



Start the Savings Conversation:

A Toolkit for VITA Volunteers



ACKNOWLEDGEMENTS

We extend thanks to the many people who contributed their hard work, expertise and support in making this toolkit a reality. We would like to thank the following people who provided valuable feedback and insights for this toolkit:

- ▶ Anne Leland Clark, Prepare + Prosper
- ▶ Barbara DelBene, Taxpayer Opportunity Network
- ▶ Dave Sieminski, Consumer Financial Protection Bureau
- ▶ Lindsay Ferguson, America Saves, Consumer Federation of America
- ▶ Sarah Ellis, University of Florida, IFAS/Extension
- ▶ Satori Bailey, Center for Economic Progress
- ▶ Taylor Spangler, University of Florida, IFAS/Extension

And to those that produced and provided space for filming the videos:

- ▶ People's Television
- ▶ The Northern Virginia Coalition for Creating Assets, Savings and Hope
- ▶ James Do
- ▶ Tatyana A. Chambers
- ▶ Fairfax County Government Center

And a special thanks to the all-star VITA volunteers who traveled to Washington, D.C. to be interviewed for the first video of the series:

- ▶ Bruce Aiello, Center for Economic Progress
- ▶ Jane Meyer, CASH Campaign of Maryland
- ▶ John Cadogan, Center for Economic Progress
- ▶ Kathryn Desravines, Catalyst Miami

We are also grateful for the many Prosperity Now staff members who contributed to the creation of this guide. Special thanks to:

- ▶ Carmen Shorter
- ▶ Fatima Schoemaker Minardi
- ▶ Fran Rosebush Baylor
- ▶ Justin Chu
- ▶ Margarethe Van Der Tuin
- ▶ Melissa Grober-Morrow
- ▶ Rebecca Thompson
- ▶ Roberto Arjona
- ▶ Sandiel Grant
- ▶ Sarah Belford
- ▶ Sean Luechtefeld
- ▶ Shaakirah Medford
- ▶ Stephanie Landry

This toolkit was made possible with the generous support of Capital One.

INTRODUCTION

Why Savings? Why Tax Time?

Savings can help families weather life's emergencies—the loss of a job, an unexpected medical expense, a broken-down car—and even a small amount of savings can have a big impact on households' ability to minimize stress and get ahead.¹ Nevertheless, more than 36% of U.S. households live in liquid asset poverty, meaning they lack the savings needed to live at the poverty level for three months in the event that their income is disrupted due to a job loss, long-term illness or other emergency.² Moreover, only 54% of households report that they could handle a \$400 unexpected expense.³

In light of the challenges facing workers in their quest to save, tax time represents a critical moment for low-income households to improve their financial security. Tax benefits like the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) put more money back into the pockets of workers and their families and are important tools for building savings. Especially for taxpayers who struggle to save part of their regular paychecks, the income

from tax refunds and credits can comprise the most significant opportunity to save for life's unexpected expenses; interviews with low-income families indicate that tax refunds can account for 20-50% of their annual incomes.⁴

Yet even before they file their taxes, many low-income taxpayers have accounted for how they will spend their refunds on expenses, such as paying down debt, buying household necessities or replacing that busted transmission. Without encouragement and support, it can be hard for taxpayers with limited incomes to prioritize saving, even when they know that saving extends their refund throughout the year and helps them weather financial emergencies.

Tax time provides a natural entrée into conversations about financial capability⁵ because it is a time when people are already thinking about their financial lives. Providing taxpayers with the tools and resources they need to save can have a tremendous impact on their financial health. Encouraging people to save is vital to paving the way for long-term financial security for those who need it most.

¹ Can Savings Help Overcome Income Instability? The Urban Institute, December 2010. <http://www.urban.org/sites/default/files/publication/32771/412290-Can-Savings-Help-Overcome-Income-Instability-.pdf>.

² On Track of Left Behind? Findings from the 2017 Prosperity Now Scorecard. Prosperity Now, 2017. https://prosperitynow.org/files/PDFs/2017_Scorecard_Report.pdf.

³ Report on the Economic Well-Being of U.S. Households in 2015. The Federal Reserve Board, May 2016. <https://www.federalreserve.gov/2015-report-economic-well-being-us-households-201605.pdf>.

⁴ Kathryn Edin, Ezra Levin, Sarah S. Greene, and Sarah Halpern-Meekein, *The Rainy Day EITC*, CFED. (Washington, DC: CFED, 2015), 4.

⁵ Financial capability is defined as the capacity, based on knowledge, skills, and access, to manage financial resources effectively. United States Department of the Treasury. Amended Charter: President's Advisory Council on Financial Capability. Washington, DC: Department of the Treasury, 2010. Available at: <http://www.treasury.gov/resource-center/financial-education/Documents/PACFC%202010%20Amended%20Charter.pdf>.

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As a Volunteer Income Tax Assistance (VITA) volunteer, you play an important role in helping families take advantage of the opportunities afforded during the tax moment—thank you for playing that role! To help you blaze an even clearer trail toward financial well-being for the taxpayers you serve, this toolkit was developed with the input and insights of numerous VITA programs and volunteers, and with the generous support of Capital One.⁶ If you would like to provide feedback on this toolkit, please contact Prosperity Now's Taxpayer Opportunity Network at taxpayeropportunity@prosperitynow.org.

Why This Toolkit?

As a volunteer tax preparer, you have a unique opportunity to talk with your clients about saving, and we're excited to provide tools to support your efforts to boost your clients' financial wellness.

We understand that it can be tough to go into depth with the tax filers you serve about their finances, and that you may not feel comfortable discussing savings with them. When we talk with volunteer tax preparers about how they have savings-related conversations with clients, we often hear several common concerns:

- ▶ **I'm not comfortable talking to my clients about money.** We get it—we've probably all been told at least once in our lives that we're not supposed to talk about money. But what are you talking about with your clients while you prepare their taxes? Money! You will already know all about your clients' financial lives, and savings is an important piece of that puzzle.
- ▶ **I don't want to sell savings.** Good, we don't want you to sell anything either. Talking about saving isn't about selling a certain product or making people feel judged about their savings behavior. Rather, it's about making sure your clients are aware of their options and can make informed decisions about what to do with their refunds.
- ▶ **I don't think my clients can save.** Maybe you've just spent the past hour preparing taxes for someone who's been listing off the bills they're going to catch up on with their refund. Or, maybe your client isn't going to receive a refund. Nevertheless, it's important that you don't make this decision on your clients' behalf—only they know what will work for them.

⁶ See Appendix A for more details about the project and Appendix B for the data collection process and insights.

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- ▶ **I barely have any savings; I'm in no place to tell others to save.** Saving can be difficult! Your client may be in a similar position – with little or no savings – and you could help them understand their options and make an informed decision on whether to save a portion of their refund or not. We could all use that kind of information from a trusted source.
- ▶ **I'm here to prepare taxes, not get people to save.** For many of the clients you serve, their tax refund is the largest amount of money they will receive at one time throughout the year, and saving some of that refund can help them

on their path to financial security. Helping families is probably one of the reasons you decided to be a VITA volunteer, and talking about savings with your clients—even if only briefly—is a crucial part of that help.

The videos and tools in this toolkit can help empower you to have conversations about saving with your clients. The videos demonstrate savings conversations between tax preparers and clients, while the tools provide talking points and guidance that you can keep on hand at your tax site. Short descriptions of the tools and links are included in the next section.



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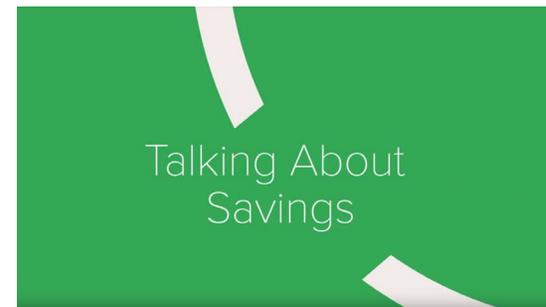
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Tax Time Savings Video Series

This series of four short videos demonstrates why having the savings conversation is critical and what it might look like at various points in the tax preparation process. The videos, in concert with the other tools in this toolkit, will help support you as you become more skilled and more comfortable having savings conversations with your clients.

1. TALKING ABOUT SAVINGS

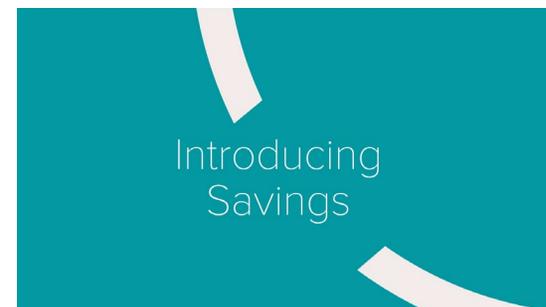
You already have a difficult task in preparing taxes: you face constraints like the amount of time you can spend with each client, and you may feel that broaching savings with clients is too personal. This video discusses why promoting savings at tax time is a critical component of your role as a VITA volunteer, including personal stories from your peers.



[Play Video](#)

2. INTRODUCING SAVINGS

We often hear from VITA volunteers that they don't feel comfortable having the savings conversation because they don't know *how* to have that conversation. This video shows what the savings conversation could look like at different points in the tax preparation process: when reviewing the Intake Sheet and when entering wage information. The video also includes examples of commonly heard reasons tax filers give for not wanting to save, and how you might respond.



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3. GIVING SAVINGS ADVICE

We often hear from VITA volunteers that they don't feel comfortable having the savings conversation because they don't know *how* to have that conversation. This video shows what the savings conversation could look like at another point in the tax preparation process: when entering dependent information. The video also includes examples of commonly heard reasons tax filers give for not wanting to save, and how you might respond.



[Play Video](#)

4. SPLITTING THE REFUND

This video demonstrates another savings conversation between a VITA volunteer and client. In this scenario, the tax preparer brings up savings and encourages splitting the refunding using federal tax Form 8888, Allocation of Refund.



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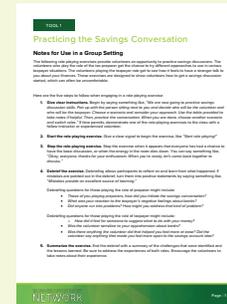
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TOOL 1 Practicing The Savings Conversation

This tool gives you the chance to practice the savings conversation in two different settings:

- ▶ The role-playing training exercise can be facilitated by a trainer during a VITA volunteer training session. The exercise guides you through an activity in which volunteers are paired with one another to practice their approaches to the savings conversation based on different scenarios and allows volunteers to experience savings conversations from their clients' perspectives.
- ▶ The scenarios can also be used when practicing the savings conversation individually. Read the scenario and consider your approach as a volunteer using the guiding questions in the tables.



[View Tool](#)

TOOL 2 Savings Conversation Starters

This tool provides a list of go-to talking points, as well as strategies that may increase the chances that clients will save, for you to reference to help fuel your savings conversations. Read through these suggestions and think about when you might use the different lines throughout the tax preparation process. Remember that this is not intended to be a script—each conversation will be unique, because each client is unique—and is instead intended as a reference guide. Keep this tool handy while you are preparing taxes.



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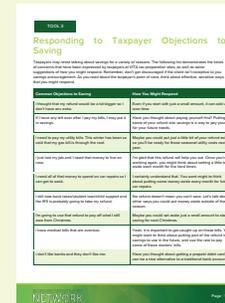
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TOOL 3 Responding to Common Objections

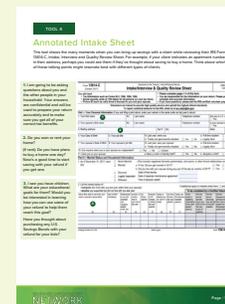
Tax filers might not want to save at tax time, or they might not want to talk about savings. The talking points included in this tool offer ideas about how to respectfully respond to client reactions and put the conversation on track, either for saving during the current tax season or planting the seed for the future.



[View Tool](#)

TOOL 4 Annotated Intake Sheet

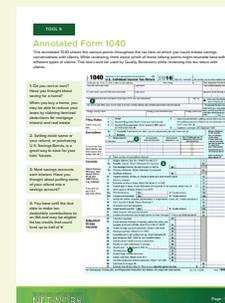
This tool shows the many moments when you could bring up savings with a client while reviewing their IRS Form 13614-C, Intake, Interview and Quality Review Sheet. For example, if your client indicates an apartment number in their address, perhaps you could ask them if they've thought about saving for a home. Think about which of these talking points might resonate best with different types of clients.



[View Tool](#)

TOOL 5 Annotated Form 1040

This tool shows the various points on Form 1040 that could be used to start a savings conversation with clients. For example, if your client has young dependents, you could ask them if they are saving for their children's futures and educational aspirations. Think about which of these talking points might resonate best with different types of clients.



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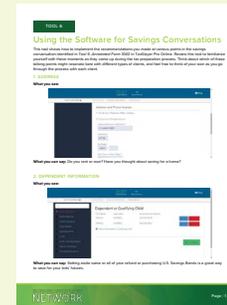
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TOOL 6 Using the Software for Savings Conversations

This tool shows the savings conversation points identified on Tool 5: Annotated Form 1040 on the screens of TaxSlayer Pro Online. Review this tool to familiarize yourself with when these moments come up throughout the tax preparation process. Think about which of these talking points might resonate best with different types of clients.



[View Tool](#)

TOOL 7 America Saves Tax-Time Savings Volunteer Pledge

Reviewing this toolkit is an exciting first step toward helping your clients save. Demonstrate your commitment to building a more prosperous nation by taking America Saves Tax-Time Savings Volunteer Pledge. Be sure to print and post the certificate at your tax site as an encouraging reminder, both to clients and preparers alike.



[Take the Pledge](#)

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This toolkit is not intended to be a script for savings conversations. Each client and each tax return is unique, and so each savings conversation will be a bit different. Use the tools for guidance, and keep the following key points in mind:

- ▶ **Mention savings often.** When it comes to financial decisions, most people need a chance to mull it over. You can use the tools in this Guide to help identify moments throughout the time you're preparing the return to mention savings.
- ▶ **Don't be pushy.** Gentle remarks that can feel like small talk are often a good way to get started. "Have you thought about saving a portion of your refund for when you might need it in the future?" and "Did you know you can divide your refund into different accounts?" are two examples of how to ease into the conversation. Including specific dollar amounts (anchors⁷) or savings goals in these comments have been shown to increase rates of savings.⁸
- ▶ **Don't get discouraged.** Many taxpayers may have already mentally spent their refund. The client may decide not to save this year—and that's okay! You may have planted the seed for clients to save during the next tax season, or perhaps even before then.
- ▶ **The mechanics of saving at time tax are easy.** Federal tax refunds can be split between two or three accounts using federal tax Form 8888, Allocation of Refund. A taxpayer can divide up their refund to spend some now and save some for the future.
- ▶ **There are options.** Of course, putting refund money into a savings account is an obvious and great way to save, and your VITA site might even help clients open new savings accounts. But, there are other ways to save that don't require a bank account, like U.S. Savings Bonds and prepaid debit cards.

⁷ Anchors are "informational markers or points of reference [that] influence decisions involving the selection of a value." <https://csd.wustl.edu/Publications/Documents/RR15-06.pdf#search=refund%20to%20savings%202013>. In this context, an anchor is a suggested savings amount.

⁸ Refund to Savings 2013: Comprehensive Report on a Large-Scale Tax-Time Savings Program. Center for Social Development. Ibid.

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Building the Capacity of Tax Preparation Providers to Encourage Saving, Consumer Financial Protection Bureau's Office of Financial Empowerment

Over the past five years, the Consumer Financial Protection Bureau has worked with VITA programs, staff and volunteers to promote savings at tax time. The report describes the challenges and opportunities for encouraging tax-time savings and distills the lessons learned into ten promising practices. This toolkit provides practical, plug-and-play tools that can be used to implement several of these promising practices, including:

- ▶ Promising Practice 2: Offer saving choices more than once at the tax site.
- ▶ Promising Practice 4: Use “anchoring” and prompts to help consumers focus on a savings goal.
- ▶ Promising Practice 8: Build commitment among staff and volunteers to encourage saving.
- ▶ Promising Practice 9: Make sure tax preparers know how to help consumers save while filing.

The Volunteer Income Tax Preparer's Toolkit, Center for Social Development, Washington University in St. Louis

This toolkit, developed by the Center for Social Development at Washington University in St. Louis, has additional information and tools to empower you to have the savings conversation with clients. The toolkit provides an overview and results of various efforts to increase tax-time savings, talking points for volunteers to use while having the conversation, and case studies of VITA sites that emphasize savings promotion.

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Project Description

Made possible with the generous support of Capital One, staff from Prosperity Now came together to answer a pressing question: “How do we help volunteer tax preparers increase the number of clients that save at their sites?” Feedback we received from volunteer tax preparers revealed that they were often uncomfortable talking with clients about saving. In response to this feedback, we created a two-pronged training resource to help guide volunteers through the “savings conversation.”

Project Goals and Process

Prosperity Now staff consulted with field leaders to discuss their most pressing needs in empowering volunteers to have the savings conversation. After an initial literature review, we conducted a series of interviews with VITA staff and volunteers to gain their perspectives and insights on the challenges and opportunities of having the savings conversation with taxpayers. We developed the toolkit and videos with the help of field experts, leaders, and practitioners.

We hope to see an overall positive impact throughout the field as the toolkit enables more VITA sites to more easily train their volunteers about the importance of savings during the tax moment, and as more volunteers have access to practical resources to support their savings conversations with clients. By focusing on volunteers and volunteer training, we expect to see an overall increase in savings using the proxy savings measure of Form 8888 completions and other sources, including an increase in SaveYourRefund participation, pre- and post-season volunteer surveys to measure comfort with discussing savings with clients, and conversations with VITA programs that will have had the chance to test and incorporate the toolkit into their programs.

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About Prosperity Now

Prosperity Now (formerly CFED) believes that everyone deserves the chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.

About the Taxpayer Opportunity Network

Prosperity Now's Taxpayer Opportunity Network connects, strengthens and inspires community tax programs so that they can more effectively and efficiently deliver critical tax assistance to low- and moderate-income taxpayers, couple that assistance with complementary financial capability services and advocate for fairer tax policy in the United States. The Network has now completed its third successful tax season with much to celebrate, including rapid growth in membership and engagement, several important policy wins and more. The Network includes more than 1,600 practitioners from over 500 VITA organizations, making it the fastest-growing learning and advocacy network for taxpayer assistance practitioners.

About Capital One Bank

Capital One Financial Corporation, headquartered in McLean, Virginia, is a Fortune 500 company with branch locations primarily in New York, New Jersey, Texas, Louisiana, Maryland, Virginia, and the District of Columbia. Its subsidiaries, which include Capital One, N.A., and Capital One Bank (USA), N.A., offer a broad spectrum of financial products and services to consumers, small businesses and commercial clients through a variety of channels. Capital One applies the same principles of innovation, collaboration and empowerment in its commitment to its communities across the country that it does in its business. Capital One recognizes that helping to build strong and healthy communities—good places to work, good places to do business and good places to raise families—benefits us all, and Capital One is proud to support this and other community initiatives.



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We engaged with experts and practitioners via phone interviews and in-person events to gather information to inform the development of effective tools to empower volunteers to have the savings conversation.

Interviews

We conducted a series of interviews with VITA staff and volunteers to glean their perspectives and insights on the challenges and opportunities associated with having savings conversation with taxpayers. We felt it would be best to interview VITA program staff and volunteers to gain a wider, field-tested perspective before developing the toolkit to ensure it would be tailored to meet their needs. By interviewing volunteers representing VITA programs who are members of the Tax Time Financial Capability Working Group, we capitalized on the experience and wealth of knowledge of experts from across the country with diverse volunteer needs, which enriched our findings. The interviews focused on the unique environment and opportunity provided by tax time. Interviewees were asked about their best tactics for promoting savings, the key challenges they face, their clients' overall interest in saving, and the tools and resources they need most.

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INTERVIEWEES

We engaged the following staff and volunteers from our VITA program partners who are part of the Tax Time Financial Capability Working Group:

VITA Staff	
Name	Organization
Camille McDaniel	CASH Oregon
Janet Smith	CASH Eastern Maine
Miryam Lulion	Wayne Metro Community Action Agency
Karen McDonald	Next Step Kansas City
Genevieve Pajulio	Wayne Metro Community Action Agency
Shatomi Luster	University of Missouri Extension
Julie Riddle	University of Missouri Extension
Heather Otten	Capital Area United Way
Gabrielle Thomas	Accounting Aid Society
Cary Gladstone	Granite United Way
Bridget Noga	Granite United Way
Brian Gilmore	Commonwealth
Melissa Goldberg	Commonwealth

VITA Volunteers	
Name	Organization
Jean Dempster	CASH Eastern Maine
Judie McKay	Granite United Way
Brian McKay	Granite United Way
Cathy Dumais	Granite United Way
Rae Lewis	University of Missouri Extension & Next Step Kansas City
Susie Mize	University of Missouri Extension & Next Step Kansas City
Chris Flores	University of Missouri Extension & Next Step Kansas City

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TAX TIME FINANCIAL CAPABILITY WORKING GROUP

Name	Organization
Alejandra Sanchez	Catholic Charities, Archdiocese of San Antonio
Angie Lingle	Federal Reserve Bank of St. Louis
Anna Weaver	United Way of San Antonio & Bexar County
Anne Leland Clark	Prepare + Prosper
Bob McAdams	United Way of San Antonio & Bexar County
Brian Gilmore	Commonwealth
Brian Zapf	Alternatives Federal Credit Union
Bridget Dignan	Granite United Way
Cally Ingebritson	Prepare + Prosper
Carly Oishi	Go Ladder Up
Cary Gladstone	Granite United Way
Courtney Bettle	CASH Campaign of Maryland
Danny Hodorowski	Center for Economic Progress

Name	Organization
Dave Sieminski	Consumer Financial Protection Bureau
Don Dill	IRS SPEC
Emily Rains	Westminster College
Francesca Jean-Baptiste	CASH Campaign of Maryland
Greg McDonald	Community Action Partnership of Utah
Heather Otten	Capital Area United Way
Janie Oliphant	Center for Social Development, Washington University in St. Louis
Jessica Sotelo	Partners for Prosperity
Jim Gatz	U.S. Department of the Treasury
Lindsay Ferguson	America Saves, Consumer Federation of America
Loi Taylor	United Way of San Antonio & Bexar County
Melissa Goldberg	Commonwealth
Meredith Covington	Center for Social Development, Washington University in St. Louis

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Mimi Turchinetz	Boston Office of Financial Empowerment
Miryam Lulion	Wayne Metropolitan Community Action Agency
Nancy Stark	Capital One
Nancy Yuill	Innovative Changes
Phillip Poirier	Independent Consultant

Name	Organization
Sara Johnson	CASH Campaign of Maryland
Satori Bailey	Center for Economic Progress
Shatomi Luster	University of Missouri Extension
Sheila Anderson-Ruth	City of San Antonio Department of Human Services
Sue Rogan	CASH Campaign of Maryland

KEY THEMES & TOPICS

Three key themes emerged from our interviews with these experts: (1) volunteers may not understand the importance of savings for their clients, (2) volunteers may not be comfortable initiating savings conversations, (3) and the tools in the toolkit need to be brief, eye-catching and easy to incorporate into the volunteer training. Using these three themes, we focused our videos on explaining the broader purpose and strategy of savings to volunteers and role-playing videos to clear the hurdle of broaching the savings conversation. The supplemental tools provide reminders and guides at different points during the tax moment to approach or reinforce the savings conversation.

**Start the Savings Conversation:
A Toolkit for VITA
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SITE VISIT

In April 2017, the United Way of Greater Richmond & Petersburg generously hosted two Prosperity Now staff members for a day-long site visit. During this visit, Prosperity Now staff met with metroCASH, an IRS VITA grantee, locally implemented VITA program, staff to discuss the opportunities and challenges associated with empowering volunteers to have the savings conversation with clients. Prosperity Now also conducted a focus group with VITA volunteers to gather their insights, perspectives and thoughts on resource needs.

VITA Staff
Name
Cara Cardotti
Katina Williams
Gigi DeJoy
Jessica Walker

VITA Volunteers
Name
Carolyn Spohrer
John Reilly
Yen Dao
Kimberly Edmonds

CONSUMER FINANCIAL PROTECTION BUREAU'S TAX TIME SAVINGS INITIATIVE LEARNING CONVENING

In June 2017, the Consumer Financial Protection Bureau hosted a learning convening to share lessons from their work with a cohort of 58 VITA programs. The VITA programs shared their experiences promoting savings and discussed resource needs. Researchers from the Center for Social Development at Washington University in St. Louis shared results from their work on the Refund to Savings program.⁹

⁹ Grinstein-Weiss, M., Perantie, D. C., Russell, B. D., Comer, K., Taylor, S. H., Luo, L., Key, C., & Ariely, D. (2015). Refund to Savings 2013: Comprehensive report on a large-scale tax-time savings program (CSD Research Report No. 15-06). St. Louis, MO: Washington University, Center for Social Development. <http://csd.wustl.edu/Publications/Documents/RR15-06.pdf>.

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