

LIVE UNITED



United Way of King County



#UWKCCares

The Free Tax Prep Campaign



Intake & Benefits Training (VIBS)

Welcome

1 Introductions

- *Your name and site.*

2 Something you're excited to learn or achieve this season.



United Way of King County

Training Roadmap

**Campaign
overview**

Resources

**Site
Operation &
Flow**

**Intake &
Screening**

**Standards of
Conduct**

**Cultural
Humility**

**Benefits:
Referrals &
Data
Tracking**

**Basic Food &
Healthcare**

myRA

**Utility
Assistance**

**Credit Pulls
& American
Financial
Solutions**

**Practice &
Review**



Campaign Overview

The Free Tax Prep Campaign

Provides free tax prep to low-income populations

- No fees *ever*
- Access to EITC, the greatest poverty reduction tool in the nation

Financial Empowerment

- Low barrier savings options
- Connection to Financial Counseling services
- Benefits Access



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Why we do this work



One in five eligible taxpayers aren't claiming the EITC.

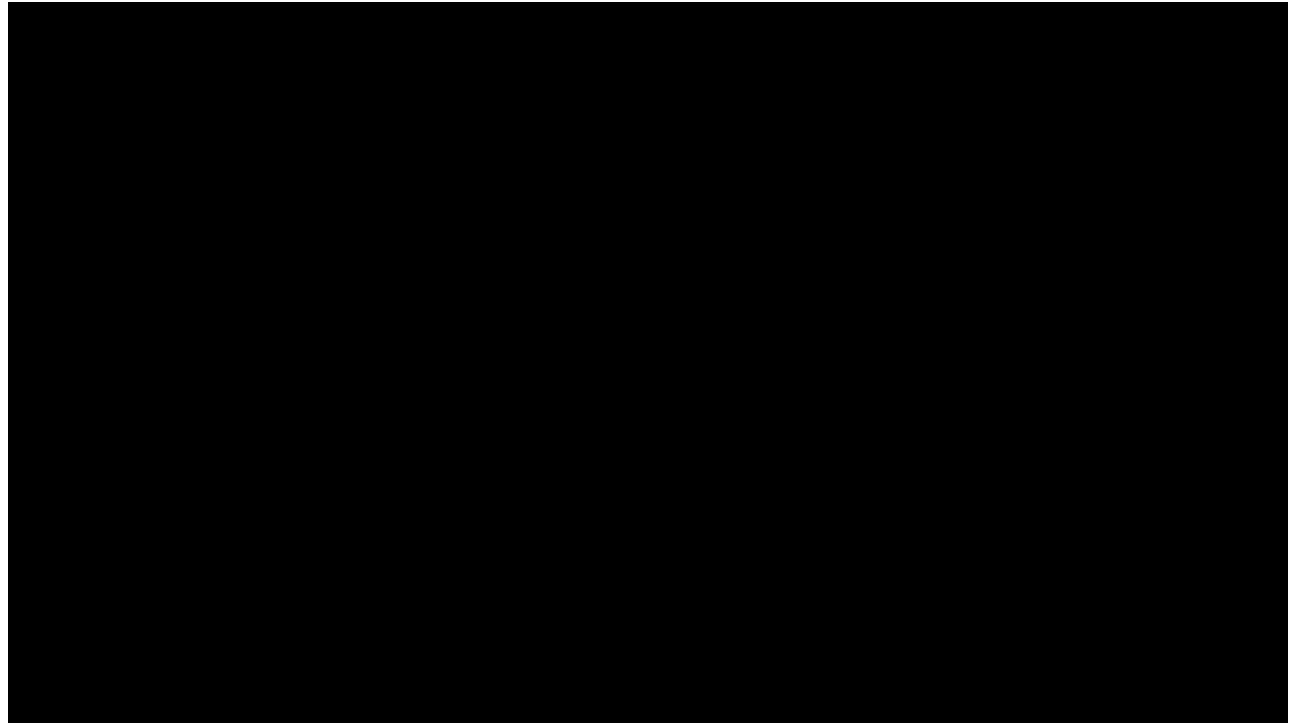
In King County, 40% of people who claim the EITC go to a paid preparer!



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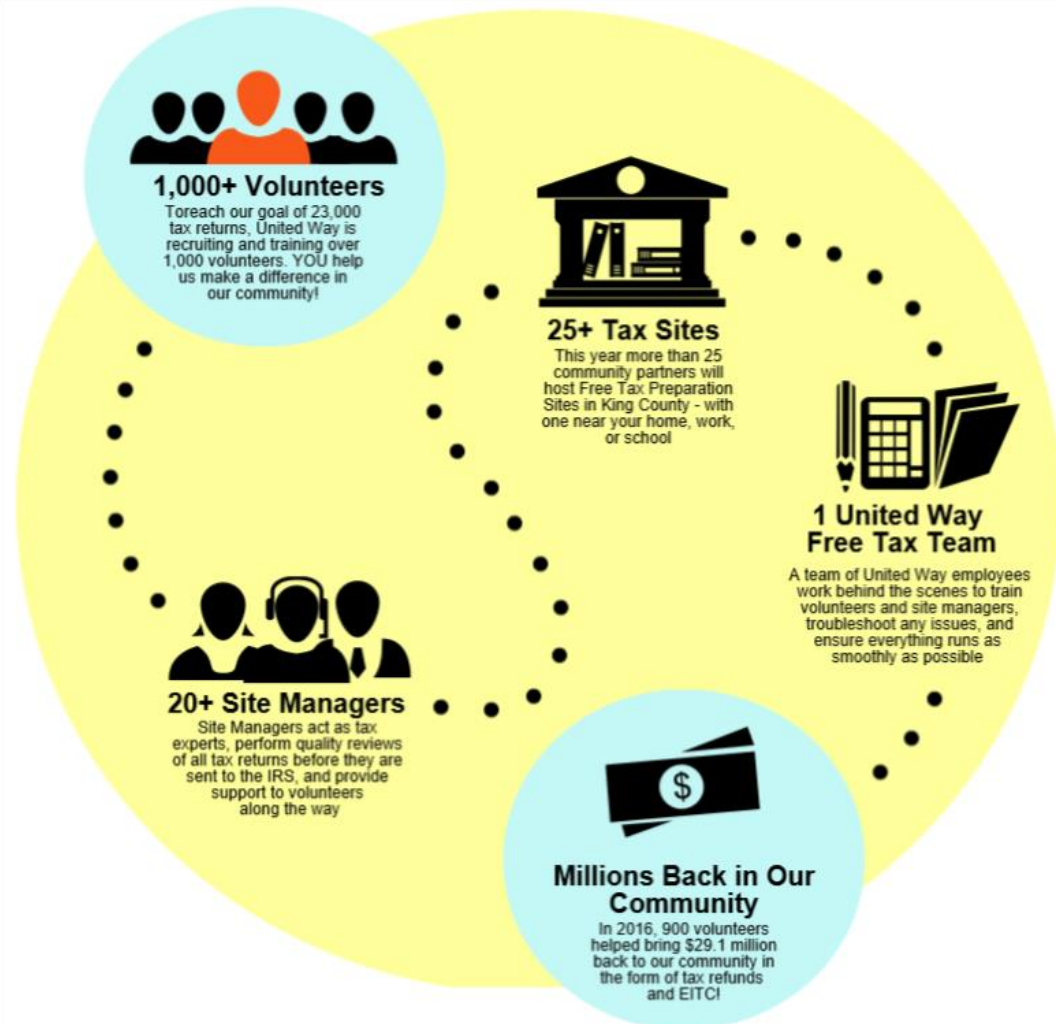
Why we do this work



United Way of King County



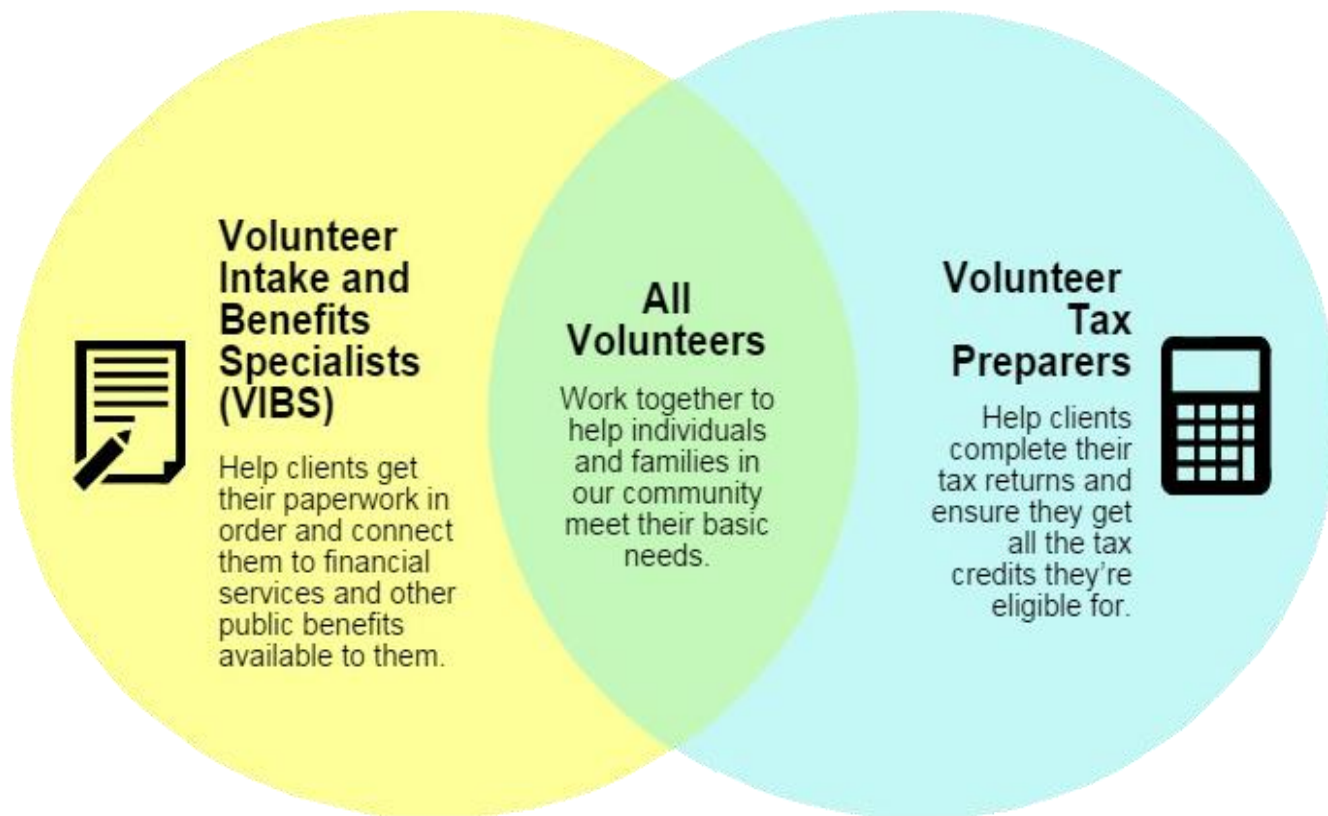
How it works



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Volunteer Roles



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The Free Tax Team



Jenny Walden
*Manager,
Financial Stability Programs*



Emily Vyhnanek
*Coordinator,
Financial Stability Programs*



Jenn Hong
Tax Campaign Associate



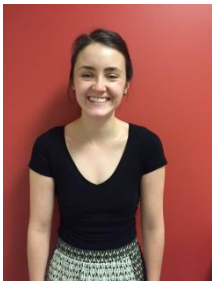
Tony Cuozzo
*Technology & Training
Coordinator*



Olivia Ramoino
*Financial Empowerment
AmeriCorps Member*



Adi Junus
*Financial Empowerment
AmeriCorps Member*



Stevie Kimmet
MSW Intern



Mary Cranny
*Team Assistant,
Community Services*



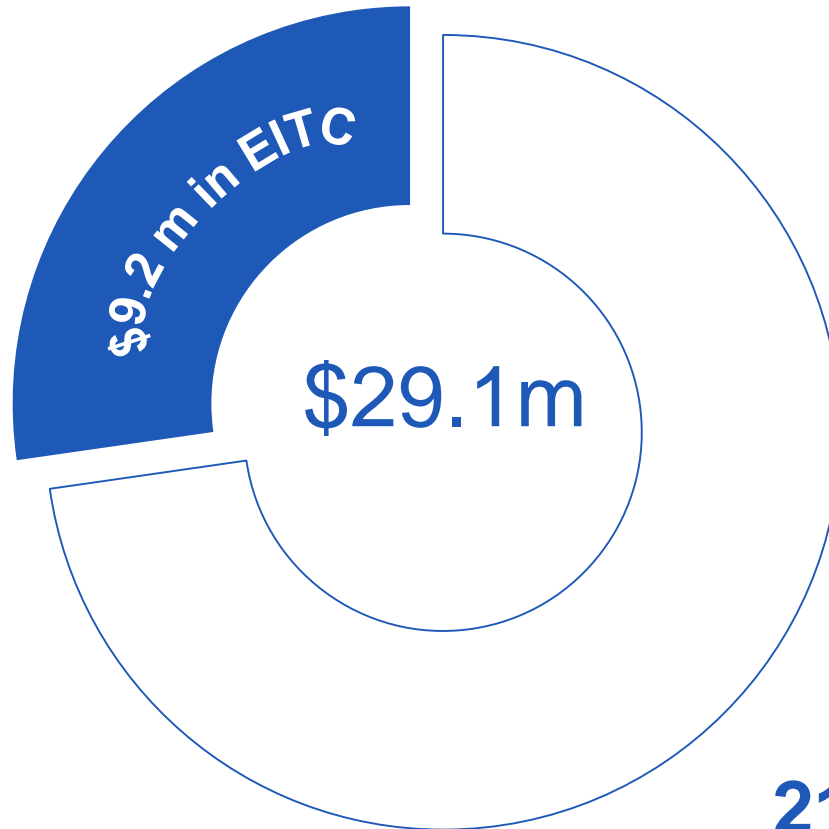
Alysha Alani
Emerson Hunger Fellow



Last year's impact - our biggest yet



2015 – 2016 Impact



21,750 tax returns

900+ volunteers



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Benefits Access

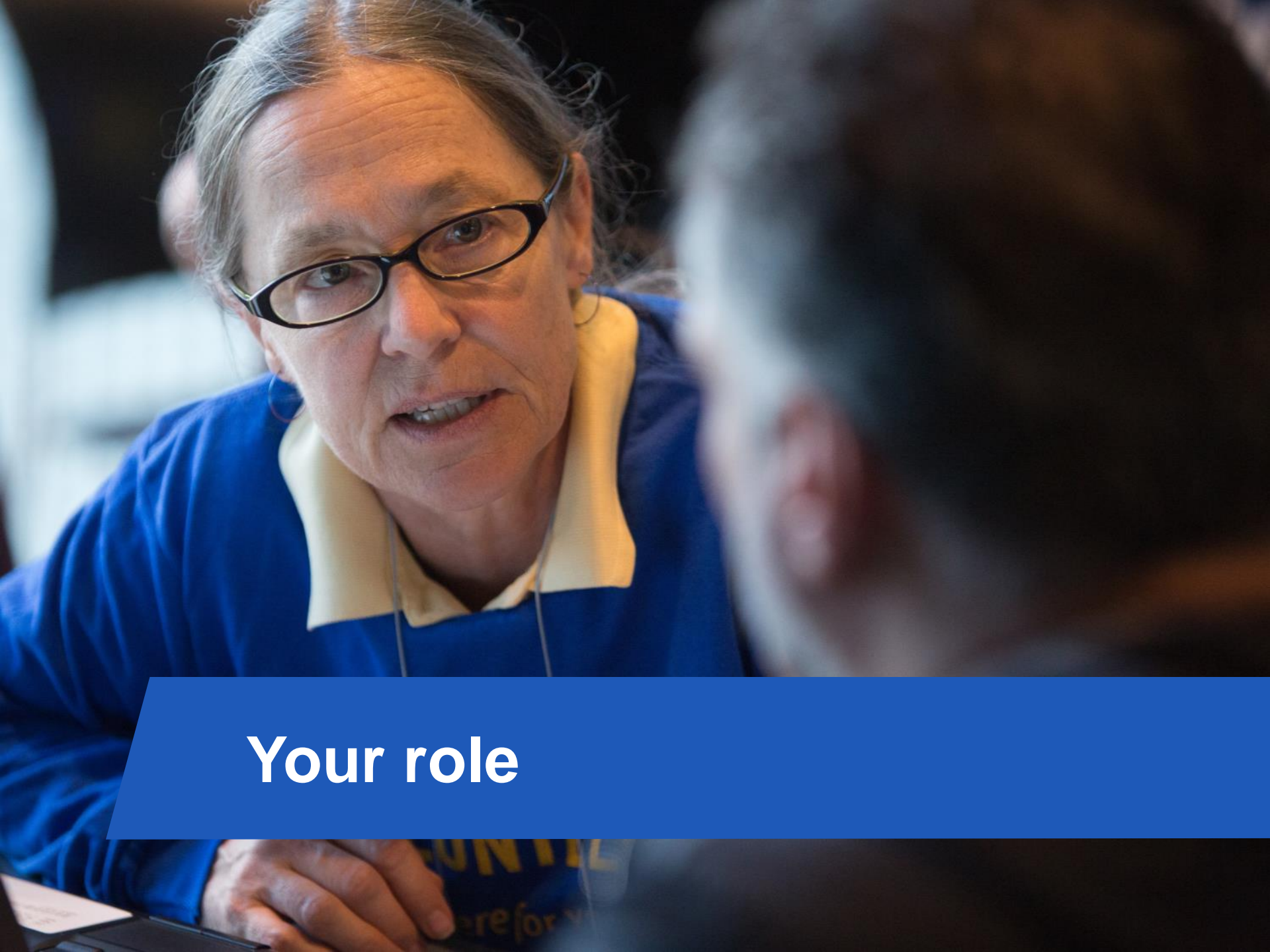
Last year, we made **3,035 referrals** to additional services:



- ✓ **425** health care referrals
- ✓ **649** utility assistance referrals
- ✓ **608** basic food referrals
- ✓ **489** Orca LIFT referrals
- ✓ **160** credit pulls
- ✓ **523** referrals to the Financial Counseling services
- ✓ **181** referrals to other community resources



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Your role



Services at our sites



Tax Preparation for up to four years.



Low Barrier Savings Options



ITIN Applications & Renewals



Access to benefits: *Emergency Savings, ACA, Basic Food, Credit Reports, Utility Assistance Referrals, Financial Counselling, Orca Lift*



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Intake & Benefits Specialists

1

Greet clients and provide intake for the tax site

2

Refer eligible clients to public benefits and other asset building resources

3

Advocate for and take a leadership role in promoting public benefits referrals at tax sites



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2016 – 2017 Goals

1,300 volunteers

23,000
Tax Returns

Big Goal:

4,500 referrals to
benefits & additional services



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& American
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Resources

Intake & Benefits Training (VIBS)



VIBS Resources

Resources help support your work, including:

- 1. Intake and Benefits Manual**
- 2. Online Benefits Calculator**
 - *Start every interaction here!*
- 3. VIBS Bins**
 - *Referral sheets*
 - *Materials from our partners*
 - *All material VIBS resources live here*
- 4. Surface Tablets – at almost all sites**
- 5. FreeTaxKingCounty.com/intake**
 - *Bookmarked in Browser*
 - *Printable referral forms*
 - *Online Benefits Calculator lives here*
- 6. FreeTaxKingCounty.com**
 - *Your review of all today's slides*



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Intake & Benefits Manual



United Way of King County
Free Tax Campaign
**Intake & Benefits
Specialist Manual
2017**

- Each tax site will have one Intake and Benefits Manual.
- It will be returned to the site manager or intake file box at the end of the shift. *Don't take it home on accident!*
- Has a lot of useful information about making referrals, so use it regularly when you work with clients!



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Intake & Benefits Manual

✓ Eligibility Screeners

Section 1 Are you a Seattle City Light customer?						If YES , go to Section 2 If NO , go to Utility Assistance Eligibility Flowchart B																				
Section 2 Is your average monthly income of <i>everyone</i> living in your house <i>less than</i> the shown income cap for your household size?						If YES , go to Outcome A If NO , go to Outcome B																				
Eligible Income by No. of Individuals in Household																										
<table border="1"> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>For each additional person, add</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td></td> </tr> <tr> <td>\$2,550</td> <td>\$3,335</td> <td>\$4,120</td> <td>\$4,905</td> <td>\$5,689</td> <td>\$6,474</td> <td>\$147</td> </tr> </table>													For each additional person, add	1	2	3	4	5	6		\$2,550	\$3,335	\$4,120	\$4,905	\$5,689	\$6,474
						For each additional person, add																				
1	2	3	4	5	6																					
\$2,550	\$3,335	\$4,120	\$4,905	\$5,689	\$6,474	\$147																				

✓ Referral Sheets

Basic Food or Health Care



Interested in help paying for groceries or signing up for healthcare?
 WithinReach staff can help determine if you qualify for benefits as well as enroll you in Basic Food, Healthcare, and other essential resources.

✓ Data Tracking

Financial Empowerment Center

Credit Report pull

7

Total Clients Served:

~~11~~



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Intake & Benefits Manual

Quick References

■ Introduction & Resources

As an Intake and Benefits volunteer, you are low income families and individuals' link to their tax refund and essential public benefits. We hope that this manual will assist you throughout your shifts, but please use the additional resources below if you have further questions.

Benefits Calculator, Referral Websites, and Printable "What to Expect" Resources

www.freetaxingcounty.com/intake

Your Tax Site Contact Information

Your Site: _____

Site Manager: _____

Phone: _____

Email: _____

Site-Specific Information

- Computer password: _____
- Internet username: _____
- Internet password: _____

Program Contact Information

Name: Emily Vyhnanek

Phone: (206) 461-5076

Email: evyhnanek@uwkc.org

Questions?

If you have questions about the tax site, talk with your site manager.

If you have questions about public benefits or other referrals, email Emily.

This is the first page in your manual and is where any site-specific information lives



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Benefits Calculator



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Gross Monthly Income*

Household Size*

This should include any college students living at home or not living at home, non-citizens, and non-residents.

Is anyone in the Household a non-US citizen or non-legal resident?
 Yes No

Do you receive a Seattle City Light Bill?
 Yes No

Benefits

Please select your website to generate site-specific referral links. Important for data-tracking!

[Thank You](#)

Your new best friend!



United Way of King County

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Tax Site Operation & Flow

Intake & Benefits Training (VIBS)

VIBS Role

VIBS are *critical* to site operation and flow. VIBS Volunteers:

- ✓ Help with tax site set-up
- ✓ Greet all clients and is the face of the Free Tax Campaign
- ✓ Organize clients and client paperwork
- ✓ Pair clients with Volunteer Tax Preparers
- ✓ Screen and refer clients for additional benefits
- ✓ Maintain site flow

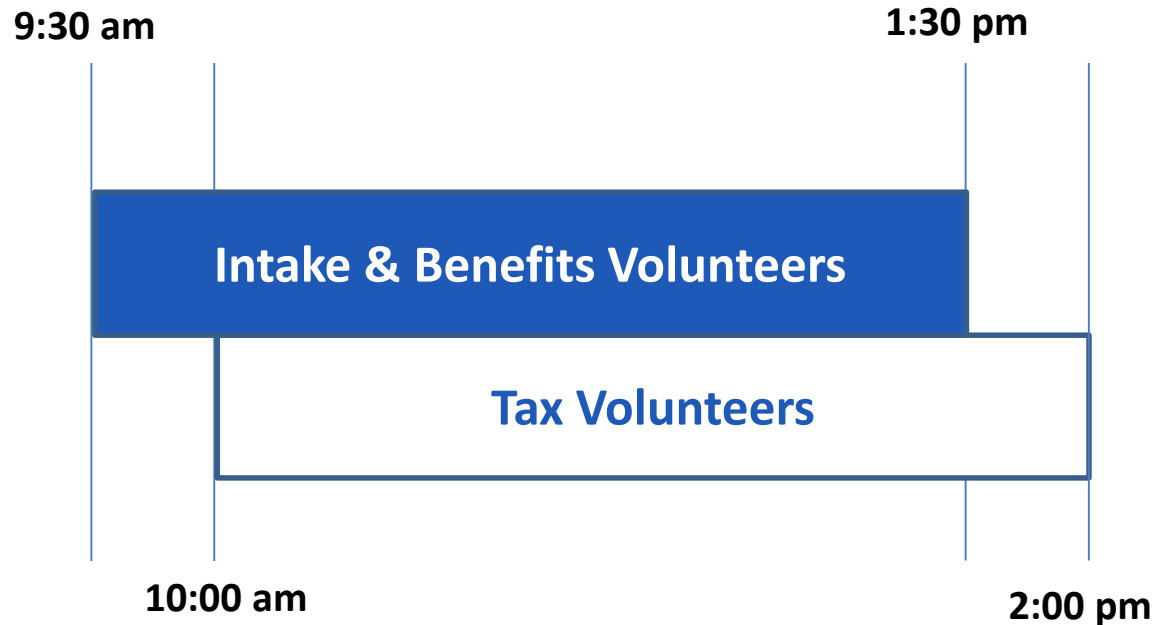


VIBS Role

VIBS arrive a half an hour early to help setup the site.

- *Tax volunteers stay a half an hour later to breakdown the site.*

NOTE: This is already a part of the shift you signed up for!



Site Flow

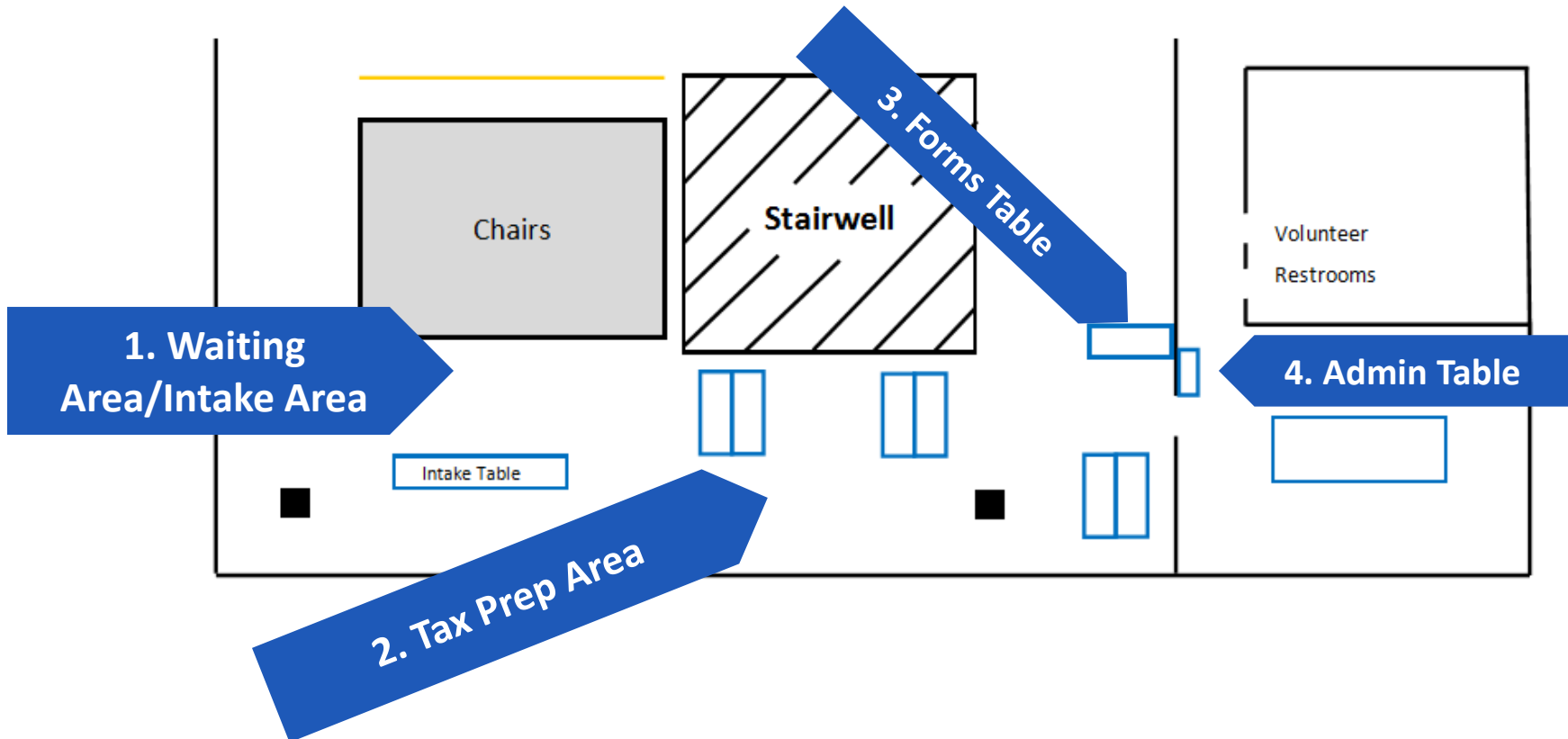
Anatomy of a Tax Site:

- 1 Intake / Waiting Area
- 2 Tax Preparation Area
- 3 Forms Table
- 4 Administrative Table



Anatomy of a Tax Site

Seattle Public Library – Central Branch

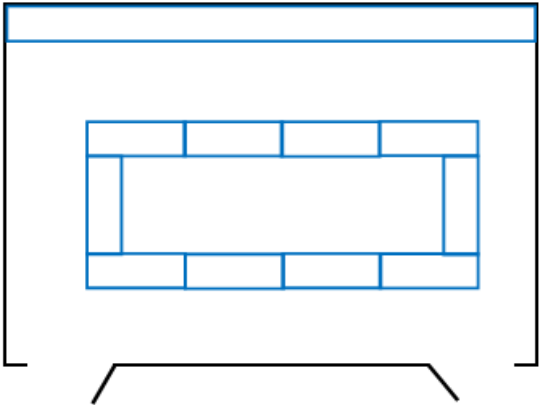


Bellevue Hopelink

3. Forms Table

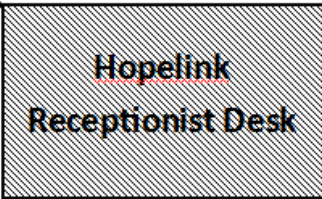
4. Admin Table

2. Tax Prep Area

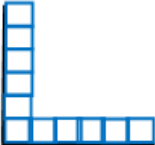


Hallway

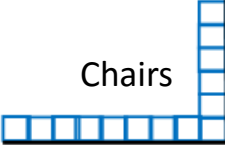
Intake Table



1. Waiting Area/Intake Area



Chairs



Maintaining Site Flow

VIBS are so critical to site flow because:

- Many sites have intake and waiting areas that are separate from the tax prep area
 - *This separation is difficult to manage – with a VIBS Volunteer, the site as a whole flows smoothly and effectively*
- VIBS are the face of the tax site and typically the first to interact with clients
- VIBS answer clients' questions and redirects more complex tax questions to tax preparers or the site manager



Questions?

Intake & Benefits Training (VIBS)

Training Roadmap




Intake & Screening

Intake & Benefits Training (VIBS)



Intake Workflow

- **Welcome & Signing In**
- **Checking for Scope**
 - What's in Scope?
 - What's Out-of-Scope?
- **Intake Paperwork**
 - Checking for identification and completion
-  **Final Check**



Welcome & Signing In



Welcome & Signing In

As clients arrive, they should sign in on the check in sheet with their **full name** and indicate if they have a **language need**.

- We are a drop-in service – first come, first serve
 - *Exception: Volunteer language availability may trump the order of clients*
- They should not mark anything in the last box



United Way of King County Free Tax Preparation Campaign 2017 Check-in Sheet

Date:

Site:

	Name (please print)	Language	Administrative Use Only:		
			Volunteer	Benefits Screened?	Additional Notes
1.	Jenny Walden	Spanish			
2.					
3.					
4.					

Checking for Scope

It is important to check if clients are within the eligibility of our program – *known as ‘scope’*:

1. Volunteer Tax Preparers are *not* certified CPAs and therefore cannot prepare all returns that come through the door
2. Making sure we are preparing returns within the constraints of VITA



What's In-Scope?

As a class:

What are some common tax forms or tax issues you're familiar with that we might be able to handle at our tax sites?



What's In-Scope?



Common tax forms, income, or deductions that are in-scope of our tax volunteer training:

- W-2
- 1099-MISC with box 3 or 7 filled
- 1099-R (retirement accounts)
- 1099-INT or 1099-DIV (interest or dividends)
- 1098-T (tuition statements)
- 1099-G (unemployment)
- 1095-A, -B, or -C (Health Insurance Forms)
- Gambling win/loss statements
- Cash Income
- SSA-1099 (social security benefits)
- Small Business Income (including mileage, unreported income/tips, and expenses not exceeding \$10,000)
- Mortgage Interest
- Charitable Contributions
- Medical Expenses
- Day care Expenses
- Alimony
- ***And others...***

What's Out-of-Scope?



Common tax forms, income, or deductions we are *not* equipped to handle (out-of-scope):

- 1099-B (Sale of stock or homes)
- Foreclosures
- Business expenses exceeding \$25,000
- **Net Loss** from a business
- Rental Income
- Royalties
- World Income
- 1040-NR (non-resident alien)
- Donation of a car
- Moving Expenses
- In a registered domestic partnership
- Earned more than \$64,000 last year
- Elected Married Filing Separately
- ***And others...***

STOP!



Do you have your **Photo ID**?



Do you have your **Social Security Card / ITIN**?



Do you have your **Tax Paperwork**?

**WE CAN'T PREPARE YOUR RETURN
IF YOU HAVE THE FOLLOWING**

- Earned more than \$64,000 last year
- Sold stock or property (Form 1099-B)
- In a Registered Domestic Partnership
- An International Student
- Are a non-resident alien (1040NR)
- Are self-employed AND had \$25,000+ in expenses, a net loss, or want to deduct use of your home as a business expense
- Received rental income
- Have moving expenses

The above is not a comprehensive list. If you have an uncommon tax situation and are not sure if it's in scope, please check with us for clarification.

How Can We Help?



**All our services
are free!**

TAX PREPARATION SERVICES

- Income tax preparation for 2016 tax returns
E-filing is available
- Prior-year tax filing: 2015, 2014, and 2013.
- ITIN applications


ADDITIONAL SERVICES

- Savings bond purchases
- Savings account (myRA) creation
- Referrals to:
 - Basic Food (Food Stamps)*
 - Healthcare*
 - ORCA Lift*
 - Utility Assistance*
 - Credit report pulls*
 - Financial Counseling*

Intake Paperwork


There are *TWO* main forms clients will fill out prior to Tax Prep:

Form 13614-C (Rev. 10-2012)	Department of the Treasury – Internal Revenue Service		OMB # 1545-1964
Intake/Interview & Quality Review Sheet			
Section A. Complete Pages 1-3			
You are responsible for the information on your return so please provide complete and accurate information to the IRS certified volunteer preparer. If you have any questions please ask your preparer.			
You will need your:			
<ul style="list-style-type: none"> • Tax information such as Forms W-2, 1099, 1098. • Social security cards or ITIN letters for you and all persons on your tax return. • Picture ID (such as a valid driver's license or other government issued ID for you and your spouse, if applicable). 			
Part I. Your Personal Information			
1. Your First Name	M. I.	Last Name	Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
2. Your Spouse's First Name	M. I.	Last Name	Is your spouse a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
3. Mailing Address	Apt#	City	State Zip Code
4. Contact Information Phone:		Cell Phone:	E-mail:
5. Your Date of Birth	6. Your Job Title	Are you:	7. Legally Blind <input type="checkbox"/> Yes <input type="checkbox"/> No
		8. Totally and Permanently Disabled	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Your Spouse's Date of Birth	10. Your Spouse's Job Title	Is Your Spouse:	11. Legally Blind <input type="checkbox"/> Yes <input type="checkbox"/> No
		12. Totally and Permanently Disabled	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Can anyone claim you or your spouse on their tax return? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure			
Part II. Marital Status and Household Information			

 *IRS Intake Form*
(4 pages)



Intake Paperwork



United Way of King County

Taxpayer Intake Form

The Taxpayer Intake Form is completely anonymous and strictly confidential. The data helps United Way fund the Free Tax Program. Personal data is not shared or sold to any third party.

1. Are you interested in any of the following services?

(A) Money to pay for groceries	(C) Help signing up for health insurance	(E) A list of local clinics
(B) Help paying utility bills	(D) Money for college	(F) Pulling your credit report

2. If you receive a refund, do you plan on saving some of it?

(A) Yes	(B) No	(C) Unsure
---------	--------	------------

3. What ethnicity do you consider yourself?


(A) American Indian or Alaska Native	(E) Hispanic / Latino
(B) Asian / Asian-American	(F) White or Caucasian
(C) Black, African-American, or Other African	(G) Multi-racial
(D) Hawaiian Native or Pacific Islander	(H) Other

4. Are you receiving any public benefits? This will not affect your taxes. (Choose all that apply)

(A) Basic Food (Food Stamps)	(E) WIC
(B) Free / Subsidized healthcare	(F) TANF
(C) Utility Assistance (CAMP/ELIA/LIHEAP)	(G) None of the above
(D) Childcare Assistance	

5. How did you hear about this service? (Choose all that apply)

(A) Filed here last year	(H) Flyer / Poster / Ad on the street	(O) Called 2-1-1
(B) Word of mouth (Friend/Family)	(I) My child's school / PTA	(P) Food bank
(C) Flyer in the mail	(J) College / University	(Q) Newspaper/ad
(D) Walked by	(K) Nonprofit / Community organization	(R) Radio ad
(E) Door-hanger on my door	(L) Workplace	(S) Community voicemail

UWKC Intake Form and Disclaimer Packet (4 Pages) 



Intake Paperwork

BEFORE giving clients the Intake Packet to fill out, check to make sure clients have **a valid Photo ID** and **Social Security Cards (Medicare cards work too)** or **ITINS** for all people claimed on the tax return

STOP!



Do you have your **Photo ID**?



Do you have your **Social Security Card / ITIN**?



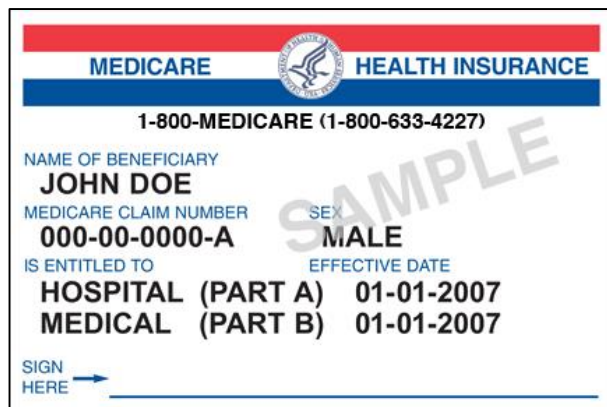
Do you have your **Tax Paperwork**?

Valid Forms of ID

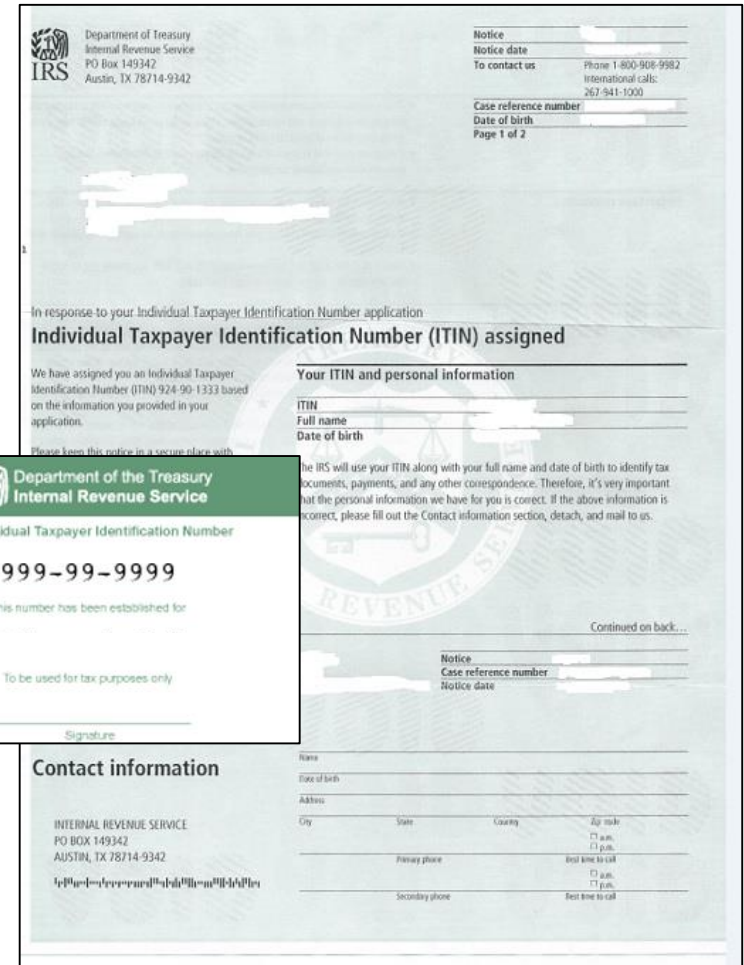
ITIN Card/Letter



Social Security Card



Medicare Card



Department of Treasury
Internal Revenue Service
PO Box 149342
Austin, TX 78714-9342

Notice
Notice date
To contact us Phone 1-800-908-9982
International calls: 267-941-1000

Case reference number
Date of birth
Page 1 of 2

In response to your Individual Taxpayer Identification Number application
Individual Taxpayer Identification Number (ITIN) assigned

We have assigned you an Individual Taxpayer Identification Number (ITIN) 924-99-1333 based on the information you provided in your application.

Please keep this notice in a secure place with your other tax records.

The IRS will use your ITIN along with your full name and date of birth to identify tax documents, payments, and any other correspondence. Therefore, it's very important that the personal information we have for you is correct. If the above information is incorrect, please fill out the Contact information section, detach, and mail to us.

Your ITIN and personal information

ITIN
Full name
Date of birth

Contact information

INTERNAL REVENUE SERVICE
PO BOX 149342
AUSTIN, TX 78714-9342
1-800-908-9982

Continued on back...

Notice
Case reference number
Notice date

Name
Date of birth
Address
City State Country Zip code
Primary phone Best time to call
Secondary phone Best time to call

ITINS

Clients may come to our sites:

- **With** ITINS
- Needing to **apply** for an ITIN
- Needing to **renew** an ITIN

All of these situations are possible, that will mean neither the ITIN card/letter OR SS Card will be present – *that is okay!*



Department of Treasury
Internal Revenue Service
PO Box 149342
Austin, TX 78714-9342

Notice
Notice date
To contact us Phone 1-800-908-9982
International calls: 267-941-1000
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In response to your Individual Taxpayer Identification Number application
Individual Taxpayer Identification Number (ITIN) assigned

We have assigned you an Individual Taxpayer Identification Number (ITIN) 924-99-1333 based on the information you provided in your application.

Your ITIN and personal information

ITIN
Full name
Date of birth

Please keep this notice in a secure place with the IRS will use your ITIN along with your full name and date of birth to identify tax documents, payments, and any other correspondence. Therefore, it's very important that the personal information we have for you is correct. If the above information is incorrect, please fill out the Contact information section, detach, and mail to us.

Continued on back...

Notice
Case reference number
Notice date

Contact information

INTERNAL REVENUE SERVICE
PO BOX 149342
AUSTIN, TX 78714-9342

Name
Date of birth
Address
City State Country Zip code
Primary phone Best time to call
Secondary phone Best time to call

Department of the Treasury
Internal Revenue Service

IRS Individual Taxpayer Identification Number
999-99-9999

This number has been established for

To be used for tax purposes only

Signature

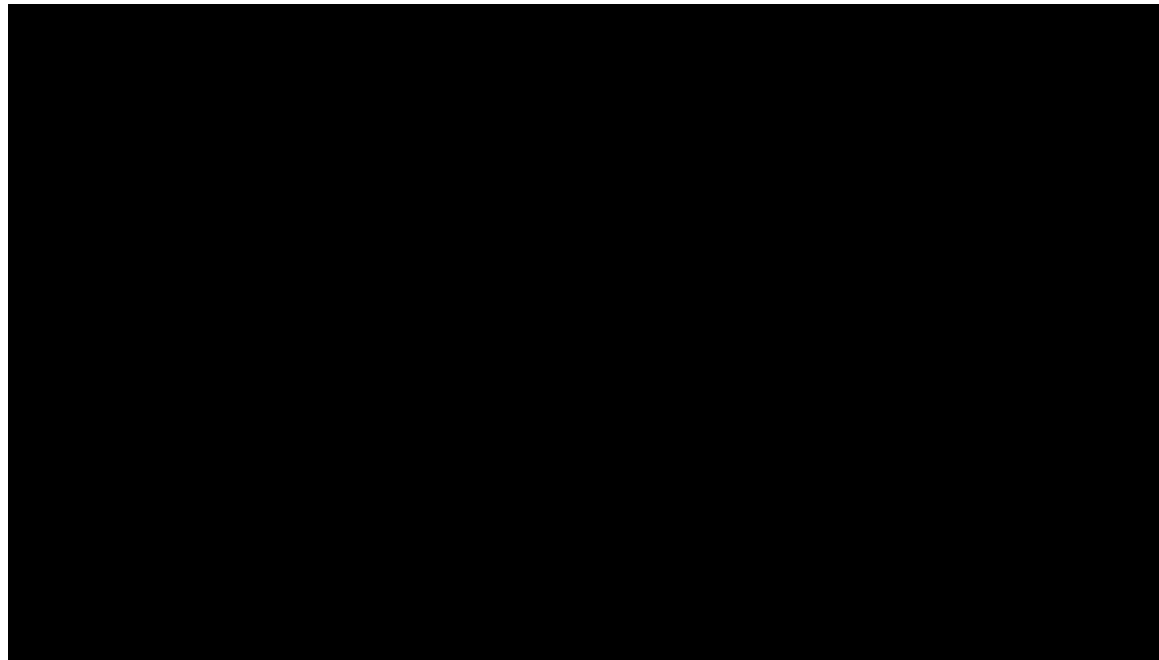
ITINS

What will clients need to apply for or renew an ITIN?

The following is considered valid ID for ITIN applications:

- Passport (stand alone document)
- National identification card (must show photo, name, current address, date of birth, and expiration date)
- U.S. driver's license
- Civil birth certificate (required for dependents under 18 years of age)
- Foreign driver's license
- U.S. state identification card
- And others...

Final Check



Final Check

After client completes intake form...

...review boxes marked 'Yes'

- ✓ Make sure taxpayer has necessary forms listed for each item
- ✓ If any boxes are marked '**Unsure**' let the client know that the tax preparer will address any of those questions
- ✓ Also, review the new healthcare coverage section to make sure appropriate boxes are checked

			Page 2
Yes	No	Unsure	Check appropriate box for each question in each section
Part III – Income – Last Year, Did You (or Your Spouse) Receive			
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B) Wages or Salary? (Form W-2) If yes, how many jobs did you have last year? _____
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (A) Tip Income?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3. (B) Scholarships? (Forms W-2, 1098-T)
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4. (B) Interest/Dividends from: checking/savings accounts, bonds, CDs, brokerage? (Forms 1099-INT, 1099-DIV)
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	5. (B) Refund of state/local income taxes? (Form 1099-G)
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	6. (B) Alimony income?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	7. (A) Self-Employment income? (Form 1099-MISC, cash)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (A) Cash/check payments for any work performed not reported on Forms W-2 or 1099?
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	9. (A) Income (or loss) from the sale of Stocks, Bonds or Real Estate? (including your home) (Forms 1099-S, 1099-B)

Final Check

Have the client return to you in order to check over their paperwork and check to **make sure they have *all* their income and tax statements**

a Control number		OMB No. 1545-0008				This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.	
b Employer identification number		1 Wages, tips, other compensation		2 Federal income tax withheld			
c Employer's name, address, and ZIP code		3 Social security wages		4 Social security tax withheld			
		5 Medicare wages and tips		6 Medicare tax withheld			
		7 Social security tips		8 Allocated tips			
d Employee's social security number		9 Advance EIC payment		10 Dependent care benefits			
e Employee's first name and initial Last name		11 Nonqualified plans		12a See instructions for box 12			
		13 Statutory employee Retirement plan Third-party sick pay <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		12b			
		14 Other		12c			
				12d			
f Employee's address and ZIP code							
15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name	

Form **W-2** Wage and Tax Statement

Department of the Treasury—Internal Revenue Service

Most tax forms can be identified in the bottom corner.

Final Check

Once all the paperwork is complete, **keep the IRS Intake Sheet as well as the UWKC Intake Sheet in the order clients are listed**

- Instruct clients to keep their photo IDs, SS Cards/ITINS, & tax forms easily accessible
- Let them know that you will be following up while their waiting about different benefits
- If clients are out of scope you can redirect them to the different resources under the **“Out of Scope” tab** on the Intake Website





Practice Intake Scenario 1

- **A married couple wants to file their return**
- They both have photo IDs and SSNs
- Their combined income is \$55,000
- They have three W-2's and one 1099-MISC with box 7 filled out.
- They had less than \$25k in expenses

Can they file their tax return at our site?



United Way of King County



Practice Intake Scenario 2

- A single man wants to file his taxes
- He has an ITIN letter and photo ID
- His income is \$22,000 a year

**Can he file their tax
return at our site?**



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Pop Quiz!

- The IRS given identification numbers for non-citizens/non-resident aliens without a valid Social Security Number are called _____.
- Which of the two intake sheet would a single adult male need to fill out?



★ Pop Quiz Answers!

- The IRS given identification numbers for non-citizens/non-resident aliens without a valid Social Security Number are called
ITINs (Individual Taxpayer Identification Number).
- Which of the two intake sheets would a single adult male need to fill out?

Both IRS & UWKC



Questions?

Intake & Benefits Training (VIBS)

Training Roadmap

Campaign
overview

Resources

Site
Operation &
Flow

Intake &
Screening

Standards of
Conduct

Cultural
Humility

Benefits:
Referrals &
Data
Tracking

Basic Food &
Healthcare

myRA

Utility
Assistance

Credit Pulls
& American
Financial
Solutions

Practice &
Review

Standards of Conduct & Intake/Quality Review Test

Intake & Benefits Training (VIBS)

Volunteer Standards of Conduct

We will now go through the Standards of Conduct on a web PowerPoint.

www.freetaxkingcounty.com/training





Intake/Quality Review

Like the Standards of Conduct, this is a test required of all volunteers volunteering at a VITA/TCE site.

Much of the information is not applicable to the Intake and Benefits Process, however, it is important to know the rules of VITA and the roles of the other volunteers.

We will go over the key points of this test together now.



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Intake/Quality Review, Review

Key points from the Intake/Quality Review Training:

- ★ On the IRS Intake form (form 13614-C) all boxes at the end of the return should be marked either 'Yes' or 'No' – remember that 'Unsure' boxes will be addressed by the Tax Volunteer
 - For every 'Yes' answer, make sure there is a corresponding statement if applicable
- ★ ALL of our tax returns **MUST** be Quality Reviewed by another person of the same or higher certification level (regardless of your experience level)



Intake/Quality Review, Review

- ★ Each Taxpayer MUST provide Photo Identification (and SS Cards/ITINS)
- ★ All returns must be signed by the taxpayer after quality reviews and after taxpayer responsibility is explained
 - *Taxpayers are ultimately responsible for any information provided to the tax preparer*
- ★ All of the Free Tax Campaign Tax Volunteers are certified to the Advanced level so to ensure all Tax Volunteers can handle the





Testing Time

Now, it's time to take your tests!

1. Take the “Standards of Conduct Test”
(pg. # 11)
2. Fill out the Top Portion of the Volunteer Agreement & Sign
3. Take the “Intake/Interview & Quality Review Test (pg. # 21)

Raise your hands if you have any questions and we will come around to assist,



United Way of King County



Review

Let's review our answers together and discuss any questions!



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Practice &
Review

Cultural Humility

Intake & Benefits Training (VIBS)



Objectives

1. Increase understanding of cultural humility
2. Apply concepts of cultural humility to the tax site & to our VIBS role
3. Identify personal and professional opportunities for growth



United Way of King County

What is Cultural Humility?

With a partner:



- Have you ever heard of cultural humility before?
- What do you think it is?
- Is it different from cultural competency?



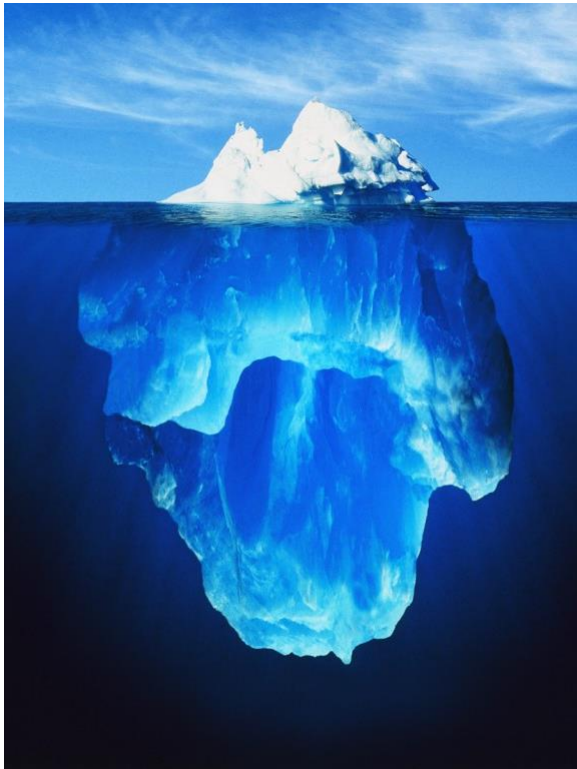
Cultural Humility

A shift from cultural competency

- Being aware of our own values, practices & communication styles
- Being **aware of our own assumptions** about human behaviour, our biases, preconceived notions, personal limitations, etc.
- Active and **on-going engagement** with people who are different from ourselves in order to understand their values, practices & communication styles
- Developing relevant skills and **practices to work effectively** in cross-cultural situations
- Taking action in order to **create a respectful workplace** and community
- **A process**, not an end

Cultural Humility & Diversity

An Iceberg



What we see, observe, hear, and identify from others:

- Gender presentation
- Estimate of age
- Assumption of race
- Proficiency in our language
- Size

What is invisible without further exploration, relationship-building, and cooperation:

- Nationality
- Sexual orientation
- Religion
- Socioeconomic status
- Level of acculturation
- Ethnicity
- Politics
- Abilities
- Relationship to size/body

Why it Matters

Systems of Inequality

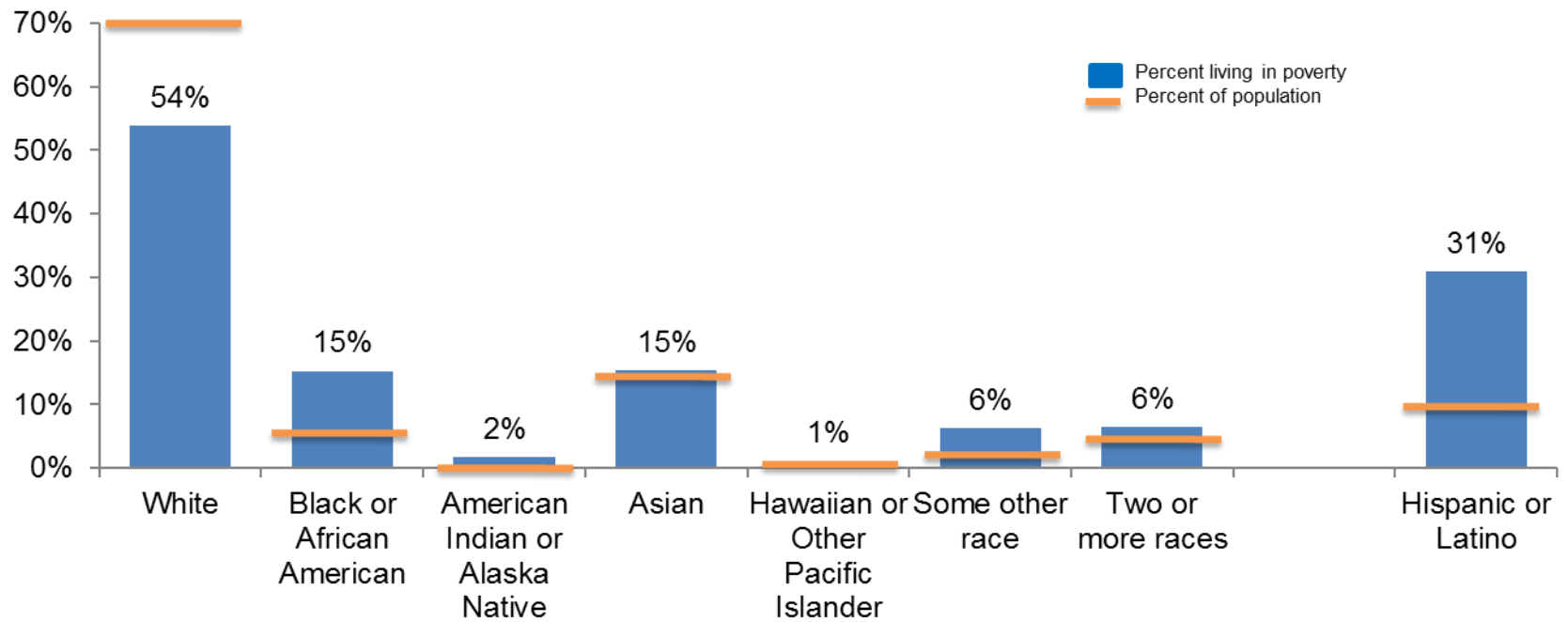
- Poverty is not an individual failing – it is a systemic injustice.
- Structural forces embedded in our economic and political systems perpetuate inequality.
- Poverty disproportionately impacts those who traditionally experience oppression.



Why it Matters

Disparities in King County

2009-2013



Data source: American Community Survey, 2009-2013 5 Year Estimates.

Why it Matters

Clients love volunteers

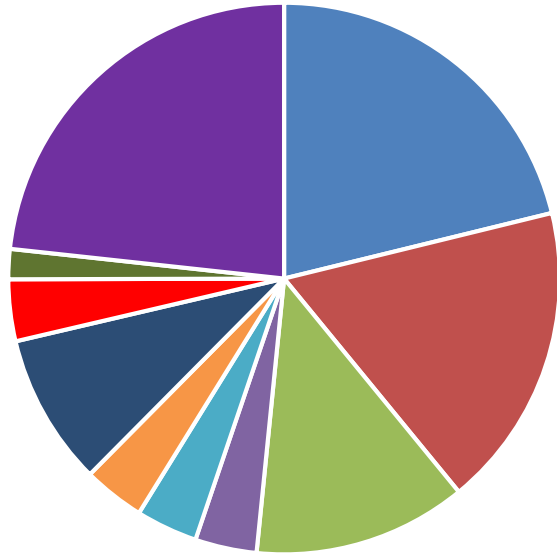
“I had more complex taxes this year than I've had before. The people helping me were very professional and I appreciated the way they treated me. It made the process less scary and helped me get it completely taken care of in less than an hour. Incredible service. I'm so glad that it was available.”

“This free tax service is a real act of kindness for those of us who can't conceive of tackling the forms. I am very grateful as well for the friendliness and competence.”

“I have anxiety regarding forms and financial matters. It is a huge relief to have someone help me with this task. This year, as in years past, a warm, friendly volunteer expertly assisted me with my taxes and filing. I feel very confident using this service and intend to use it every year.”

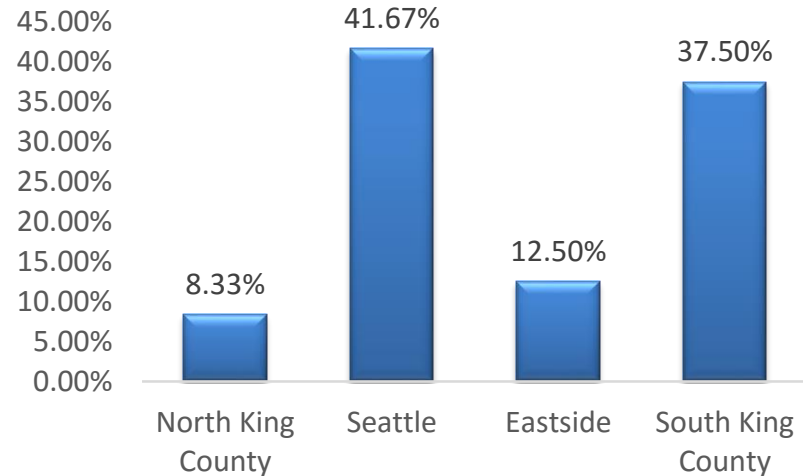
Volunteers, Clients, Sites

Volunteer Languages Spoken



- Spanish
- Mandarin
- Cantonese
- Arabic
- Russian
- Tagalog
- Vietnamese
- Hindi
- Swahili
- Other

Site Locations



Client Demographics

- Age range: 16-93
- Living situation: 2% homeless
- 100 different languages spoken
- 25% lack a checking account



Group Exercise

In groups of 3-4, read through your scenarios and talk through the following questions:

1. How do you plan to support this person at the tax site?
2. What do you know about the person in your scenario? How do you know it?
3. What tax site role do you think your person fills? (Vol, client, etc)
4. Do your answers to these questions help you in your role as a VIBS? Hinder you?





Group Debrief

- Thoughts
- Reactions
- Challenges
- Why is cultural humility important within our VIBS role?



United Way of King County

Cultural Humility at Tax Sites

- **Our clients are the experts on their own lives and situations.**
- We hold a body of knowledge that the client may not, but the client also has an understanding outside the scope of ours.
- Collaborate and learn from one another.
- Avoid advice-giving and judgment.



Cultural Humility Toolkit

We've only just scratched the surface, to learn more about Cultural Humility and access text, media, and community resources, take a look at the Cultural Humility Toolkit:

<http://www.freetaxkingcounty.com/cultural-humility-toolkit/>



Questions?

Intake & Benefits Training (VIBS)

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& American
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Benefits: Referrals

Intake & Benefits Training (VIBS)



Referrals Workflow

What are Public Benefits?

Monthly Family Budget

- How do benefits help expand a families budget?

Determining Benefits

- What benefits are clients interested in?
- How can we help them learn more?

Benefits Calculator

Other Referral Options





What are Public Benefits?

- Public benefits are **government assistance programs** designed to:
 - Decrease poverty, hardship on the poor.
 - Decrease the hardships of unemployment, illness or disability for those in crisis
- Exist on Federal, State, & Local levels
 - i.e. State food assistance in Washington State vs. Federal

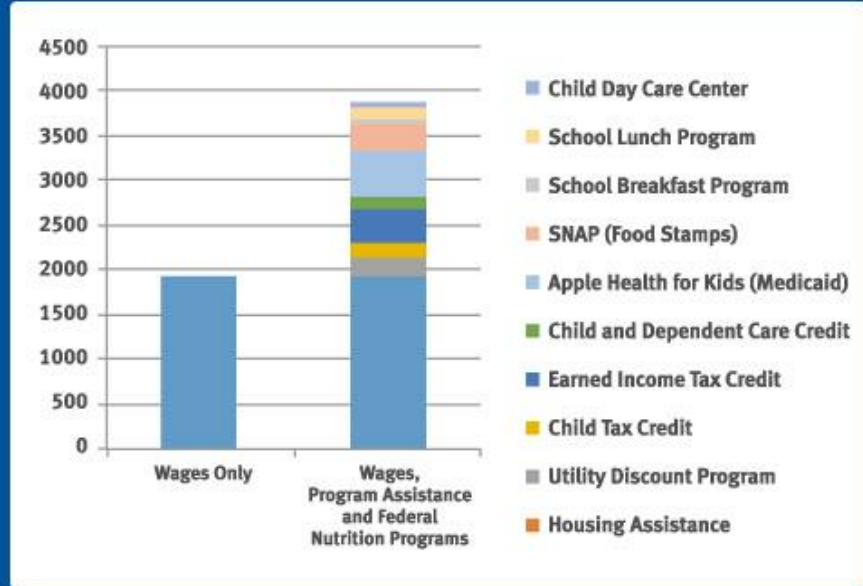


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Monthly Budget

An **adult** earning **\$11 per hour** (\$1,833 per month) caring for her **two children** in the area, could qualify for all the benefits listed on the right side of the chart.

United Way Connects Families to Services Equal to One Month's Wages*



Disclaimer: *Single parent King County household with two children. Adult works full time at \$11/hour

thecalculator.org *Check it out!*

Determining Benefits

Look on the United Way Intake form, especially question one, to see if the client circled that they are interested additional services.

- Talk to client about benefits opportunities as they wait for a preparer
- Determine what benefits clients may be eligible for

Taxpayer Intake Form

The Taxpayer Intake Form is completely anonymous and strictly confidential. Personal data is not shared or sold to any third party.

1. Are you interested in any of the following services? (Choose all that apply)

- (A) Money to pay for groceries (D) Pulling your credit report (G) Opening up a savings account
(B) Help paying utility bills (E) Help to reduce debt or improve credit
(C) Help signing up for health insurance (F) Help paying for the bus

2. If you receive a refund, do you plan on saving some of it?

- (A) Yes (B) No (C) Unsure

3. What ethnicity do you consider yourself? (Please select one)


- (A) American Indian or Alaska Native (D) Hawaiian Native or Pacific Islander (G) Multi-racial



Benefits Calculator

Use This tool to find out what benefits clients may be eligible for.





United Way of King County

Gross Monthly Income*

Household Size*

This should include any college students living at home or not living at home, non-citizens, and non-residents.

Is anyone in the Household a non-US citizen or non-legal resident?

Yes No

Do you receive a Seattle City Light bill?

Yes No

Public Benefits

Referral Links

Tax Site*

Please select your tax site to generate site-specific referral links. Important for data-tracking!

THANK YOU



United Way of King County

Find it at: www.freetaxingcounty.com/intake



Benefits Calculator

Gross Monthly Income*

1500

Household Size*

2

This should include any college students living at home or not living at home, non-citizens, and non-residents.

Is anyone in the Household a non-US citizen or non-legal resident?

Yes No

Do you receive a Seattle City Light bill?

Yes No

Public Benefits

LIHEAP Utility: Assistance paying utility bills

May be eligible - Soft referral only

Financial Counseling

Eligible - See link below to learn about financial counseling opportunities

Free Credit Report Pull

Eligible - Follow the link to get a free credit report

MyRA Account

Eligible - Follow the link to learn how to sign up for an account

As income, household size, and other questions are filled in, the list of potential benefits that clients may qualify for will appear.



United Way of King County

Benefits Calculator

Select your tax site, and links will appear for hard referrals.

Many options for referrals will become available as links – we will go over what types of referrals these are later today.

Tax Site*

Highline College

Please select your tax site to generate site-specific referral links. Important for data-tracking!

[Healthcare, Basic Food, and/or ORCA Lift Referral](#)

[Seattle Utility Assistance Referral](#)

[Financial Counseling](#)

[Credit Report Pull](#)

[Create MyRA Account](#)

[Don't have time to sign up now? Get and email with the information on how to sign up for benefits](#)

THANK YOU



Other Referral Options

There are many different types of referrals and options for clients available on the freetaxkingcounty.com/intake found under the different tabs



INTAKE AND BENEFITS

Free Tax Campaign

MAIN PAGE **BENEFITS CALCULATOR** INTAKE RESOURCES SOFT REFERRAL EMAIL BENEFITS DATA TRACKING ONLINE REFERRAL SOURCES
PRINTABLE FILES OUT OF SCOPE RESOURCES CREATE MYRA ACCOUNT

Questions?

Intake & Benefits Training (VIBS)

Benefits: Data Tracking

Intake & Benefits Training (VIBS)



Data Tracking Workflow

- **Data Tracking Steps**
- **What Referrals Look Like**
 - Hard Referrals and Soft Referrals
- **Paper Data Tracking**
- **Electronic Data Tracking**
- **Know Your Resources**





Data Tracking

As Intake and Benefits Specialists, you are responsible for **tracking the benefits referrals** that you make at the tax site.

One of the reasons is so we know what clients find useful so that we can better serve their needs.



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Data Tracking Steps

There are 2 steps you will take to track benefits data at the tax site:

1. Fill out your **Paper Benefits Data Tracking Form** during your shift as you tally the number of referrals you make.
2. Submit the totals from the paper form onto the **Online Benefits Data Tracking Form** at the end of your shift.

DATA TRACKING IS VERY IMPORTANT



United Way of King County



Types of Referrals

During your shift tally the number of **soft referrals** and **hard referrals** you make in the different categories.

Soft Referrals: Providing the client with an email, handouts, flyers, and phone numbers.

Hard Referrals: Submitting a referral online, scheduling an appointment, and pulling a credit report.



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Paper Data Tracking

Use tallies to keep track of referred benefits and the total number of clients.

Benefits Data Tracking Form

Name(s): EMILY V. Date: 1/29/17
Tax Site: BURIEN GOODWILL

Soft Referrals:

Healthcare

Basic Food

ORCA Lift

Utility Assistance

American Financial Solutions/ Credit Report Pull

MyRA

Other (2-1-1, site-specific resources, other misc. resources, etc.)

Hard Referrals:

Healthcare

Basic Food

ORCA LIFT

Utility Assistance

Credit Report Pull

MyRA Account Sign Up

Total Clients Served:

Be sure to enter your data into our online tracking form at the end of your shift:
www.freetaxinacounty.com/intake/benefits-data-tracking-form



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Submitting Data Online

IMPORTANT:

At the end of your shift before you leave, **enter this data on our online benefits data tracking form.**

This will help us track referrals from all tax sites on a daily basis so that we can measure our impact and identify needed resources.

Online Benefits Data Tracking:

www.freetaxkingcounty.com/intake/benefits-data-tracking-form

You can navigate here from freetaxkingcounty.com/intake



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Online Data Tracking



INTAKE AND BENEFITS

Free Tax Campaign

[MAIN PAGE](#) [BENEFITS CALCULATOR](#) [INTAKE RESOURCES](#) [SOFT REFERRAL EMAIL](#) **[BENEFITS DATA TRACKING](#)** [ONLINE REFERRAL SOURCES](#)
[PRINTABLE FILES](#) [OUT OF SCOPE RESOURCES](#) [CREATE MYRA ACCOUNT](#)

BENEFITS DATA TRACKING FORMS




United Way of King County






Online Data Tracking


United Way of King County

Name* _____

First Name _____ Last Name _____

Date*
11 ▾ 16 ▾ 16 ▾ 

Tax Site* _____ ▾

Soft Referrals

Healthcare
 ▾

Basic Food
 ▾

ORCA Lift
 ▾

Utility Assistance
 ▾

American Financial Solutions/ Credit Report Pull
 ▾

You will fill out this form to match the paper tracking form.

Count the tallies from your paper data tracking sheet and submit the totals in the correct section.



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Online Data Tracking

Utility Assistance

Credit Report Pull

MyRA Account Sign Up

Total Clients Served

Total clients may be different than number above because clients can get referred to multiple services

Additional Notes

Have Questions? Need anything from us?

*If you have any questions or comments about your data or your shift, **write comments in the Additional Notes box.***



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Data Tracking Summary

Both the **paper** and the **online data tracking** forms should be completed during your shift.

Once you are done entering in the data online, please return your Intake and Benefits Specialist Manual to the site manager so that they can review the referrals.



United Way of King County



Know your Resources

Throughout your volunteer time, you'll have many resources to help support your work:

- Your **Intake and Benefits Manual** – Here you can track referrals and find out more information about specific benefits
- Your **Bookmarked**
[FreeTaxKingCounty.com/intake](https://www.freetaxkingcounty.com/intake)
 - Links to Benefits Calculator and referral information
 - Printable forms
- **[FreeTaxKingCounty.com](https://www.freetaxkingcounty.com)**
 - Your review of all today's slides



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Benefits Scavenger Hunt



With the [Intake website](#) open and using your [Benefits Calculator](#), take 5-10 min & find the answers to the following questions:

1. If a client doesn't have time for hard referrals, what are their options?
2. Where is the Online Benefits Data Tracking Form?
3. What are 3 referrals that are available for people of any income level?
4. What public benefit is not accessible if you live in Section 8 Housing?
5. Where is the hard referral form for Orca LIFT?



Pop Quiz!

- What is the difference between a soft referral and a hard referral?
- **True or False:** You only need to fill out your paper data tracking form at the tax site.



Pop Quiz Answers!

- What is the difference between a soft referral and a hard referral?

A soft referral is helping the client sign up for the soft referral email, or giving the client a flyer or phone number to call. A hard referral is submitting the benefit referral online. Both are important to track.

- **True or False:** You only need to fill out your paper data tracking form at the tax site.

***False.** You need to complete **BOTH** the paper and online data tracking forms.*



Questions?

Intake & Benefits Training (VIBS)

Let's Lunch!

Intake & Benefits Training (VIBS)



Making the connections Washington families need to be healthy.

UWKC Volunteer Intake Benefits Specialist Training

Basic Food, Health Insurance, ORCA LIFT, and
Resource Finder



AGENDA

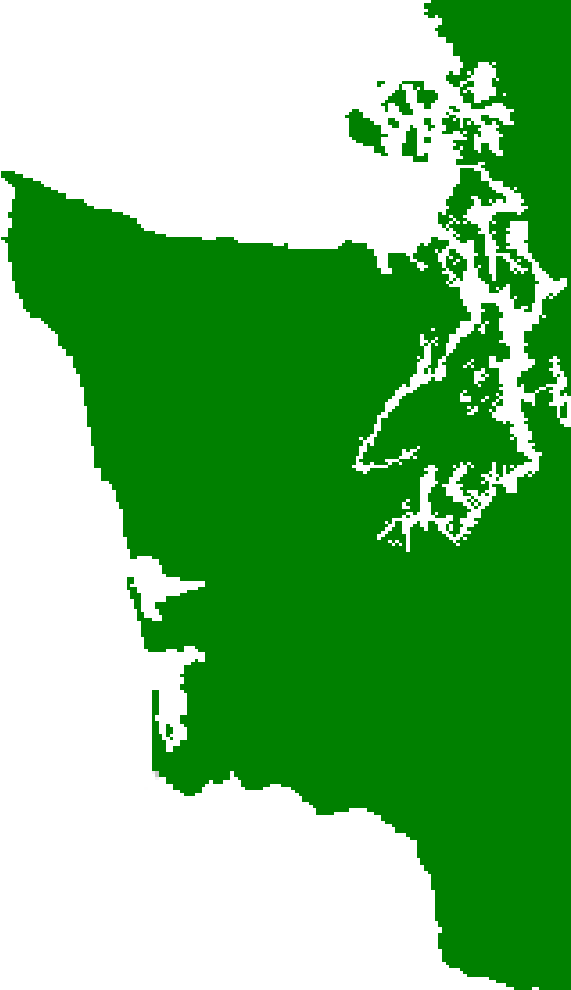
- Who is WithinReach?
- Basic Food
 - Program Overview & Referral
- Health Insurance
 - Affordable Care Act Basics & Referral
- ORCA LIFT
 - What is it?
- How to make a good referral
- How to use ParentHelp123.org



Our Healthy Connections Model



Why Public Benefits?



A single parent with two children working full-time and earning just over minimum wage, \$10/hour, would earn just half of what is needed to cover the family's basic needs in Seattle

Washington is the 23rd hungriest state

1 in 5 kids in Washington state lives in a household that struggles to put food on the table

In Washington State, 9% residents do not have health insurance (621,000 people!)

WithinReach: How do we help?



How do you know when a client should talk to us?

Taxpayer Intake Form

The Taxpayer Intake Form is completely anonymous and strictly confidential. Personal data is not shared or sold to any third party.

1. Are you interested in any of the following services? (Choose all that apply)

- (A) Money to pay for groceries
- (B) Help paying utility bills
- (C) Help signing up for health insurance
- (D) Pulling your credit report
- (E) Help to reduce debt or improve credit
- (F) Help paying for the bus
- (G) Opening up a savings account

4. Are you receiving any of the following services? This will not affect your taxes. (Choose all that apply)

- (A) Basic Food (Food Stamps)
- (B) Free / Subsidized healthcare
- (C) Utility Assistance (CAMP/UDP/LIHEAP)
- (D) Childcare Assistance
- (E) WIC
- (F) TANF
- (G) None of the above

Benefits Calculator



United Way of King County

Gross Monthly Income*

Household Size*

This should include any college students living at home or not living at home, non-citizens, and non-residents.

Is anyone in the Household a non-US citizen or non-legal resident?

Yes No

Do you receive a Seattle City Light Bill?

Yes No

Public Benefits

Referral Links

Tax Site*

Please select your tax site to generate site-specific referral links. Important for data-tracking!

Thank You

Use the United Way Benefits Calculator to screen families for benefits like Basic Food (food stamps), health insurance, and the ORCA-LIFT program

<http://www.freetaxkingcounty.com/intake/>

Gross Monthly Income*

Household Size*

This should include any college students living at home or not living at home, non-citizen non-residents.

Is anyone in the Household a non-US citizen or non-legal resident?

Yes No

Do you receive a Seattle City Light Bill?

Yes No

Public Benefits

Healthcare: Free or subsidized healthcare

May be eligible - See links below to submit a referral

Basic Food: Money that can be used to help pay for groceries

May be eligible - See links below to submit a referral

ORCA Lift: Reduced Bus Fare

May be eligible - See links below to submit a referral

Financial Counseling

Eligible - See link below to learn about financial counseling opportunities

Free Credit Report Pull

Eligible - Follow the link to get a free credit report

1. Enter in Gross Monthly Income

2. Enter in Household size

3. Enter citizenship information, if applicable

4. Calculator will show the benefits someone may qualify for

Let's talk a little bit more about these benefits!



EBT

Basic Food

Basic Food: Money that can be used to help pay for groceries

🕒 May be eligible - See links below to submit a referral



Washington State
Department of Social
& Health Services



Food Stamps, SNAP, Basic Food... What is it?



Basic Food Eligibility Factors



Number of people in household



Gross monthly income of applicants



Citizenship and residency status of applicants



Student status of applicants

Who is in the Household?

Household Size*

This should include any college students living at home or not living at home, non-citizens, and non-residents.

YES, part of applicant's household	NO, not part of applicant's household
All people in the household who buy food or prepare meals together	Housemates who do not share food
Applicant's spouse	Unborn children
Applicant's child(ren) under age 22 living at the residence (even if the child is married)	--
Applicant's parents living in the residence if applicant is under age 22	--

Income— What Counts?

Gross Monthly Income*

Everything on their tax return like:

- Income from a job (including tips, commissions, bonuses)
- Self employment income
- Social Security
- L&I
- VA Benefits
- Unemployment
- Rental Income
- Child Support/Alimony

What are the citizenship requirements?

YES, Eligible	NO, Not Eligible
US Citizen or US National	Undocumented individuals
Legal Permanent resident	-
Cuban or Haitian entrants	-
Asylees	-
Refugee	-
Victim of trafficking	-

Filling out the Intake Screener

→ **Gross Monthly Income***

→ **Household Size***

This should include any college students living at home or not living at home, non-citizens, and non-residents.

→ **Number of non-US citizens or non-residents in Household**

Includes any non-citizens, non-legal residents, and those who are being claimed using ITINs but living abroad.

→ **Is anyone in the Household a non-US citizen or non-legal resident?**
 Yes No

→ **Are any of the above undocumented children or undocumented pregnant women?**
 Yes No

Do you receive a Seattle City Light Bill?
 Yes No

Public Benefits

Financial Counseling

Eligible - See link below to learn about financial counseling opportunities

Free Credit Report Pull

Eligible - Follow the link to get a free credit report

Families that do not have any US citizens or legal permanent residents will not qualify for Basic Food

How does this look on the Intake Calculator?

Referral Links

Tax Site*

Kent Public Health ▼

Please select your tax site to generate site-specific referral links. Important for data-tracking!

Healthcare, Basic Food, and/or ORCA Lift Referral

Seattle Utility Assistance Referral

Credit Report Pull

Don't have time to sign up now? Get and email with the information on how to sign up for benefits

Sending a hard referral to WithinReach

Client Referrals



Welcome UWKC Tax Site: Kent Public Health

* fields are required.

Client's Contact Information

First name*

Last name*

Personal phone*

Birthdate* / /

Email*

Best contact day

Best contact time period

Homeless?

Mailing address line1

Mailing address line2

Mailing address city

Mailing address state

Mailing address zip

Screening Information

Gross monthly income*

Number of people in household*

Applying for* Food Health Insurance

Tell us about the client. If applying for health insurance, list all by name, and if they are currently insured. What is their language preference. Other issues to share?

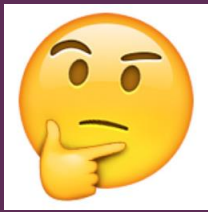
Staff name

Please share the following information with clients. Questions they will need to answer when they talk with us. (Opens new window.)

Submit

Income Guidelines

[Click to view income guidelines](#)



Quick Tips for a hard referral

Language: If the client does not speak English, include the language they do speak in the Notes field.

Hours: We typically call clients M-F from 8am-4pm. We can try to assist clients who need to be contacted outside of those hours.



What to Expect: Basic Food Referral and

Thank you for completing an online Basic Food Program referral, your first step in receiving additional money for groceries. After your referral is received by staff at WithinReach, they will call or email you to see if you're eligible, and help you enroll in the Basic Food Program.



When to expect follow up: You will receive up to two phone calls and an email from a Basic Food specialist at WithinReach, one week after your referral. If you don't hear from a WithinReach Basic Food specialist within one week, call their Family Health Hotline at: 1-800-322-2588.



What to have ready: To help your enrollment go smoothly, please make a list of everyone in your household who buys and shares food together. Please include:

1. Names and birthdays.
2. Social Security numbers if you have them.
3. How much income do these people receive per month, before taxes?
4. What type of income is it (wages, salaries, tips, social security, pensions, unemployment, alimony, rental income)?
5. Is anyone paying for child support or child care?
6. How much is your household paying for utilities, rent, or mortgage?

More information: You can find more information and additional health resources by visiting www.parenthelp123.org/resources or calling the Family Health Hotline at 1-800-322-2588.



United Way of King County

Staff members at
WithinReach make at least
2 attempts to contact
referred clients through:

- 1) Voicemail
- 2) Email

If the client does not
hear from us within
1 week, they should call
our
Family Health Hotline:
1-800-322-2588

Don't forget to data track!

Benefits Data Tracking Form

Name(s):

Date:

Tax Site:

Soft Referrals:

Healthcare

Basic Food

ORCA Lift

Utility Assistance

American Financial Solutions/ Credit Report Pull

Financial Empowerment Center

Other (WithinReach, 2-1-1, etc)

Hard Referrals:

Healthcare

Basic Food

ORCA Lift

Utility Assistance

Financial Empowerment Center

Credit Report pull

Total Clients Served:



United Way of King County

Benefits Data Tracking Form

Name*

First Name

Last Name

Date*

Tax Site*

Soft Referrals

Healthcare

Basic Food

ORCA Lift

Utility Assistance

American Financial Solutions/ Credit Report Pull

Financial Empowerment Center

Other (WithinReach, 2-1-1, etc)

Questions?



Comments?

Stretch Break!

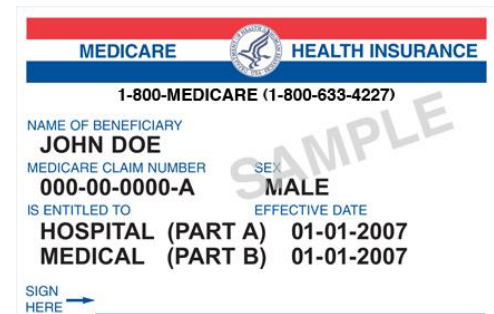




Washington State
Health Care Authority



Health Insurance





THE YOUTOONS GET READY FOR OBAMACARE

HEALTH INSURANCE CHANGES COMING YOUR WAY UNDER
THE AFFORDABLE CARE ACT

- Certified In-Person assisters help people navigate the enrollment process for health insurance on the Washington HealthPlanFinder, Washington State’s health insurance exchange website. Across the state people working for hospitals, community-based organizations and other health care workers have taken 16+ hour trainings and passed a test to become certified as In Person Assisters, including WithinReach staff.
- Our training on health insurance is a very high level overview on health insurance to help you be informed. Many people have complicated health insurance situations. We are teaching you the basic tools to help people start the enrollment process for health insurance.
- After this training you **will not** be certified as an In Person Assister. You **will** be able to help people answer simple questions and refer them to an In Person Assister who can work with them in depth.



Disclaimer

What is the Affordable Care Act?

- Expands health care coverage to 32 million Americans who are uninsured
- Eligible individuals will receive free coverage or tax credits
- Requires that most people have health insurance or face a tax penalty
- Covers adult children, up to age 26, on parent's plan
- Eliminated pre-existing condition exclusion

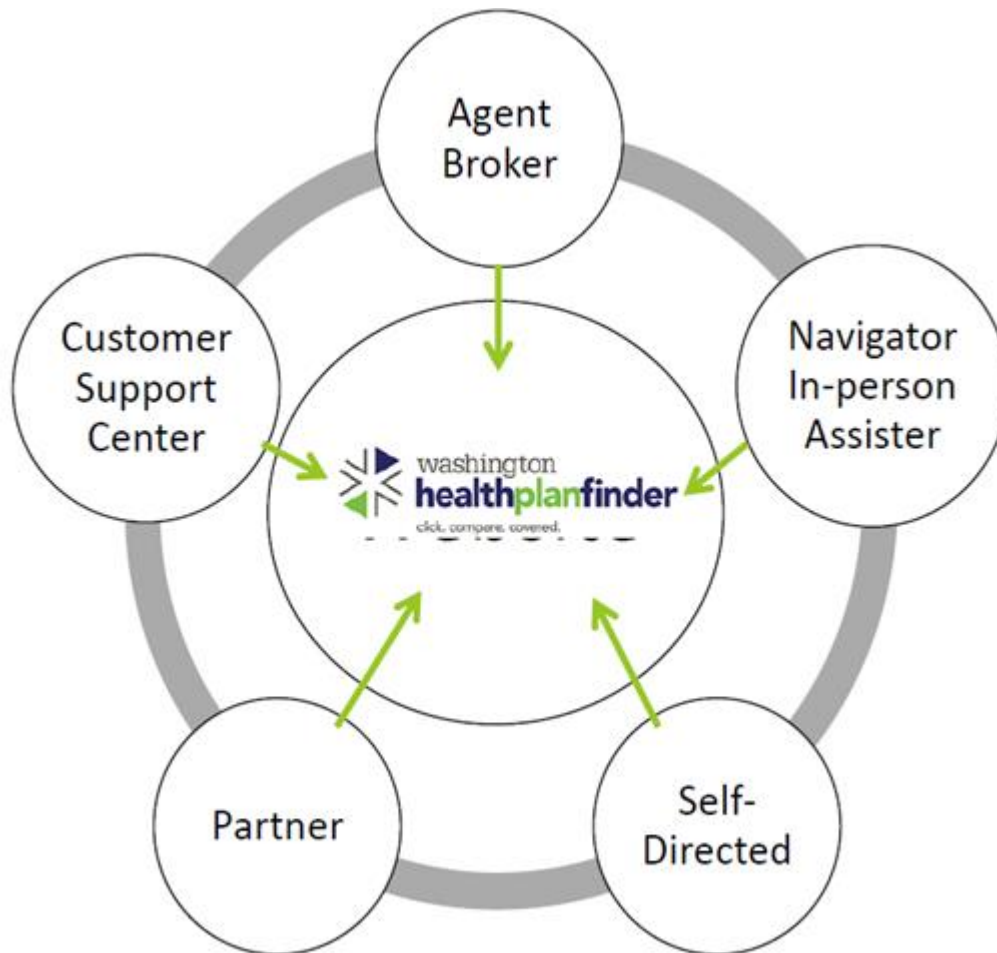


10.1%

Uninsured rate in Washington*

*this is down from 16.8% in 2013, and the rate is 9.3% for King County Adults

How do people get health insurance?



How do you fit in?

- Screen clients to see if they would likely be eligible for insurance through the Washington State Exchange
- Refer eligible clients to WithinReach so we can help them do an application



Key Point

What is the penalty?

2014: \$95 per adult and \$47.50 per child (up to \$285 for a family) or 1% of income, whichever is greater

2015: \$325 per adult and \$162.50 per child (up to \$975 for a family) or 2%, whichever is greater

2016: \$695 per adult and \$347.50 per child (up to \$2,085 for a family) or 2.5% of family income, whichever is greater



Health Insurance subsidy eligibility factors



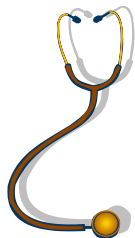
Number of people in household



Gross monthly income of applicants



Citizenship and residency status of applicants



Current Health Insurance Coverage

Who is in a household for health insurance?

As a general rule, include **everyone who files taxes together and/or family members who live together but don't file taxes together**



Income— What Counts?

Gross Monthly Income*

Everything on their tax return like:

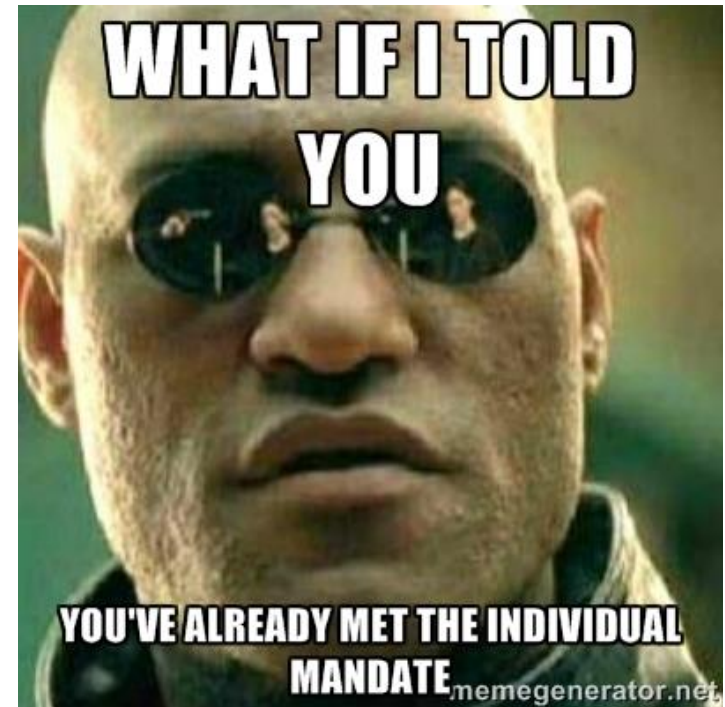
- Income from a job (including tips, commissions, bonuses)
- Self employment income
- Social Security
- Unemployment
- Rental Income
- Alimony

Citizenship and Residency

	Eligible for free	Eligible for subsidized
US Citizen or US National	★	★
Refugee or Asylee	★	★
Legal Permanent Resident with < 5 years residency		★
Legal Permanent Resident with 5+ years residency	★	★
Undocumented child or pregnant woman	★	

Who doesn't need to apply?

- If your **income is low enough** that you don't need to file taxes
- If you're **not legally present** in the USA
- If you **already have health insurance**, like:
 - Medicare
 - Classic Medicaid (DSHS Medical for special groups)
 - Washington Apple Health (Medicaid)
 - Tricare
 - Employer Sponsored Coverage
 - A plan purchased through www.WaHealthPlanFinder.org
 - A plan purchased outside of www.WaHealthPlanFinder.org that meets the Affordable Care Act requirements



Check out the Intake form

Taxpayer Intake Form

The Taxpayer Intake Form is completely anonymous and strictly confidential. Personal data is not shared or sold to any third party.

1. Are you interested in any of the following services? (Choose all that apply)

- (A) Money to pay for groceries
- (B) Help paying utility bills
- (C) Help signing up for health insurance
- (D) Pulling your credit report
- (E) A list of local clinics
- (F) One-on-one financial counseling

4. Are you receiving any of the following services? This will not affect your taxes. (Choose all that apply)

- (A) Basic Food (Food Stamps)
- (B) Free / Subsidized healthcare
- (C) Utility Assistance (CAMP/UDP/LIHEAP)
- (D) Childcare Assistance
- (E) WIC
- (F) TANF
- (G) None of the above

Filling out the Intake Screener



Gross Monthly Income*



Household Size*

This should include any college students living at home or not living at home, non-citizens, and non-residents.



Is anyone in the Household a non-US citizen or non-legal resident?

Yes No

Do you receive a Seattle City Light Bill?

Yes No

Public Benefits

Healthcare: Free or subsidized healthcare

May be eligible - See links below to submit a referral

Basic Food: Money that can be used to help pay for groceries

May be eligible - See links below to submit a referral

ORCA Lift: Reduced Bus Fare

May be eligible - See links below to submit a referral

How does this look on the Intake Calculator?

Referral Links

Tax Site*

Kent Public Health ▼

Please select your tax site to generate site-specific referral links. Important for data-tracking!

Healthcare, Basic Food, and/or ORCA Lift Referral

Seattle Utility Assistance Referral

Credit Report Pull

Don't have time to sign up now? Get and email with the information on how to sign up for benefits

Sending a hard referral to WithinReach

Client Referrals



Welcome UWKC Tax Site: Kent Public Health

* fields are required.

Client's Contact Information

First name*

Last name*

Personal phone*

Birthdate* / /

Email*

Best contact day

Best contact time period

Homeless?

Mailing address line1

Mailing address line2

Mailing address city

Mailing address state

Mailing address zip

Screening Information

Gross monthly income*

Number of people in household*

Applying for* Food Health Insurance

Tell us about the client. If applying for health insurance, list all by name, and if they are currently insured. What is their language preference. Other issues to share?

Staff name

Please share the following information with clients. Questions they will need to answer when they talk with us. (Opens new window.)

Submit

Income Guidelines

[Click to view income guidelines](#)

Questions?



Comments?



ORCA LIFT



History of the ORCA LIFT Program

- **January 2014:** King County Executive proposed ordinance to increase all existing Metro fares, but also add a new low-income fare category called ORCA LIFT
- **March 2015:** ORCA LIFT goes into effect
- **March 2016:** Expanded to include Sound Transit busses in March 2016
- ORCA LIFT is one of only a few of its kind in the nation



"ORCA LIFT is an example of how we're turning King County's commitment to building equity into action ... This program creates opportunities by helping people get to that job interview, to that higher-paying job, or to that college class."

-King County Executive Dow Constantine

What is ORCA LIFT?



- A reduced fare bus pass for riders with qualifying incomes
- With the card, bus rides cost \$1.50 any time of day instead of the usual \$2.25-2.75
- Monthly “Puget Pass” for unlimited rides for \$54, rather than \$99
- Functions just like a regular ORCA card

How Does it Work?



- Use ORCA E-Purse to add money to the LIFT card or a monthly Puget Pass
- 2 hour electronic transfer on the card
- Transferring to another bus that accepts ORCA but doesn't accept the LIFT discount: card is credited \$1.50 and difference in fare needs to be paid with E-purse or cash.

Who Qualifies for ORCA LIFT?



- The income threshold for ORCA LIFT is the same as **Basic Food (200% FPL)**
- Adults **19-64**
- There is no citizenship requirement
- Riders outside this age range qualify for youth or senior discount passes
- Once verified, a client's eligibility is for up to **2 years**, regardless of income changes

Where Can ORCA LIFT Be Used?

ORCA LIFT \$1.50



YES
for King County Metro Buses



YES for Sound Transit LINK Light Rail



YES for Sound Transit Buses
*\$1.50 - \$2.75 (based on distance)



YES for Sounder Trains
*\$2.25 - \$4.25 (based on distance)

Where Can ORCA LIFT Be Used?



YES for Kitsap County Buses \$1.00



YES for King County Water Taxi
*\$3.50 West Seattle • *\$4.00 Vashon Island



YES for Seattle Street Car

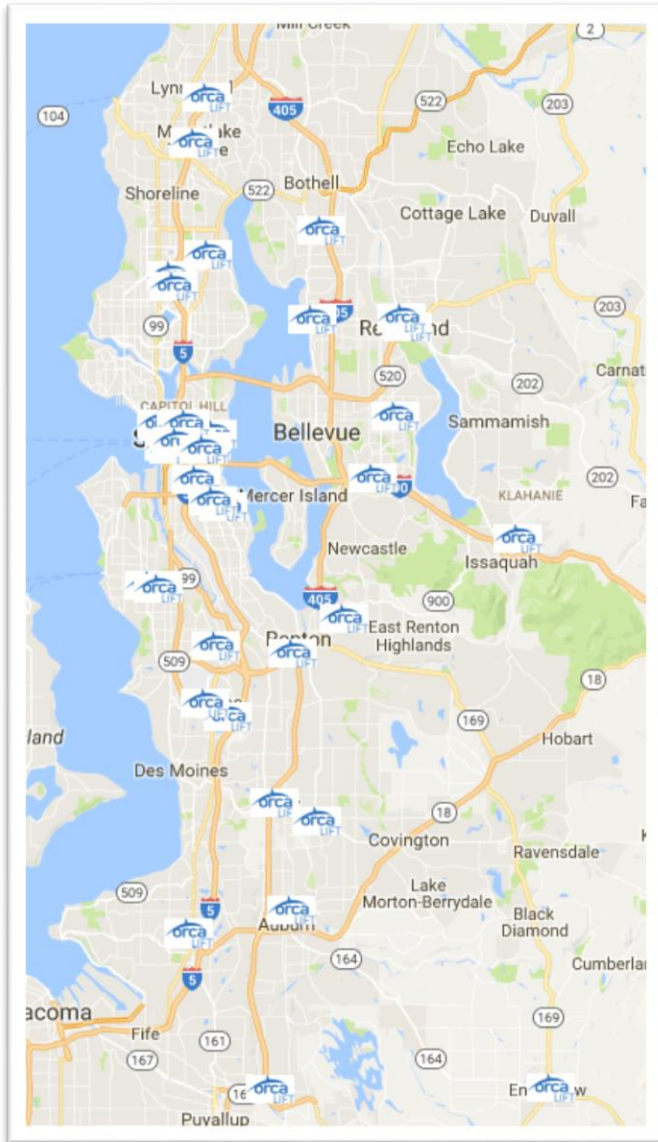


NO for Washington State Ferry
(Ride for Full Fare)



NO for Community Transit
(Ride for Full Fare)

Making an ORCA LIFT Referral



Public Benefits

Healthcare: Free or subsidized healthcare

● May be eligible - See links below to submit a referral

Basic Food: Money that can be used to help pay for groceries

● May be eligible - See links below to submit a referral

ORCA Lift: Reduced Bus Fare

● May be eligible - See links below to submit a referral

Screening Information

Gross monthly income*

Number of people in household*

Applying for*

Food

Health Insurance

Tell us about the client. If applying for health insurance, list all by name

Orca Lift

Staff name (your name, in case we have questions)

Please share the following information with clients. Questions they will

Questions?



Comments?

Don't forget to data track!

Benefits Data Tracking Form

Name(s):

Date:

Tax Site:

Soft Referrals:

Healthcare

Basic Food

ORCA Lift

Utility Assistance

American Financial Solutions/ Credit Report Pull

Financial Empowerment Center

Other (WithinReach, 2-1-1, etc)

Hard Referrals:

Healthcare

Basic Food

ORCA Lift

Utility Assistance

Financial Empowerment Center

Credit Report pull

Total Clients Served:



United Way of King County

Benefits Data Tracking Form

Name*

First Name

Last Name

Date*

Tax Site*

Soft Referrals

Healthcare

Basic Food

ORCA Lift

Utility Assistance

American Financial Solutions/ Credit Report Pull

Financial Empowerment Center

Other (WithinReach, 2-1-1, etc)

Did a client fill out the intake form but they aren't sure they can wait for a call back?

Do they want to do it themselves?



Search online at Parenthelp123 and find something today!



You can email or text resources you find right to their phone!



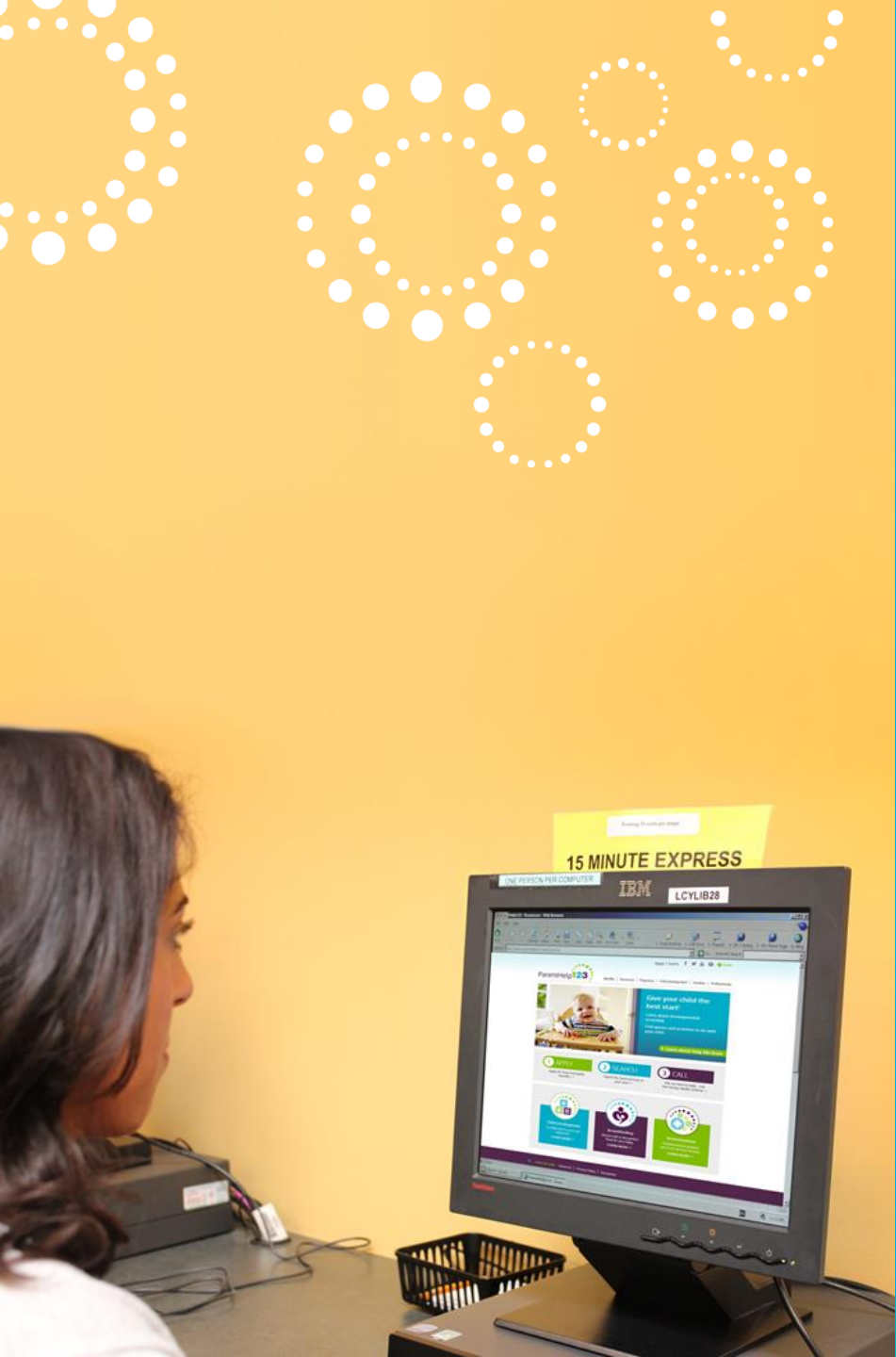
ParentHelp123.org connects families to:

Health and Food Benefit Programs

- Screening families for State programs
- Assistance with applying

Resources Online

- Search for local services in the Resource Finder
- Tool for providers as well



Families can search by zip code to find local resources including:

- Food banks
- Summer meal sites
- Low-cost medical/dental clinics
- WIC Clinics
- Immunizations
- Development screenings
- Parent support
- Child care referrals
- AND MORE!

Let's give it a shot!

Log on to

www.parenthelp123.org



WIC is... starting healthy.

WIC is healthy food and a lot more.
Find out if WIC can help your family.

[▶ Learn More](#)

1 APPLY

Apply for food and health benefits. >>

2 SEARCH

Search for local services in your area >>

3 CALL

We are here to help... call the Family Health Hotline >>



Child Development

A child's first 5 years are important.

[LEARN MORE >>](#)



Breastfeeding

Breast milk is the perfect food for your baby.

[LEARN MORE >>](#)



Immunizations

Immunizations protect you from serious disease.

[LEARN MORE >>](#)



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Training Roadmap

Campaign
overview

Resources

Site
Operation &
Flow

Intake &
Screening

Standards of
Conduct

Cultural
Humility

Benefits:
Referrals &
Data
Tracking

Basic Food &
Healthcare

myRA

Utility
Assistance

Credit Pulls
& American
Financial
Solutions

Practice &
Review

myRA

Intake & Benefits Training (VIBS)



myRA Workflow

- **What is myRA?**
- **Why myRA?**
- **Opening a myRA Account**
 - Necessary Information
 - Account & Routing #s
- **myRA Materials**
- **Recording Data**



Taxpayer Intake Form

The Taxpayer Intake Form is completely anonymous and strictly confidential. Personal data is not shared or sold to any third party.

1. Are you interested in any of the following services? (Choose all that apply)

- (A) Money to pay for groceries
- (B) Help paying utility bills
- (C) Help signing up for health insurance
- (D) Pulling your credit report
- (E) Help to reduce debt or improve credit
- (F) Help paying for the bus
- (G) Opening up a savings account

2. If you receive a refund, do you plan on saving some of it?

- (A) Yes
- (B) No
- (C) Unsure

3. What ethnicity do you consider yourself? (Please select one)

- (A) American Indian or Alaska Native
- (B) Asian / Asian-American
- (C) Black, African-American, or Other African
- (D) Hawaiian Native or Pacific Islander
- (E) Hispanic / Latino
- (F) White or Caucasian
- (G) Multi-racial
- (H) Other



What is myRA?

- Low barrier savings account option, backed by the US treasury
- No fees, no taxes, no risk of losing money
- Available for citizens and ITIN holders
- Retirement & emergency savings option



United Way of King County

What is myRA?



Why myRA?

47%

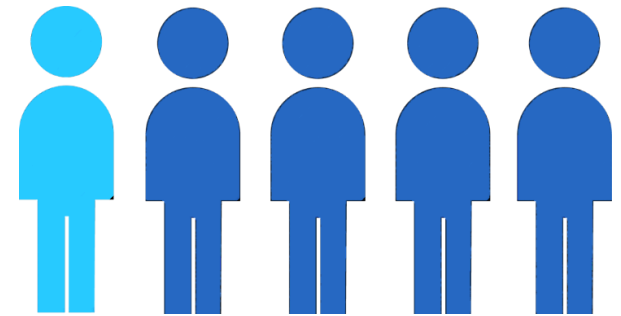
of Americans can not meet an unexpected

\$400

expense without going into debt or selling something

31%

of King County households are liquid asset poor



of households in King County are unbanked or underbanked with few to no options to save

Why myRA?

- No fees, no taxes, no risk of losing money
- *Tax and penalty free withdrawals of contributions*
- Provides a retirement savings option that stays with client regardless of job change
- No minimum deposit necessary
- Clients can sign up for myRA on-site – *ready to use to save a portion of their refund*



Other myRA Details

- Clients can direct deposit into myRA from an employer (it functions like a bank account)
- myRA is backed by Treasury bonds funds, which **in 2015 earned 2.04% interest**
- Taxes and the 10% penalty for early withdrawal do not apply to *the contributions made*, but DO apply to interest that has accrued



Opening the myRA Account

The process of opening a myRA is simple:

1. Go to myRA website via the Intake and Benefits website
2. Submit necessary information – Account is created
3. Write new Account and Routing Numbers on myRA business card to keep and use for tax prep and future saving
4. Give client the myRA “Tip Sheet”



1. Going to the Website

Healthcare: Free or subsidized healthcare

- May be eligible - See links below to submit a referral

Financial Counseling

- Eligible - See link below to learn about financial counseling opportunities

Free Credit Report Pull

- Eligible - Follow the link to get a free credit report

MyRA Account

- Eligible - Follow the link to learn how to sign up for an account

Referral Links

Tax Site*

El Centro de la Raza

Please select your tax site to generate site-specific referral links. Important for data-tracking!

[Healthcare, Basic Food, and/or ORCA Lift Referral](#)

[Seattle Utility Assistance Referral](#)

[Financial Counseling](#)

[Credit Report Pull](#)

[Create MyRA Account](#)

[Don't have time to sign up now? Get and email with the information on how to sign up for benefits](#)



2. Necessary Information

SSN Holders need the following information:

- ✓ Social Security Number
- ✓ Driver's License, State ID, U.S. Passport, or Military ID
- ✓ Name & Date of Birth of at least one beneficiary

ITIN Holders:

- ✓ Need to call the customer service hotline in order to start the process



United Way of King County

3. Account & Routing

Clients will receive an Account # that VIBS will write down on the following business card:

My myRA account number is:

Routing number: 111925074
Today's date: _____
Notes:

Customer service:

 855-406-6972
 855-408-6972 TTY/TDD
 bit.ly/UWKCmyRA


U.S. Department of the Treasury


United Way of King County

File your taxes for FREE!
www.freetaxexperts.org



4. Client Tip Sheet

Client Tip Sheet (in English & Spanish)

Has information on how to add money (from your paycheck or another savings/checking account) as well as taking money out

Congrats on opening your myRA! *Tips on using your myRA Savings account*

You opened a myRA Savings Account at a United Way tax site!
Here are some tips on how to use your account and build your savings:

You can add money any time!

After tax time, you can continue to put money into your myRA up to \$5,500 per year (or \$6,500 if you are age 50 or older). \$5, \$50, \$500 – *any amount helps grow your account!*



Over time, your money grows!

From your paycheck:

You can set up automatic direct deposit to your myRA with your employer.

Visit this link for a letter you can give to your employer:

⇒ bit.ly/myRAEmployerLetter

Follow this link to find the form to sign up for direct deposit:

⇒ bit.ly/myRADirectDeposit

From another checking or savings account:

You can set up recurring or one time contributions to your myRA from another account, such as your bank or credit union savings or checking account.

Taking money out:

If an emergency comes up, you can withdraw the money you put in at any time without fees. *There are fees* if you withdraw more than you have deposited, so keep track of your deposits over time or call myRA Customer Service if you are unsure.

Visit www.bit.ly/UWKCmyRA or call myRA Customer Service: 855-406-6972



myRA Materials

myRA Resources that will be available on-site:

- myRA Client Tip Sheet
- myRA VIBS FAQ Sheet (located in VIBS Manual)
- myRA flyers (Half Page from UWKC & myRA flyers)
- Instructions for ITIN holders
- English & Spanish Translations



Recording Data

Soft Referrals to myRA

- Soft Referral Email
- Half Page from UWKC
- Any myRA informational flyers
- Instructions for ITIN holders
- Hotline number

Hard Referrals to myRA

- myRA account created on-site (business card + Tip Sheet)



Practice Scenario 1

In pairs – elect one partner as a client and the other as a VIBS Volunteer. The VIBS Volunteer’s goal is to talk with the client about myRA as a savings option.

Here is your scenario:

- Client is interested in saving a portion of their refund
- They do not have a savings account
- They have never heard of myRA before



Practice Scenario 2

In your same pairs – *switch roles.*

Here is your scenario:

- Client hasn't filled out Question 1
- Through conversation you find out that they have a bank account but have never had access to a retirement savings account
- In 2016 they worked 4 different jobs with a little bit of self-employment income on the side



Group Debrief

What strategies worked best when talking to the client about myRA?



Questions?

Intake & Benefits Training (VIBS)

Training Roadmap

Campaign
overview

Resources

Site
Operation &
Flow

Intake &
Screening

Standards of
Conduct

Cultural
Humility

Benefits:
Referrals &
Data
Tracking

Basic Food &
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Intake & Benefits Training (VIBS)

Utility Assistance

Taxpayer Intake Form

The Taxpayer Intake Form is completely anonymous and strictly confidential. Personal data is not shared or sold to any third party.

1. Are you interested in any of the following services? (Choose all that apply)

- (A) Money to pay for groceries (D) Pulling your credit report (G) Opening up a savings account
(B) Help paying utility bills (E) Help to reduce debt or improve credit
(C) Help signing up for health insurance (F) Help paying for the bus

2. If you receive a refund, do you plan on saving some of it?

- (A) Yes (B) No (C) Unsure

3. What ethnicity do you consider yourself? (Please select one)

- (A) American Indian or Alaska Native (D) Hawaiian Native or Pacific Islander (G) Multi-racial
(B) Asian / Asian-American (E) Hispanic / Latino (H) Other
(C) Black, African-American, or Other African (F) White or Caucasian





Utility Assistance Workflow



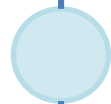
Utility Programs

- What programs are available and for whom?



Utility Discount Program

- UDP Eligibility
- Referring clients to UDP



LIHEAP

- Referring clients to LIHEAP



Recording Data





Utility Programs

What programs we refer clients to depends on where they live and who their utility provider is.

There are two possible Utility Assistance Programs in the King County Area:

1. City of Seattle's **Utility Discount Program**
2. The **Low Income Energy Assistance Program (LIHEAP)**



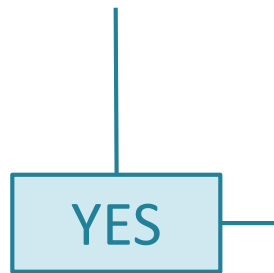
United Way of King County



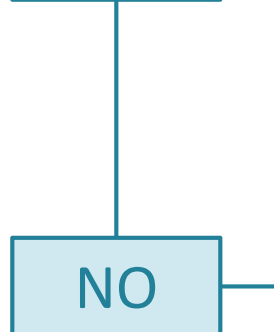
Utility Programs

Key Question:

Do you have a Seattle City Light Bill?



If they **do** have a **Seattle City Light bill**, then they may be eligible for a number of referrals. We Focus on the **Utility Discount Program (UDP)**.



If they do not have a **Seattle City Light bill** and live in King County, then they will be referred to **LIHEAP**.



United Way of King County



The Benefits

- The Seattle Utility Discount Program (UDP) can help reduce a clients Seattle City Light bill by up to 60%
- LIHEAP can give the client up to \$1000 a year to help pay for their utility bills.



United Way of King County



Utility Discount Program

For Seattle City Light Customers

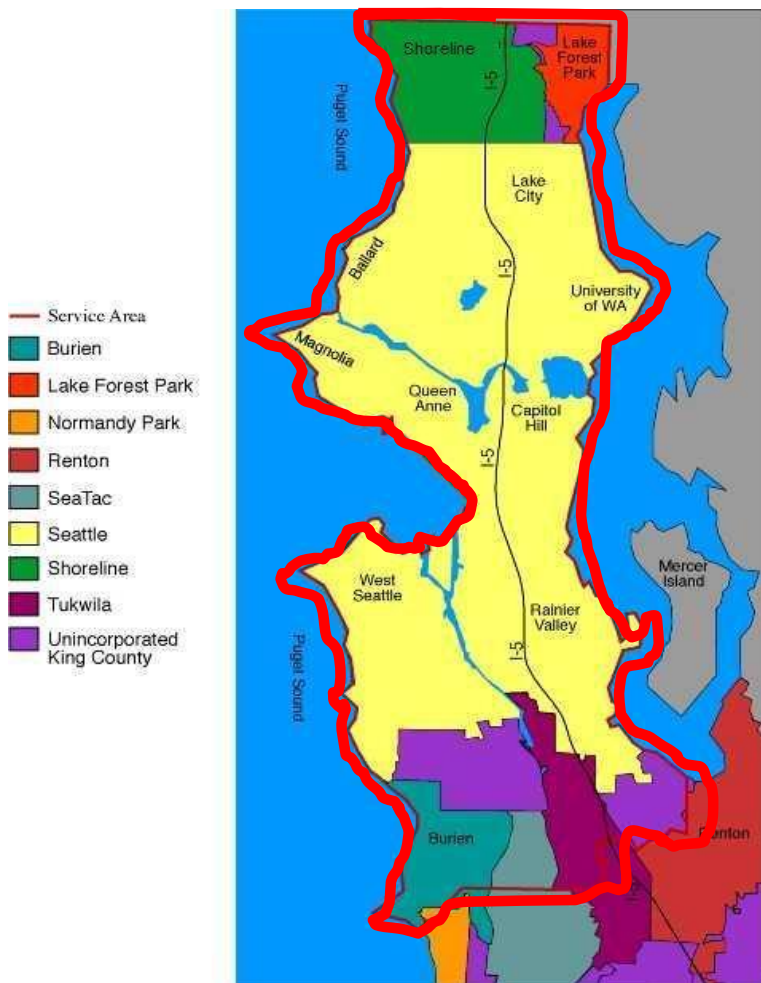
- The Utility Discount Program (UDP) assists families and individuals to help them get current and to stay current on their utility bills.
- Customers that are approved for the UDP program will receive **up to a 60% discount** on their SCL/SPU bills.
- Renewal period 2 years for Non-Seniors & 3 years for Senior(s) only households.



United Way of King County



Utility Discount Program



Not just Seattle residents receive Seattle City Light bills:

- Shoreline
- Lake Forest Park
- Part of Burien
- Part of SeaTac
- Part of Renton
- Part of Tukwila
- Part of Normandy Park
- Some Unincorporated King County (White Center)



United Way of King County



UDP Requirements

General Requirements

- Seattle City Light account must be in the primary applicant's name.
- Copy of government issued picture ID (i.e. Driver's license, WA ID or passport).
- Household Income does not exceed 70% State Median Income (thresholds vary by size of family).
- Applicants cannot receive utility allowance and live in federally subsidized housing (i.e. Section 8, HUD, most of KCHA, Shelter+Care, and most of SHA).



United Way of King County

Benefits Calculator: UDP

ORCA Lift: Reduced Bus Fare

- May be eligible - See links below to submit a referral

Seattle Utility: Assistance paying utility bills

- May be eligible - See links below to submit a referral

Financial Counseling

- Eligible - See link below to learn about financial counseling opportunities

Free Credit Report Pull

- Eligible - Follow the link to get a free credit report

Referral Links

Tax Site*

Seattle Downtown Library

Please select your tax site to generate site-specific referral links. Important for data-tracking!

Healthcare, Basic Food, and/or ORCA Lift Referral

Seattle Utility Assistance Referral

Financial Counseling with the Financial Empowerment Center

Credit Report Pull

Don't have time to sign up now? Get an email with the information on how to sign up for benefits



UDP Eligibility Screener

Electric & Heating Eligibility Screener

Eligibility Flowchart A: Seattle Utilities ONLY- Utility Discount Program

If eligible for the City of Seattle Utility Discount Program, you could receive a 60% discount on Seattle City Light Electric and about a 50% discount on Seattle Public Utilities combined utility rates.

Section 1 Are you a Seattle City Light or Seattle Utilities Customer?							If YES, go to Section 2 If NO, go to Utility Assistance Eligibility Flowchart B
Section 2 Is your average monthly income of <i>everyone</i> living in your house <i>less than</i> the shown income cap for your household size?							If YES, go to Section 3 If NO, go to Eligibility Flowchart B to screen for additional resources.
Eligible Income by No. of Individuals in Household						For each additional person, add	
1	2	3	4	5	6		
\$2,605	\$3,406	\$4,208	\$5,009	\$5,811	\$6,474	\$211	
Section 3 Do you live in subsidized housing?							If YES, go to Eligibility Flowchart B to screen for additional resources. If NO, go to Outcome A.

Outcome	
A. Great! You are likely eligible for utility assistance— do you have 2 minutes? – We can fill out a referral together, and I'll print you a <u>What to Expect</u> sheet for when your referral is received. No time: I'll print you a <u>What to Expect</u> sheet, with a phone number so you can apply on your own.	





UDP Hard Referral Form

Utility Assistance Programs Referral

Thank you for your interest in Utility Assistance Programs.

Please fill out the brief questionnaire to help us better serve you and your household. Your information below will also help us expedite the process. After completing submitting this form and printing a "What to Expect Sheet", you will be contacted by a utility assistance expert in 2-4 weeks.

IMPORTANT: Please note that this referral tool is for Seattle-area residents. If you do not have a name in a Seattle City Light account, ask about other assistance programming in King County.

* Required

Name of United Way Tax Site making referral:

Primary Name on your Seattle City Light Account:

Utility Discount Program referrals can be made for Seattle City Light customers only.

Street Address

City

Zip Code

Homeowners Only

If you are a homeowner, please enter your monthly mortgage payment. If you're renting, skip to the next question.

Renters Only

If you are a renter, please enter your monthly rent payment.

If your rent is subsidized, please tell us how

From the Benefits Calculator, UDP has a Hard Referral Form with which they will follow-up with the client



United Way of King County



United Way of King County

UDP Materials

💡 Utility Discount Program — Next Steps

You may qualify for Seattle’s Utility Discount Program & you requested information online at a United Way Tax Site. Here is what you can expect next:

1. You’ll receive a phone call and email from UDP in 3-5 weeks—a specialist will work with you to see if you are eligible
2. You will need these documents to sign up, if you are eligible:
 - A copy of a government ID for all adults (18+) living in your house
 - A copy of your lease or rental agreement (or Landlord/Tenant form)
 - Copies of all household income from all sources (recent 3 month’s income)

To Contact the Utility Discount Program Call: 206-684-0268
Website: www.seattle.gov/udp

Help Paying Utility Bills Sheet
UDP, LIHEAP, and 2-1-1 are all listed, mark with a pen which benefit the client might be eligible for

UDP Next Steps Sheet
Give to clients after submitting the online UDP referral

💡 Help Paying Utility Bills Important Information

Seattle’s Utility Discount Program

If you receive a Seattle City Light bill, you may qualify for Seattle’s Utility Discount Program — with discounts up to 60% off your bill.

You will need the following to apply to UDP:

1. Copy of government issued ID for all adults (18 years & older) living in your household
2. Copy of lease or rental agreement or a Landlord/Tenant form
3. Copies of all household gross income from all sources (recent 3 months gross income)

Call 206-684-0268 or go online to www.seattle.gov/udp for more information.

LIHEAP (King County)

If you do not receive a Seattle City Light bill, you might qualify for LIHEAP.

To Apply for LIHEAP

1. Call 1-800-348-7144 to schedule an in-office interview
2. Schedule your appointment in your area:
 - North & East King County — Hopelink
 - South King County — Multi-Service Center
 - Seattle Area — Centerstone

Contact 2-1-1 or your provider

Call 2-1-1 or your utility company to see if there are rate discounts or emergency funds for past due bills in your area.





LIHEAP Referrals

LIHEAP is a **soft referral only**. This means the client can have an email sent to them with the information on how to apply, or they can be given a paper soft referral with the information.

Clients applying for LIHEAP must call in to set up an in-person appointment.



United Way of King County

Benefits Calculator: LIHEAP

ORCA Lift: Reduced Bus Fare

- May be eligible - See links below to submit a referral

LIHEAP Utility: Assistance paying utility bills

- May be eligible - Soft referral only

Financial Counseling

- Eligible - See link below to learn about financial counseling opportunities

Free Credit Report Pull

- Eligible - Follow the link to get a free credit report

Referral Links

Tax Site*

Seattle Downtown Library ▼

Please select your tax site to generate site-specific referral links. Important for data-tracking!

[Healthcare, Basic Food, and/or ORCA Lift Referral](#)

[Seattle Utility Assistance Referral](#)

[Financial Counseling with the Financial Empowerment Center](#)

[Credit Report Pull](#)

[Don't have time to sign up now? Get an email with the information on how to sign up for benefits](#)



LIHEAP Eligibility Screener

Eligibility Flowchart B: Seattle and King County – LIHEAP & Other Resources

There are resources in the community that can help you pay your heating and electricity bills, especially those that are due in order to prevent them from being shut off.

Section 1 Have you already received assistance from LIHEAP this fall/winter through Multi-Service Center (South King Region) or Hopelink (North and East King) or Centerstone (Seattle Area)?						If YES, go to Outcome A If NO, go to Section 2
Section 2 Is your average monthly income of <i>everyone</i> living in your house <i>less than</i> the shown income cap for your household size?						If YES, go to Outcome B If NO, go to Outcome A
Eligible Income by Number of Individuals in Household					For each additional person, add	
1	2	3	4	5		
\$1,216	\$1,639	\$2,062	\$2,484	\$2,907	\$423	

Outcomes	
A.	Try contacting 2-1-1 and your utility company to see if there are rate discounts or emergency funds for past due bills available in your area.
B.	Apply to LIHEAP- Call 1-800-348-7144 to schedule an appointment for a required in-office interview. If living in City of Seattle, jump back to Section 3 for additional programs.



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LIHEAP Materials



Help Paying Utility Bills Important Information

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Call 2-1-1 or your utility company to see if there are rate discounts or emergency funds for past due bills in your area.



Help Paying Utility Bills Sheet

UDP, LIHEAP, and 2-1-1 are all listed, mark with a pen which benefit the client might be eligible for

Recording Data

Soft Referrals

- Soft Referral Emails (UDP or LIHEAP)
- Help Paying Utility Bills Sheet (UDP, LIHEAP, 2-1-1)
- UDP Phone Number or Website
- 2-1-1 business cards

Hard Referrals

- Online UDP form submitted + UDP Next Steps Half-Page



Utility Assistance Scenario 1

- Pull up www.freetaxkingcounty.com/intake
- Use the Benefits Calculator
- **Family of 5 lives in Bellevue:**
 - Single parent with 3 children (under 18) and one adult child
 - Does not know whether they receive a Seattle City Light Bill
 - Monthly income is \$2500

What Utility Assistance referral should we make?



Utility Assistance Scenario 2

- **Family of 3 in Tukwila:**
 - Has Seattle City Light bill
 - Single parent w/ 1 young children
 - Elderly mom living with them
 - Lights are off/ready to be off
 - Gross income is \$4000

What Utility Assistance referral should we make?



Questions?

Intake & Benefits Training (VIBS)

Training Roadmap

Campaign
overview

Resources

Site
Operation &
Flow

Intake &
Screening

Standards of
Conduct

Cultural
Humility

Benefits:
Referrals &
Data
Tracking

Basic Food &
Healthcare

myRA

Utility
Assistance

Credit Pulls
& American
Financial
Solutions

Practice &
Review

Credit Pulls & American Financial Solutions (AFS)

Intake & Benefits Training (VIBS)

Credit Pulls & AFS

Taxpayer Intake Form

The Taxpayer Intake Form is completely anonymous and strictly confidential. Personal data is not shared or sold to any third party.

1. Are you interested in any of the following services? (Choose all that apply)

- (A) Money to pay for groceries
- (B) Help paying utility bills
- (C) Help signing up for health insurance
- (D) Pulling your credit report
- (E) Help to reduce debt or improve credit
- (F) Help paying for the bus
- (G) Opening up a savings account

2. If you receive a refund, do you plan on saving some of it?

- (A) Yes
- (B) No
- (C) Unsure

3. What ethnicity do you consider yourself? (Please select one)

- (A) American Indian or Alaska Native
- (B) Asian / Asian-American
- (C) Black, African-American, or Other African
- (D) Hawaiian Native or Pacific Islander
- (E) Hispanic / Latino
- (F) White or Caucasian
- (G) Multi-racial
- (H) Other



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Credit Pull & AFS Workflow

- **Credit Reports**
- **Why Review Credit Reports**
- **How to Get the Credit Report**
- **How to Pull a Credit Report**
- **American Financial Solutions**
- **Recording Data**





Credit Reports

Credit Reports are **a record of your credit history**

There are **three National Credit Bureaus** who produce your credit report:

Equifax

TransUnion

Experian

Who looks at your credit report?

Potential lenders, merchants, landlords are allowed to review your credit Report.

How frequently can I look at my credit report?

The Fair and Accurate Credit Transaction Act (FACT) allows you to review your credit reports (all three) once per year for free



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Why Review Credit Reports?

1. Identify inaccurate data
2. Status of report is important when borrowing
3. Reveal attempts to steal your identity
4. Indicates who has been looking at your credit



3 Ways To Get Your Report

Online

The benefits calculator has a link to this site:

www.annualcreditreport.com

3 step process

- Enter specific required data about yourself
- Answer questions to confirm clients identify
- Clients should review their report

Over the Phone

Call 877-322-8228

By Mail

Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281



Pulling Reports at Sites

Financial Counseling

- Eligible - See link below to learn about financial counseling opportunities

Free Credit Report Pull

- Eligible - Follow the link to get a free credit report

Referral Links

Tax Site*

Seattle Downtown Library ▼

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[Credit Report Pull](#)

Don't have time to sign up now? [Get an email with the information on how to sign up for benefits](#)



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Pulling Reports at Sites

AnnualCreditReport.com
The only source for your free credit reports. Authorized by Federal law.

Home All about credit reports Request yours now! What to look for Protect your identity Frequently asked questions Contact us

Spot identity theft early.
Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

Learn more about Identity Theft

PAUSE || SPOT IDENTITY THEFT GOOD CREDIT DONT BE FOOLED MORE THAN A SCORE NOT LIKE THE OTHERS

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

Request your free credit reports

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

BROUGHT TO YOU BY

Experian
TransUnion.
EQUIFAX

Secure Transaction: For your protection, this website is secured with the highest level of SSL Certificate encryption.

VERIFIED BY GeoTrust
Certificate Source
EQUICX 02.12.14 19:14 UTC

Request your free credit reports

This is the ONLY accredited website to pull personal credit reports from



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Requesting by Mail

Find step-by-step instructions in your Intake and Benefits Manual:

Requesting Your Credit Report By Mail

Under the Fair Credit Reporting Act, everyone is entitled to one free copy of their credit report per reporting agency every 12 months. This comes to a total of three free credit reports. To receive your free credit report immediately, go to www.annualcreditreport.com.

If you are unable to receive a copy online for security purposes, use the form to request a copy by mail. It may take 15 days to receive it. Here is how to request a copy by mail:

1. Fill out the attached form using printed capital letters. Make sure to select which company you want to receive a report from and that you want the first 5 digits of your Social Security number blocked (located at the bottom of the report).
2. Attach proof of ID and residence. Make a copy of one out of each category:
Identity:
 - a. Valid driver's license
 - b. Social Security card
 - c. State identification
 - d. Military identification
Address:
 - a. Valid driver's license
 - b. Utility bill with your current address
 - c. Rental lease agreement
 - d. Mortgage Statement
 - e. Bank statement
 - f. State identification
3. Mail the form, your proof of ID and address to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

For the past two seasons, there have been times where AnnualCreditReport website is temporarily down – ***Request by mail if this happens or refer to AFS who can pull the report***



United Way of King County

American Financial Solutions

One of the organizations we have clients talk to about their credit report is American Financial Solutions.

They are a non profit financial education and credit counseling agency. **We will have resource booklets from them at each tax site – *we don't have many per-site, please make them available for clients to read while waiting***



American Financial Solutions

What clients can expect from calling AFS:

- Financial Counselor will talk with client about their particular financial topic
- Counselors can do soft pulls of **credit reports AND credit scores**
 - *These will not negatively affect the client's credit as they are soft inquiries*
- Counselors can refer work with clients to reach their goals and have them access





Soft Referral Options

Credit Pulls & Financial Counseling



Interested in pulling your credit report or Financial Counseling?

You can pull your own credit report by using the link below. If you have questions about your report get in touch with American Financial Solutions. Financial counselors can pull your credit report and score over the phone and also work with you on your financial goals.

Pull your free credit report: www.AnnualCreditReport.com

Talk to a financial counselor or get your free credit report or score over the phone: 1-800-322-2588

Website: www.MyFinancialGoals.org

Some clients are most interested in finding out their credit score – refer to AFS who can pull scores for free over the phone

Plus business cards – Found in your VIBS Bins



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Soft Referral Email

You can send AFS info via the **soft referral email**:

Financial Counseling

- Eligible - See link below to learn about financial counseling opportunities

Free Credit Report Pull

- Eligible - Follow the link to get a free credit report

Referral Links

Tax Site*

Seattle Downtown Library ▼

Please select your tax site to generate site-specific referral links. Important for data-tracking!

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[Seattle Utility Assistance Referral](#)

[Credit Report Pull](#)

[Don't have time to sign up now? Get an email with the information on how to sign up for benefits](#)



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Recording Data

Soft Referrals

- Soft Referral Email
- Half-Page Credit Pulls & Financial Counseling Sheet
- AFS Business Card
- Referral to AFS Website

Hard Referrals

- Pulling the Credit Report



Financial Counseling Scenario

Taxpayer Intake Form

The Taxpayer Intake Form is completely anonymous and strictly confidential. Personal data is not shared or sold to any third party.

1. Are you interested in any of the following services? (Choose all that apply)

- (A) Money to pay for groceries (D) Pulling your credit report (G) Opening up a savings account
(B) Help paying utility bills (E) Help to reduce debt or improve credit
(C) Help signing up for health insurance (F) Help paying for the bus

2. If you receive a refund, do you plan on saving some of it?

- (A) Yes (B) No (C) Unsure

You receive an intake form with the (D) Pulling your credit report and (E) Help to reduce debt or improve credit

- **What would be your first step in working with this client?**
- **The client has to leave and cannot stay to get the credit report – What should the VIBS Volunteer do?**

Questions?

Intake & Benefits Training (VIBS)

Training Roadmap

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Intake & Benefits Training (VIBS)



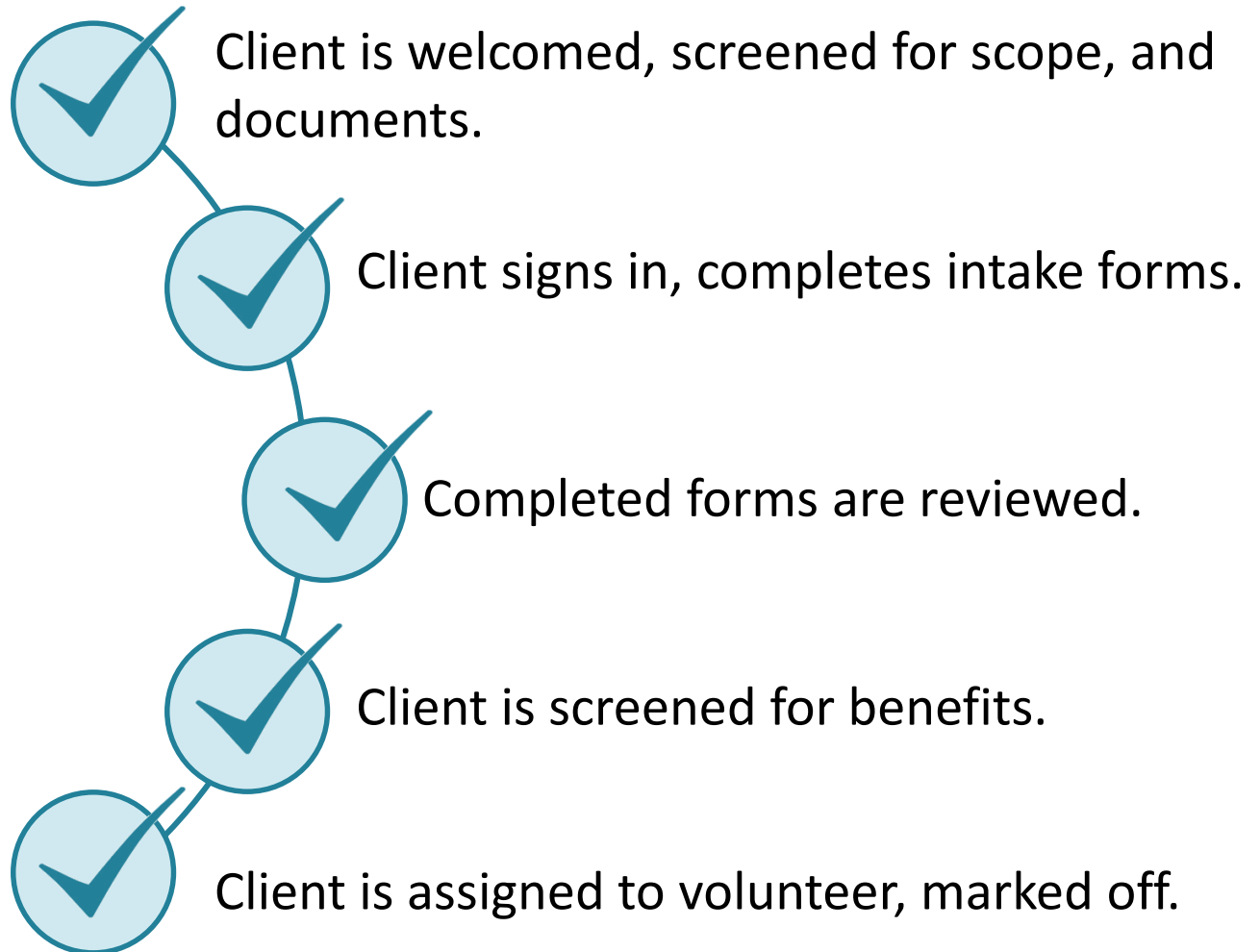
Wrap-Up Workflow

- **Review of Intake Process**
- **Review of Benefits Referrals**
- **Practice Scenario: Muffin Man**
- **Troubleshooting and Questions**
- **What to Expect on Your First Day**





Review: Intake Process



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Review: Benefits Referrals

You can think of this as a 5-step process:

1. Review the United Way Intake Form.
2. Begin all screenings using the Benefits Calculator.
3. Help the client fill out any referrals.
4. Give the client a “What to Expect” sheet.
5. **Record your data!**



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Muffin Man Practice

The Muffin Man's documents are in the back of your practice scenario packet.

The Muffin Man tells you his **total earnings were approximately \$30,000** in 2016.

The Muffin Man rents his apartment, is self-employed, and is not receiving any other income besides what's documented in the forms he's brought.

**Is the Muffin Man within scope for our program?
If so, what else does the Muffin Man need to
provide?**



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Muffin Man Practice

Intake:

Review the Muffin Man's intake sheets carefully.

- **Does the Muffin Man have the correct tax documents with him today?**

(hint: Take a look at pages 2 and 3 of the IRS intake sheet)

It looks like there's a 20-minute wait before the Muffin Man can see a preparer.

- **What do you suggest you do in the meantime?**



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Muffin Man

Benefits:

- Where will you look to see what benefits the Muffin Man is interested in?
- Determine if he is eligible for the benefits he's interested in.
- If so, practice the steps of a benefits referral with a partner.

Additional Notes:

- *The Muffin Man supports his daughter, Ginger, who lives with him all year and he pays for all of her living expenses.*
- *The Muffin Man is a Seattle City Light customer.*
- *The Muffin Man already has health insurance, but is interested in finding dental help in his 98104 zip code.*



What To Expect

Many Clients

- Peak seasons are February & April
- Arrive early, start intake sooner
- Know your site's capacity, when your list is full
- Get to know other site schedules - *Refer to list of nearby tax sites*





Your First Day

1. Meet your site manager & fellow volunteers
2. Set up your intake table & get a lay of the land
3. Review these training slides
4. Flip through your Intake manual
5. Navigate the Intake website
6. **Ask questions!** Your site manager & United Way are happy to help



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Final Questions

Is there anything you want clarified?

Any part of the Intake or Referral process you don't understand?



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Thank You!

Intake & Benefits Training (VIBS)