Coordinator Manual was distributed, along with the dollar amounts of the family's take-home pay for the year and several different public benefits the family is eligible for, each on a differently-colored slip of paper.

The public benefit amounts from all of the slips add up to a sum large enough to offset the family's gap in income, and to cover the majority of their expenses. The family then opens a savings account on-site, taking a step towards developing the assets that will grow and eventually move them out of poverty.

Following is the exercise used during training.

Income vs. Expenses: Practical Benefits of Complementary Services

You are a single parent with two children, and you work 50 hours per week at two different part-time jobs. You earn \$6 per hour.

50 hours per week at \$6.00 per hour = \$300 per week
\$300 per week at 50 weeks per year = **\$15,000 per year**

Minus \$350.00 State Income Tax	- \$350.00
6.2% for Social Security	- \$930.00
1.45 % for Medicare	- <u>\$217.50</u>

Total Take Home Pay: \$13,502.50

With take home pay of \$13,502.50, you must support yourself and your two children for a year. However, your expenses are much higher than that.

<u>Main expenses include:</u>	<u>Per Month</u>	<u>Per Year</u>
One-bedroom apartment at Fair Market Rent: (FMR includes rent and utility expenses)*	\$797	\$9,564
Food Expenses	\$350	\$4,200
Transportation	\$100	\$1,200
Health Care	Varies	\$1,000
Child Care	<u>\$350</u>	+ <u>\$4,200</u>
Monthly Expenses:	~ \$1,687	Yearly: \$20,164

Total Yearly Expenses: \$20,164

In this situation, as it is for many low-income families, the expenses far outweigh the income.

You have \$6,661.50 more in expenses than the amount of your take-home pay.

What will you do? How will you make ends meet?

When your family comes to a Tax Counseling Project site for free tax preparation, you will qualify for and receive the Earned Income Tax Credit (EITC) from the IRS.

\$15,000 per year income will receive approximately \$150.00 Illinois EITC
+ \$3,931.00 Federal EITC

Total EITC: \$4,081.00

This EITC amount added to your total take-home pay of \$13,502.50 brings the expense gap for the year from \$6,661.50 to \$2,580.50.

Your family applies for public benefits at one of our tax sites, and the amount of income support received will more than make up the \$2,580.50 difference between income and expenses for the year.

A three-member family earning \$15,000 a year. . .

Is Food Stamp eligible, for about \$300 per month, which is \$3,600 per year**	\$3,600
Is KidCare/FamilyCare Assist eligible, for no-cost Medicaid healthcare**	\$1,000
Would receive LIHEAP ¹ assistance once or twice during the season**	\$400
Is Child Care Subsidy ¹ eligible, for about \$2,640 per year***	<u>+\$2,640</u>

Total Public Benefit Assistance: \$7,640

TOTAL YEARLY BUDGET: \$25,223.50

Income support of \$7,640 through the use of public assistance programs covers the remaining \$2,580.50 worth of expenses, and **allows your family an extra \$5,059.50.**

With this amount of money, your family could afford to pay for a telephone line, clothing, shoes and blankets, among other things, and could open a savings account. Also, because of the dual income support of public benefits and the EITC, your family could potentially afford to spend more on rent and move into a two-bedroom apartment.

For a family of three surviving on one full-time or two part-time, low-wage salaries, the services offered at tax sites can mean the difference between getting by and falling into an uncertain financial situation.

* Information for Cook County, IL from National Low Income Housing Coalition: www.nlihc.org/oor2003
** Information from Mayor Daley's Keeping Chicago Affordable: ww.ci.chi.il.us/mayor/affordablechicago
*** Information from Illinois Department of Human Services: www.dhs.state.il.us

¹ Clients cannot apply for LIHEAP or Child Care Subsidies at tax sites, but will receive information about the programs.

Mock salary and public benefits distributed to volunteers for exercise:

Yearly Salary
\$13,502.50

EITC
\$4,081

Heating Bill Assistance
LIHEAP
\$400

Food Assistance
FOOD STAMPS
\$3,600

Child Care Assistance
CHILD CARE
SUBSIDY
\$2,640

Medical Assistance
KIDCARE/
FAMILYCARE
\$1,000

Bank Account
HUNDREDS
SAVED

Notes on Intake Coordinator Training

Training for the Intake Coordinator position took place on two nights during the Tax Counseling Project 2004 Volunteer Training. In total, about 35 volunteers and Center staff members were trained to be intake coordinators at Project sites in Chicago.

The curriculum was sufficiently comprehensive and getting through all of it with the volunteers proved challenging but enjoyable. A lot of questions were asked, and everyone present seemed interested in absorbing as much information as possible. The manual served as an excellent training guide, and is a handy resource for intake coordinators to take to their sites with them.

One main goal of the training was to convey the feeling of what it is like to be on-site to the room of mostly first-time volunteers. Each night, two of the three trainers were experienced staff members who had spent many hours at Project sites, and were well-equipped to take on the challenge.

Overall, training evaluations were positive and encouraging, and volunteers seemed to really enjoy themselves and take plenty of information and confidence away with them. As the season starts, intake coordinators are proving to be essential in the new mix of tax preparation and complementary services.

Initial Site Reflection

For the pilot year of this new complementary services model at Tax Counseling Project sites, things are going rather well so far. Two weeks into the tax season, Site Managers and volunteers are adjusting to the new services at their sites, and learning how to incorporate them into the overall site procedures. Intake coordinators are welcoming the challenges they encounter, and are becoming an integral part of their sites.

Staff coordination of complementary services is proving to be something of a challenge, as the Center is relying on its partner agencies on a volunteer basis. Some organizations are finding it difficult to deliver exactly what they agreed to, but are trying their best to make good on their commitments. Many Project clients are taking advantage of the additional services on site, and have signed up for the Food Stamp Program and Illinois KidCare, registered to vote and opened up new bank accounts.

These outside organizations are all still enthusiastic about their involvement with the Tax Counseling Project; however, logistical challenges that may not have been thought out ahead of time are coming into play now. What is difficult to establish among these volunteer partners is accountability. Those who are getting their own funding to provide their service at Project sites have been more compliant, and there is a recognizable difference in the level of responsibility that they feel to deliver their service well.

For future years, if a mechanism to ensure accountability in complementary services partnerships is developed by the Center, these outside programs will likely be compelled to participate at a higher level and maintain their commitments throughout the entire tax season. Given all of this, as 2004 is the first year that the Center for Economic Progress has attempted to offer the majority of these services on-site, there were bound to be some small bumps in the road. Just as preparing for the season demanded flexibility and patience in order to iron out any problems encountered in forming these partnerships, the tax season itself is also demanding them.

On the whole, the incorporation of complementary services at tax preparation sites has gone smoothly, driven by a huge desire on all sides to make it work, and to make it work well. The partnerships formed between the Center for Economic Progress and complementary service organizations for the 2004 tax season are proving to be beneficial to the communities that Project sites serve, and should continue to strengthen and expand in years to come.

Appendix A1: *Benefits for Working People*

Appendix B1: Complementary Services Flier