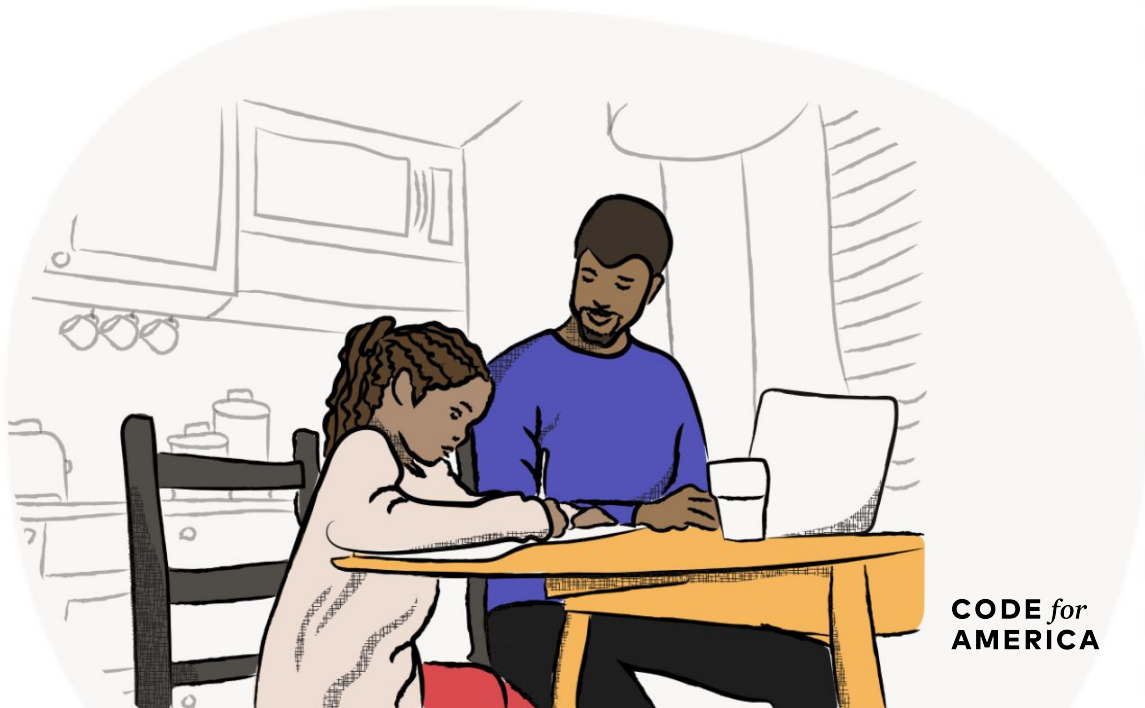


# CODE *for* AMERICA

We're people-centered problem solvers  
Showing that with the mindful use of technology  
Government can work well for *everyone*

# Promoting economic justice through tax benefits

This guide — and the resources at [GetYourRefund.org](https://getyourrefund.org) — were created by Code for America. Code for America is a nonprofit organization that partners with government to strengthen the delivery of public services through human-centered technology.



**CODE** *for*  
**AMERICA**

# Guide Contents

1. [Introduction to Community Navigators](#)
2. [GetYourRefund 2022 services and considerations](#)
3. [How to help clients access their benefits](#)
4. [Additional navigator resources](#)

# Community Navigators

What is the role and why is it important?

# Benefits of filing a tax return

- The IRS is the largest anti-poverty benefits administrator in the country. They administer the following benefits:
  - Child Tax Credit
  - Earned Income Tax Credit
  - Child and Dependent Care Credit
  - Economic Impact Payments (commonly known as stimulus payments)
- But, every year, low-income families leave billions of dollars in IRS benefits unclaimed. **\$10.5B of EITC** left on the table every year, largely by non-filers
- **4 Million families** are at risk of missing out

# Barriers to filing and claiming credits

- Awareness
  - They don't think they have to file their taxes
  - They may not understand that there are cash benefits to filing taxes
- Access to help
  - Trustworthy, affordable help is hard to find and help isn't always available where they are, when they need it
- Access to technology
  - Low-to moderate-income households may not have access to a computer, or reliable internet
- Anxiety and Fear
  - They are overwhelmed by trying to understand the ambiguous consequences of filing



# Community Navigators

## Why Navigators?

- **Outreach alone isn't enough to solve these problems;** many families don't know how to access these benefits and need guidance doing so
- **Trusted navigators with access to the right resources can make a huge difference**

## What are Navigators?

- Navigators are trusted, community-based guides that help marginalized households:
  - Build trust in products and benefits
  - Access and utilize digital tools to access their tax benefits.
  - Provide technical support
  - Refer tax-related issues and questions to appropriate organizations
- Navigators do not need to be tax experts to help individuals access their benefits


# 2022

# GetYourRefund.org

# Tax Filing Services

GetYourRefund.org offers a variety of services. The following pages will cover the four services available and some considerations for each of these options.



 VITA-certified chat Support available!	<b>GetYourRefund</b> Full Service, Virtual VITA	<b>File Myself</b> Facilitated Self Assistance/DIY	<b>GetCTC</b> Simplified Filing	<b>VITA Site Location Finder</b> In-person VITA
	File for multiple years with assistance.	File quickly online on your own for 2021	File quickly on your own to collect your stimulus payments and Child Tax Credit.	Find a site near you for in-person help
<b>Timeline and capacity</b>	<ul style="list-style-type: none"> <li>1/31/22 - 10/1/22</li> <li>Limited capacity</li> </ul>	<ul style="list-style-type: none"> <li>1/31/22- 10/15/22</li> <li>Unlimited capacity</li> </ul>	<ul style="list-style-type: none"> <li>5/2022 - at least 10/15/22</li> <li>Unlimited capacity</li> </ul>	<ul style="list-style-type: none"> <li>Open dates vary</li> <li>Capacity varies</li> </ul>
<b>Household income limit</b>	under \$66,000	Under \$73,000	Under \$25,000 (\$12,500 if filing individually)	Typically under \$58,000
<b>Filing years</b>	2021-2018	2021	2021	2021-2018
<b>Credits and payments</b>	CTC, Stimulus, EITC, State Credits	CTC, Stimulus 3, EITC, State Credits	CTC, Stimulus 3	CTC, Stimulus, EITC, State Credits
<b>Required information</b>	Photos of IDs (Social Security and ITIN paperwork)	Social Security or ITIN numbers	Social Security or ITIN numbers	Paper copies of IDs (social security and ITIN paperwork)
	Photos of tax documents (w2s, 1099s, etc)	Tax documents (w2s, 1099s, etc)		Tax documents (w2s, 1099s, etc)
<b>Length of time to file</b> IRS payment processing times vary 3-6 weeks	2-3 weeks (includes 2 phone calls with VITA volunteer)	45 minutes	15 minutes	Depends on location
<b>Other Considerations</b>	<ul style="list-style-type: none"> <li>IRS-certified VITA tax team</li> <li>ITIN application assistance</li> <li>Accessing required documents can be a major barrier for clients</li> </ul>	<ul style="list-style-type: none"> <li>IRS-certified chat support available</li> <li>Software is formatted for smartphones but computers or tablets are highly recommended</li> </ul>	Waiting for simplified may not be a good option for households at risk of their dependent being claimed by someone else	<ul style="list-style-type: none"> <li>IRS-certified VITA tax team</li> <li>ITIN application assistance (sometimes)</li> </ul>



VITA-certified  
chat Support  
available!

## GetYourRefund

Full Service, Virtual VITA

File for multiple years with  
assistance.

### Timeline and capacity

- 1/31/22 - 10/1/22
- Limited capacity

### Household income limit

under \$66,000

### Filing years

2021-2018

### Credits and payments

CTC, Stimulus, EITC, State Credits

### Required information

Photos of IDs  
(Social Security and ITIN paperwork)

Photos of tax documents  
(w2s, 1099s, etc)

### Length of time to file

IRS payment processing times  
vary 3-6 weeks

2-3 weeks  
(includes 2 phone calls with VITA  
volunteer)

### Other Considerations

- IRS-certified VITA tax team
- ITIN application assistance
- Accessing required documents  
can be a major barrier for clients

## GetYourRefund Process


GetYourRefund Virtual VITA service matches clients with a Volunteer Income Tax Assistance (VITA) site virtually. Volunteers prepare and file federal and state tax returns on behalf of the client. The typical Virtual VITA process is listed below:

1. **Client completes GYR application and uploads pictures of ID and tax documents.** As noted to the left, this includes uploading a copy of their SS card or ITIN paperwork for every member of the household
2. **Information is routed to VITA partner.** They are typically routed to their state or local VITA program but some clients may be sent to a national partner
3. **Intake call.** Clients will receive a notification that they'll receive a call from a VITA volunteer. During this call they'll be asked clarifying questions to ensure the site has all the information they need to accurately prepare their return. VITA volunteers may reach out ahead of the call to ask for any missing information via text or email
4. **Return prepared by a volunteer and reviewed by a 2nd volunteer.** The volunteer may reach out with follow up questions as needed via text or email
5. **Review call:** Clients will receive a notification when their return has been prepared and that they'll receive a review call. During this call, a volunteer will review the completed return, ask any follow up questions, and answer any questions from the client.
6. **E-sign return:** After the review call, the client will be prompted via text or email to review an electronic copy of their return and when ready, e-sign their return.
7. **Submission:** Once the VITA site receives the e-signature, they can e-file the federal and state tax returns. Clients will be notified when their return is accepted.

## **GetYourRefund Virtual VITA Client**

Below are a list of characteristics that may indicate who should use this option:

- They have access to:
  - Their tax documents (W2s, 1099s, etc)
  - Their photo ID
  - SS cards or ITIN letters for every member of the household
- They can wait 2-3 weeks for their return to be filed
- They can participate in two separate phone calls
- They feel comfortable using a smartphone
- They have a more complicated tax situation that requires additional assistance, like:
  - They need to file multiple tax years
  - They need to apply for an ITIN

 <b>VITA-certified chat Support available!</b>	<b>VITA Site Location Finder</b> <i>In-person VITA</i>  Find a site near you for in-person help
<b>Timeline and capacity</b>	<ul style="list-style-type: none"> <li>Open dates vary</li> <li>Capacity varies</li> </ul>
<b>Household income limit</b>	Typically under \$58,000
<b>Filing years</b>	2021-2018
<b>Credits and payments</b>	CTC, Stimulus, EITC, State Credits
<b>Required information</b>	Paper copies of IDs (social security and ITIN paperwork)  Tax documents (w2s, 1099s, etc)
<b>Length of time to file</b> <i>IRS payment processing times vary 3-6 weeks</i>	Depends on location
<b>Other Considerations</b>	<ul style="list-style-type: none"> <li>IRS-certified VITA tax team</li> <li>ITIN application assistance (sometimes)</li> </ul>

## VITA Site Location Finder

For those who need in-person assistance, clients can use our VITA Site Location Finder to find an in-person VITA site.

- When using the tool, it's important to click on the name of the site to learn more details about the service
- Each VITA site may have a slightly different process or eligibility requirements. Whenever possible, look up additional information about that site or encourage the client to call the location to find out more

### Get Free Tax Prep Help

The IRS Volunteer Income Tax Assistance (VITA) programs offer free tax help for taxpayers who qualify.

Note: In person services may currently be on hold due to COVID-19

Enter your zip code to find providers near you.

We found 27 results within 50 miles of 80212 (Denver, Colorado).

**1. DHA - Mulroy Opportunity Center**

Within 5 miles

3550 West 13th Avenue  
Denver, CO 80204

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**2. DHA - Quigg Newton Opportunity Center**

Within 5 miles

4440 Navajo Street  
Denver, CO 80211

### DHA - Mulroy Opportunity Center

Within 5 miles of 80212 (Denver, Colorado)

Note: In person services may currently be on hold due to COVID-19

**Address**  
3550 West 13th Avenue  
[Denver, CO 80204](#)

**Open**  
25 JAN 2022 - 29 MAR 2022

**Hours**  
Sorry, no hours listed.

**Appointments are required. Please call to schedule.**

**Phone number**  
[\(720\) 932-3117](#)

**Languages**  
English

## **In-Person VITA Client**

Below are a list of characteristics that may indicate who should use this option:

1. They have access to:
  - a. Their tax documents (W2s, 1099s, etc)
  - b. Their photo ID
  - c. SS cards or ITIN letters for every member of the household
2. They can access the site:
  - a. They are near the site
  - b. The site hasn't reached capacity
  - c. The client is available during the site's operating dates and times
3. They have a complicated tax situation that requires additional assistance



VITA-certified  
chat Support  
available!

## File Myself

*Facilitated Self Assistance/DIY*

File quickly online on your own  
for 2021

### Timeline and capacity

- 1/31/22- 10/15/22
- Unlimited capacity

### Household income limit

Under \$73,000

### Filing years

2021

### Credits and payments

CTC, Stimulus 3, EITC, State Credits

### Required information

Social Security or ITIN numbers

Tax documents  
(w2s, 1099s, etc)

### Length of time to file

*IRS payment processing times  
vary 3-6 weeks*

45 minutes

### Other Considerations

- IRS-certified chat support available
- Software is formatted for smartphones but computers or tablets are highly recommended

## File Myself

When clients choose File Myself, they are referred to free tax software, TaxSlayer, using a specialized link to guarantee the service remains free

- Clients prepare their own taxes to claim all eligible federal and state benefits.
- They can reach out to the GetYourRefund team via chat or email ([filemyself@getyourrefund.org](mailto:filemyself@getyourrefund.org)) if they have questions or get stuck.
- Below are client-facing guides that can be shared to make the process easier:
  - [File Myself with GetYourRefund](#)
  - [File Myself with GetYourRefund for Child Tax Credit and Stimulus only clients](#) (This guide helps people who do not have a filing requirement and only needs to claim their Child Tax Credit and/or missing third stimulus payment)
- Clients must use the link at GetYourRefund.org when starting their return to avoid fees.
- In order to efile, they'll be asked to enter their prior year's Adjusted Gross Income. They can skip this step if they did not file last year.
- Given the time and capacity limitations of Virtual and In-person VITA, clients should be encouraged to try this option. They can always deactivate their return and seek additional assistance if they don't feel comfortable using the software.

## **File Myself Client**

Below are a list of characteristics that may indicate who should use this option:

1. They have access to:
  - a. Their tax documents (W2s, 1099s, etc)
  - b. Social Security or ITIN number (they don't need the card)
2. They have an email address
3. They feel comfortable using a computer or tablet
4. They have a filing requirement or had any earned income which may make them eligible for other tax benefits
5. They only need to file for 2021



VITA-certified  
chat Support  
available!

## GetCTC

### Simplified Filing

File quickly on your own to  
collect your stimulus payments  
and Child Tax Credit.

#### Timeline and capacity

- 5/2022 - at least 10/15/22
- Unlimited capacity

#### Household income limit

Under \$25,000  
(\$12,500 if filing individually)

#### Filing years

2021

#### Credits and payments

CTC, Stimulus 3

#### Required information

Social Security or ITIN numbers

#### Length of time to file IRS payment processing times vary 3-6 weeks

15 minutes

#### Other Considerations

Waiting for simplified may not be a  
good option for households at risk of  
their dependent being claimed by  
someone else

## GetCTC

GetCTC.org is a simplified filing tool that allows clients to quickly file and claim their Child Tax Credit and/or missing third stimulus payment.

- Even though the tool won't launch until May 2022, clients can sign up for service notification now at GetCTC.org.
- The tool is mobile-friendly, available in English and Spanish.
- Last year, most clients were able to use the tool in less than 15 minutes, without additional assistance.
- If the client had earned income, they may miss out on other tax benefits like the Earned Income Tax Credit and state credits.



## **GetCTC Client**

Given these considerations, below are a list of characteristics that may indicate who should use this option

1. They do not have a filing requirement.
2. They only need to file to claim their remaining Child Tax Credit or third stimulus payment.
3. They are unable to file a full tax return using the other services because:
  - a. They are missing their tax documents
  - b. They are missing their ID documents
  - c. VITA sites are at capacity
  - d. File Myself was too difficult to use

# Helping clients access the right service

- GetYourRefund Triage
  - If clients are unsure what service is right for them, they can answer a few questions at GetYourRefund.org to get a few recommendations.
- GetYourRefund active choice page
  - Clients can use a simple chart of options with some key considerations on GetYourRefund's landing to make the best choice for them.
- Community Navigators can ask questions to help them decide which service is their best option. Question could include:
  - Do they have all required documents or can they easily access them?
  - Are they comfortable using a computer?
  - Do they have a filing requirement or benefit in filing a full tax return?

# How *you* can help clients access their benefits

# Assistance to overcome challenges

- Awareness and Trust Building
  - Why should they file
  - How can they file for free
  - Understanding their options
- Acquiring Documents and Information
  - What documents do they actually need
    - May change based on the service selected
  - How to access tax documents
    - Contacting employer
    - Contacting “payer” like SS administration
    - Requesting a transcript from the IRS
  - Clients will be asked to report the amount of advanced Child Tax Credit payments and third stimulus payment received. They can access this information from:
    - IRS Letter 6419 and 6475
    - IRS account
  - For File Myself and GetCTC: 2020 Adjusted Gross Income
    - Copy of last year’s tax return
    - Get Tax transcript on IRS website



# Assistance to overcome challenges continued

- GetYourRefund Virtual VITA Support Options:
  - Explain Virtual VITA process and next steps
  - Whenever possible, help them access technology (tablets or smartphones) and reliable wifi
  - Help Navigate screens
  - Help upload pictures of documents
    - Well lit, clear, entire document
- File Myself Support Options
  - Building confidence: Let's give this a try!
  - Access to technology (computers or tablets) and reliable wifi
  - Connect them with support
    - [File Myself guide](#)
    - [File Myself for CTC and Stimulus Only](#)
    - Encourage them to use GYR chat support or email [FileMyself@getyourrefund.org](mailto:FileMyself@getyourrefund.org)
  - Provide reassurance and tech support
    - Take your time, click next, etc.
    - Do not give tax advice -> use chat

# Getting Started

## **None of the assistance mentioned *requires* certification or training**

- Decide which types of assistance you want to offer - you can add more as needed!
- Identify partners who are well equipped to meet needs and are trusted in their communities
- Sign up for GYR Navigator Updates [here](#) or at [GetCTC.org/navigators](https://getctc.org/navigators)
- Know what you can and can't do:
  - Can: Provide access online tools and build trust/reassurance in process
  - Cannot: Provide tax advice (without additional training and certification)
- Familiarize yourself with available resources
  - GYR Navigator Resources
  - GetYourRefund Chat
  - Local VITA programs, LITCs, existing outreach programs
- Dive in!

# **Additional Navigator Resources at [GetCTC.org/navigators](https://getctc.org/navigators)**

Learn about other ways you can support your community in accessing valuable tax credits at [GetCTC.org/navigators](https://getctc.org/navigators).

- Recorded Navigator Training
- Outreach Partnership Guide
- GetCTC 2021 Summary Report
- GetCTC 2022 Guide (coming soon)
- Helpful Handouts

# Thank you!

Email us at [Navigators@getyourrefund.org](mailto:Navigators@getyourrefund.org)

Visit us at [getctc.org/navigators](https://getctc.org/navigators)