



Need for In-Person Native VITA Services and Facilitated Self-Assistance (FSA) Filing Models

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Introduction

The Oklahoma Native Assets Coalition, Inc. (ONAC) is a nationally-serving Native-led nonprofit.¹ As part of its programming, ONAC coordinates the national Native Earned Income Tax Credit (EITC)/Volunteer Income Tax Assistance (VITA) Network.² The purpose of the ONAC Native EITC/VITA Network is to share resources and opportunities, provide a platform for interaction among Native VITA site coordinators (American Indians, Alaska Natives, and Native Hawaiians), and to bring concerns from Native VITA sites to appropriate parties.

The ONAC-coordinated Network is led by Patsy Schramm (Cherokee Nation). Ms. Schramm retired from the IRS after more than thirty years of service as a senior manager in IRS Stakeholder Partnerships, Education and Communication (SPEC) headquarters and after a varied career beginning as a revenue officer and moving through the management ranks. As part of her IRS responsibilities, she supported the creation of a nationwide market channel to bring the benefits of EITC and VITA to Native communities while also helping to identify and develop these Native VITA programs. She continued this work after retirement and for the past five years she has worked as a consultant with ONAC. Ms. Schramm brings years of experience and relationships to the coordination of this Native network. Those interested in joining the network may contact Patsy Schramm, ONAC Native EITC/VITA Coordinator, at edgpj@aol.com. This Network is part of ONAC's integrated asset-building programming which helps Native families build various assets.

Over the years, the IRS has introduced options for both in-person and virtual tax preparation processes for tax filers seeking VITA services. Historically, Native VITA sites have thrived because Native tax filers have received tax preparation services from trusted Native tax preparation providers in their local communities. Given the known challenges with Internet service that a number of Native VITA programs and rurally-located tribal citizens experience, the lack of devices for self-preparation of tax returns by some Native filers, the continued need for opportunities to expand filer tax knowledge, the fear of IRS audits, and the historically-rooted distrust of the federal government (and consequently, the IRS) that exists within Native communities, ONAC decided to query Native VITA practitioners for their thoughts about in-person and Facilitated Self-Assistance (FSA) models.³ With invaluable feedback from Native VITA practitioners, ONAC can better advocate for Native VITA program needs at the national level through ONAC's participation on the national Taxpayer Opportunity Network (TON) Steering Committee⁴ and in communications with IRS staff and others promoting various means of tax preparation. To continue these advocacy efforts, during the summer of 2023 ONAC sent a

¹ <https://www.oknativeassets.org>

² See https://www.oknativeassets.org/our_work/ONAC-programs.

³ See page 2 of this IRS publication: <https://www.irs.gov/pub/irs-pdf/p5450.pdf#:~:text=Facilitated%20Self%20Assistance%20Facilitated%20Self%20Assistance%20%28FSA%29%20is,empowers%20the%20taxpayer%28s%29%20to%20prepare%20their%20own%20return>. According to this IRS Publication 5450, "Facilitated Self Assistance (FSA) is a component of SPEC's volunteer return preparation program. Unlike traditional VITA/TCE (where the IRS-certified volunteer prepares the tax return for the taxpayer(s), FSA empowers the taxpayer(s) to prepare their own return. In this program, the volunteer acts as a tax coach or 'facilitator,' answering the taxpayer's in-scope questions during the process of completing and filing the return."

⁴ See <https://prosperitynow.org/get-involved/taxpayer-opportunity-network/steering-committee>.

survey to 108 Native Volunteer Income Tax Assistance (VITA) providers asking them to comment on In-Person VITA Services and Facilitated Self-Assistance Models. A total of 21 Native VITA practitioners responded (19.4%). While ONAC would have liked a higher response rate, the responses allow ONAC to glean more information about Native VITA preferences for both in-person and FSA models. This ONAC publication includes de-identified responses from those surveyed. The survey questions and responses are provided in full (see Appendix A).

In-Person Native VITA Services

The first question on the ONAC survey was: *Is there still need for in-person Native VITA services? If so, based on your experience, please share why in-person Native VITA services are necessary. If not, please let us know why you think FSA alone will serve your Native VITA clients.* This question was the only question answered by all survey respondents. All 21 respondents replied in strong support of in-person Native VITA services. Reasons given include **lacking access/knowledge of computers** (9 responses), **elders requiring assistance** (3 responses), and **clients lacking tax knowledge** (3 responses). One respondent mentioned that in-person Native VITA services are necessary because it creates the opportunity to educate clients "...regarding tax credits, withholding, and other topics that help taxpayers navigate federal and state income tax processes." Another observed, "in an age where everything is getting automated and it's hard to speak to a person, it provides a level of comfort that automation does not." Another shared, "most of the taxpayers who have used FSA need help and support." Still another said, "...our site has in the past offered all three of the FSA services with no takers. The clients prefer face-to-face services." Common terms used in the responses included *important, absolutely, essential, trust, comfortable*. All responses are included in Appendix A.

Question 41, which had the second highest response rate (13 responses), asked: *If you have not utilized FSA, please state your reasons here & it will not be necessary to complete the remainder of the survey.* The full responses are included in Appendix A. Reasons respondents gave for not utilizing FSA:

- strong client preference for in-person preparation because of discomfort
- in-person used to fully explain returns and basic financial literacy
- option not offered (3 responses)
- lack of Internet access
- lacking resources
- and concern for elders

The survey's final question was, *Please feel free to add any additional comments here.* There were 6 responses and 4 of those were in strong support of in-person VITA services. Related to in-person responses, survey participants provided the following comments:

- "The in-person option needs to be kept to avoid losing a significant number of VITA clients."
- "The free VITA program we have on the Reservation⁵ is vital to the community. Over the past ten years we have worked very hard to earn their trust in addition to always making sure that clients receive 100% of their fed and state refunds."

⁵ The location of the reservation was redacted because of ONAC's pledge of anonymity to respondents.

- “Our site had many individuals who simply did not file returns when in-person services were not offered as they did not have the means or know how to file themselves and did not trust other preparers as they did their tribe’s VITA site.”
- “In-person VITA is important as many elders do not know how to use a computer or do they want to be shown what to do. Their preference is for someone to prepare them for them.”

On November 7, 2023, the IRS announced that they are working to increase the number of taxpayers receiving free tax preparation in filing season 2024.⁶ ONAC hopes that expansion will include Native sites, given the responses from Native VITA practitioners who espoused the need for in-person Native VITA services.

Facilitated Self-Assistance (FSA) Models

According to IRS Publication 5047, the IRS provides three FSA models: FSA Fusion, FSA Standalone, and FSA Remote. Here are descriptions of the three FSA models from that IRS publication:

- "FSA Fusion-Co-located with an existing traditional tax prep site. Provides a space for taxpayers to prepare with assistance nearby."
- “FSA Standalone-Physical site established solely for on-site taxpayer self-prep with certified volunteers present. Common venues are libraries or school auditoriums/classrooms. Great for events or groups.”
- “FSA Remote-No space, no problem. Volunteers can assist taxpayers from home through phone, email or other chat tools. Your site is provided a unique hyperlink (web link) that is shared with taxpayers. Taxpayers can prepare their own return from home with or without assistance.”⁷

The second question of the survey was: *Have you utilized FSA?* 42.86% of the 8 respondents responded yes and 57.14% responded no.

FSA Fusion

A listing of questions and response rates for each question regarding this model can be found in Appendix A (see Questions 3-14). When asked if FSA Fusion was utilized at their VITA site, 87.5% of respondents said yes. The results that are shared here are from those who offered FSA Fusion.

28.57% of respondents believe that FSA Fusion increased the number of returns filed at their site, while 71.43% thought that it did not. 66.67% responded that they found it time consuming to assist clients with FSA Fusion and 33.33% said VITA volunteers readily embraced assisting clients in self-preparing returns. Interestingly, only 42.86% of respondents believed that their clientele readily embraced FSA Fusion. When asked about the age groups accessing this model, 50% responded that utilization was among those under age 30, 33.33% responded over age 30, and 16.67% responded that there was no noticeable difference in age. 85.71% of respondents said that the IRS did not provide loaner laptops. The number of returns at VITA sites prepared

⁶ See <https://www.irs.gov/newsroom/irs-achieves-key-paperless-processing-initiative-goal-outlines-improvements-for-filing-season-2024>.

⁷ See <https://www.irs.gov/pub/irs-pdf/p5047.pdf>.

using FSA Fusion varied, ranging from 0 to 300. Interestingly 60% of respondents considered FSA Fusion a successful endeavor. Comments included (see Appendix A for full text responses):

- Clients are “more comfortable” with “face-to-face”
- “Slow”
- “We used FSA during COVID...”
- FSA provided a “free alternative” to clients who could not meet in-person verification requirements and indicated the FSA support process is not burdensome and “enriched our ability to serve taxpayers.”

40% of respondents indicated that they would employ FSA Fusion next year. In the additional comments section, one person said, “I would like to employ the model if I can convince volunteers to embrace the model.” Based on these responses, ONAC observed mixed reactions to FSA Fusion among respondents. When sites used FSA Fusion, most respondents did not think it increased the number of returns. It appears there was reluctance on the part of VITA volunteers and clients to embrace FSA Fusion.

FSA Standalone

To see a full listing of questions and response rates for each question regarding this model, please go to Appendix A (see Questions 15-27). When asked if FSA Standalone was utilized at their VITA site, 28.57% respondents said yes. The results that are shared here are from those who offered FSA Standalone. ONAC’s interpretation of the data is limited due to the low response rate (only two responses).

FSA Standalone was not used at a school or library among respondents and specific locations were not shared. One respondent said certified volunteers were actively engaged by users. Only one respondent commented on the demographic utilizing the model and did not observe a noticeable difference in age groups. Both respondents said the IRS did not provide loaner laptops. One respondent said clients were comfortable with the FSA Standalone process. Another respondent said the IRS did not identify underserved locations to aid in determining viable locations. The maximum number of returns FSA Standalone sites prepared was 40. One respondent said they considered FSA Standalone a successful endeavor and commented, “I feel we help our tribal members and the community to file their taxes without have (sic) to pay for the service. The volunteers that help are outstanding.” This may be interpreted as a more general comment regarding VITA services overall rather than specifically about FSA Standalone. One of the respondents said they would employ FSA Standalone again next year.

In summary, the limited numbers of responses regarding FSA Standalone were mixed. One respondent indicated a level of success with 40 returns filed using this method. Of note, both respondents commented on the lack of a loaner laptop being provided by the IRS.

FSA Remote

A listing of questions and response rates for each question regarding this model can be found in Appendix A (see Questions 28-39). When asked if FSA Remote was utilized at their VITA site, 28.57% of respondents said yes. The results that are shared here are from those who offered FSA Remote. However, interpretation is limited due to the low response rate (only two responses).

Both respondents said the IRS linked them to remote VITA volunteers. Given three possible responses, one respondent indicated client assistance via phone and the other via email and neither indicated the use of chat. When asked to describe the benefit of FSA Remote, respondents noted:

- “The taxpayer was learning about tax laws”
- “FSA Remote helps taxpayers who already have some knowledge of preparing their own returns or who want to learn. The software is nearly identical to the software we use at our in-person sites, so helping a taxpayer navigate (either by phone or email) isn't difficult. Similar to FSA Fusion, users are often provided information about FSA models because of missing Social Security cards that disqualify them from using in-person VITA services. It's important that there are alternatives to VITA that keep tax preparation and filing free for taxpayers.”

When asked to describe any problems encountered using FSA Remote, respondents said:

- “The VITA volunteer had to have a computer accessible to assist the taxpayer due to the questions asked.”
- “We haven't experienced any problems with FSA remote. We offer the FSA link to taxpayers by way of an online form on our website that delivers the link by email to the taxpayer. This is maybe the most "clunky" part of FSA Remote because taxpayers have to request the link instead of just access the link directly - but so far it's worked fine. When our website sends out the link, it also shares information about how the taxpayer can contact our VITA staff if they have questions or need help entering their information in the tax return.”

One respondent identified the demographic using this model as over age 30 and the other noted no noticeable difference in age groups. One respondent said clients were comfortable with FSA Remote and one said they were not. Based on the responses provided, the maximum number of returns FSA Remote sites prepared was 31 (noting that the IRS production report did not differentiate between Fusion and Remote). One respondent believed the model was successful and commented, “Our reasons for assessing FSA use at our sites as successful are the same as our prior response. We don't really separate our FSA model use into "FSA Fusion" or "FSA Remote" because taxpayers are accessing FSA the same way and receiving support if needed. The only difference is whether or not they visit our in-person site and use our equipment to complete the return or access FSA from another location and use their own equipment.” This comment is positive but may be interpreted as not specific to FSA Remote. One respondent said they will use FSA Remote next year. From the limited responses, it would appear there was limited success with FSA Remote.

We posed a question regarding IRS assistance with FSA: *Regardless of which FSA model you used, did the IRS do the following (select as many as apply)*. Four respondents answered the question.

- Discuss ways to successfully market FSA? (75% responded yes)
- Discuss FSA site and software options? (75% responded yes)
- Provide a customized URL for tracking accepted FSA returns? (50% responded yes)
- Assist with site setup as needed? (25% responded yes)

- Ensure accepted returns are counted and credited toward program goals? (25% responded yes)
- Provide overall guidance and support? (25% responded yes)

From this small sample size of respondents, it would appear that IRS site support for utilizing FSA was mixed.

At the end of the survey, ONAC included a section for respondents to add any additional comments. Of the six respondents, only one referenced FSA. They wrote:

“Our IRS SPEC partners are VERY supportive of our sites and have offered a lot of resources and help, particularly regarding the use of FSA at our sites. Our IRS Territory Manager shared the idea that FSA could be offered to local employers as a free benefit to their employees and we made some connections with local employers for this. Prior to the start of the 2023 tax filing season, we provided information to two or three local employers who then shared information with their employees about how to access free FSA, income guidelines, and our contact information in case assistance was needed. We can't know who used the link or how they obtained it - so we don't have conclusive information that proves these partnerships caused our FSA to be used or if users saw a public advertisement or came to our site to use the service - but nonetheless we believe this is a good way to develop partnerships in the community. Prior to next year's tax filing season, we plan to reach out to more employers and ask them to share information with their employees. We would like to continue to see the use of FSA increase, particularly because we know there are many taxpayers who go to 'box' tax preparation companies or pay for online tax preparation services that would not have to because they would qualify for free tax filing.”

Based on the number of responses regarding the different FSA models, it appears there was more familiarity with FSA Fusion among respondents. The reports of success with the FSA Fusion model were mixed. There was one strong supporter who noted that the site received active IRS support. Forty percent indicated they would use FSA Fusion again. Only two respondents utilized the FSA Standalone model. One of those two respondents considered it successful and would employ it again. Finally, only two respondents utilized the FSA Remote model. Of those two respondents, one considered the FSA Remote model successful and would employ it again.

ONAC's assessment regarding FSA, based on the limited responses, is that it is not widely employed and when employed it is seen as a good addition to in-person VITA services but cannot be viewed a replacement to in-person VITA services. Based on the positive comments from users, it would appear that if the location is conducive (there is access to computers and connectivity), related taxpayer computer skills and basic tax knowledge are present, and the demographic is right (including age), there could be some fruitful employment of FSA with support from the IRS.

Recommendations

Responses to this survey indicated strong support for the continuance of in-person VITA. Based on these survey responses and other feedback ONAC has received from its Native VITA

grantees, ONAC hopes that those voices will be heard. There is still need for in-person Native VITA services throughout the country.

Some of the comments provided in the survey responses may serve as a guide for how to implement FSA successfully in Native communities. FSA is a tool that enhances the ability to serve clients but that does not replace in-person services. As a next step, ONAC suggests that the IRS consult with Native VITA practitioners about the availability of Internet connectivity in their service areas, computer skills and usage of FSA among Native tax filers, the potential for employment of this FSA tool at their VITA sites, and what might help Native sites successfully increase FSA usage.

For Further Information

To learn more about ONAC's programs and research, please see <https://www.oknativeassets.org>.

Appendix A

Question 1: *Is there still need for in-person Native VITA services? If so, based on your experience, please share why in-person Native VITA services are necessary. If not, please let us know why you think FSA alone will serve your Native VITA clients.* 21 responded:

- “In-person income tax preparation is absolutely essential for the VITA program on the Reservation*. The terminology that IRS uses is often not (sic) clear to regular people in the community and the VITA volunteer needs to explain what the questions are looking for. In-person makes that process go smoother.” *Location redacted.
- “Yes, an in-person, free, service is absolutely needed. Otherwise, the natives will be back at overpriced and inadequate tax services which do not look out for the best interests of Native American people.”
- “Yes, because of the turnover in staff and new regulations etc.”
- “Yes. In-Person is important for those with language barriers and those with disabilities. We also have elders that have been in our program for years and have created a trust with our tax preparers.”
- “There is still a need for in-person VITA services. The Native population is more comfortable with in-person income tax service.”
- “I believe in-person VITA is necessary because many Native Americans are not computer savvy and prefer to walk out with their taxes already done.”
- “Not everyone knows how to get on the internet (sic).”
- “Many natives still have a need for in-person services due to lack of ability to use technology.”
- “Our site is on our tribal complex and we serve our tribal members and the surrounding community.”
- “Absolutely. Our site completes approximately 500 returns each year and most of them are completed at our in-person sites. Without in-person services, many taxpayers (Native or non-Native) would have nowhere to go to have their returns prepared. They would also miss out on education regarding tax credits, withholding, and other topics that help taxpayers navigate federal and state income tax processes. FSA models require taxpayers to already have enough knowledge to complete their own returns, and many of our tax clients do not have that. Many taxpayers who use our FSA model use it because they lack identification documents that VITA requires - so it's a good model to have available - but most of the taxpayers who have used FSA need help and support. We have a laptop available at our in-person site that taxpayers can use to access FSA and we are nearby to help answer questions when they arise.”
- “Yes. Absolutely. Most of our Native clients do not have access to the necessary internet or technology to effectively file their own returns using FSA.”
- “Yes...some tribal communities do not have internet access and/or personal computers/tablets/phones in their homes.”
- “In-person VITA services are needed due to elders needing to see their taxes prepared and wanting of black and white copies. The elders of the Tribe* do not have computers nor do they have a (sic) ability to access technology. The in-person services gives the elders an opportunity to travel to town for groceries and other needs and get their taxes done. The in-person service provides them an opportunity to view their taxes and ask questions face to face in the event that they have questions.” *Location redacted.

- “I feel there is a need to have in-person services. I think it's important to have the in-person contact with the tax payer in an age where everything is getting automated and it's hard to speak to a person, it provides a level of comfort that automation does not.”
- “Yes, these services aide in the local economy. There are still many families that cannot afford internet services and the elders are more comfortable with local services”
- “Yes very much so. Many Natives are not comfortable using a computer to file their own taxes.”
- “Yes, our service population is made up of elderly clients. They prefer the tradition in-person experience.”
- “The large majority of our clients are elders. One-on-one, in-person is the best choice for our community.”
- “Yes. Our site has in the past offered all three of the FSA services with no takers. The clients prefer face-to-face services.”
- “Yes moire (sic) people like contact with VITA sites and most of the peole (sic) don't know how to use the internet.”
- “Yes, in our area. People are very uncomfortable with using the computer. They want ‘real people’ and will not do it on their own.”

Question 2: *Have you utilized FSA?* 21 responded:

- 42.86% said yes
- 57.14% said no

Question 3: *Have you utilized FSA Fusion at your VITA site?* 8 responded:

- 87.50% said yes
- 12.50% said no

Question 4: *Did you find it increased the number of returns filed at your site?* 7 responded:

- 28.57% said yes
- 71.43% said no

Question 5: *Overall, did you find it time consuming to assist clients?* 6 responded:

- 66.67% said yes
- 33.33% said no

Question 6: *Did VITA volunteers readily embrace assisting clients self-preparing returns?* 6 responded:

- 33.33% said yes
- 66.67% said no

Question 7: *Did VITA clientele readily embrace using FSA?* 7 responded:

- 42.86% said yes
- 57.14% said no

Question 8: *What demographic accessed the FSA Fusion model at your site?* 12 responded:

- 50% said under age 30
- 33.33% said over age 30
- 16.67% said no noticeable difference in age groups

Question 9: *Did IRS provide loaner laptops?* 7 responded:

- 14.29% said yes
- 85.71% said no

Question 10: *How many returns were prepared at your site using FSA Fusion this year?* 6 responded:

- “The most frequent FSA method used was the drop off method. An overwhelming (sic) majority used the in-person option. We did not track FSA so we would not know exact numbers.”
- “??”
- “300”
- “As of May 2023 (the most recent production report we received from the IRS), 31 tax returns were filed using FSA models.”
- “About ten”
- “Zero. FSA was not used for the tax year 2022.”

Question 11: *Did you consider this a successful endeavor?* 5 responded:

- 60% said yes
- 40% said no

Question 12: *Please state the reasons for your assessment. If yes, please share the key things you felt made it a success. If no, please share the barriers encountered and suggestions for improving the process.* 5 responded:

- “The Native population is simply more comfortable with in-person service.”
- “Slow”
- “VITA requires that tax site staff and volunteers see a Social Security card for every taxpayer and dependent listed on a tax return. It's quite common that tax clients are missing these. While it is a fairly quick process to get a replacement, some taxpayers get frustrated with either VITA identification verification requirements or the Social Security replacement card process (or both) and just don't follow through. When that happens, taxpayers go to ‘box’ tax prep services and pay (sometimes a lot) to have their returns prepared. Having FSA available allows us to offer another free alternative to taxpayers who either cannot have their returns prepared by our in-person VITA site or who would like to prepare their own returns. We offer a table and laptop to taxpayers who want to complete their own returns at our in-person site, and it is convenient for us to help taxpayers with questions when they are there. Most taxpayers don't have a lot of questions, so offering support does not create a burden for tax site staff or volunteers. Other taxpayers access FSA through an email responder on our website and prepare their returns using their own devices from their homes or other locations. We offer these taxpayers support as well - either by phone or email - but requests for support are few. Overall, the FSA models have enriched our ability to serve taxpayers.”

- “We used FSA during COVID to assist emergency responders with preparing taxes.”
- “Clients preferred face-to-face service. I attribute the reluctance to fear.”

Question 13: *Will you employ this model next year?* 5 responded:

- 40% said yes
- 60% said no

Question 14: *Additional Comments.* 1 responded:

- “I would like to employ the model if I can convince volunteers to embrace the model.”

Question 15: *Have you utilized FSA Standalone?* 7 responded:

- 28.57% said yes
- 71.43% said no

Question 16: *What venue(s) did you utilize?* 2 responded:

- None used a library or school
- 2 said “other” but did not specify the location as requested

Question 17: *If you used multiple venues, which was the most attended?* There were no responses.

Question 18: *Were certified volunteers actively engaged by the users?* One responded and said yes.

Question 19: *What demographic utilized this model?* One responded with no noticeable difference in age groups.

Question 20: *Did IRS provide loaner laptops?* Two responded and said no.

Question 21: *Were clients comfortable with the process?* Two responded. One said yes and one said no.

Question 22: *Did IRS identify underserved locations based on filing data to aid you in determining your choice of location(s)?* One responded and said no.

Question 23: *How many returns were prepared this year using this model?* Two responded:

- “40”
- “Zero. Did not use FSA for this past tax year.”

Question 24: *Did you consider this a successful endeavor?* One responded and said yes.

Question 25: *Please state the reasons for your assessment. If yes, please share the key things you felt made it a success. If no, please share the barriers encountered and suggestions for improving the process.* One person responded:

- “I feel we help our tribal members and the community to file their taxes without have to pay for the service. The volunteers that help are outstanding.”

Question 26: *Will you employ this model next year?* Two responded. One said yes and one said no.

Question 27: *Additional Comments.* No one responded.

Question 28: *Have you utilized FSA Remote?* 7 responded:

- 28.57% said yes
- 71.43% said no

Question 29: *Did IRS link you to any remote VITA volunteers who assisted?* Two responded and said yes.

Question 30: *How did you assist clients?* Two responded to this multiple choice question:

- Phone (1 response)
- Email (1 response)
- Chat (0 responses)

Question 31: *Please briefly describe the benefit of the assistance method used.* 2 responded:

- “The taxpayer was learning about tax laws.”
- “FSA Remote helps taxpayers who already have some knowledge of preparing their own returns or who want to learn. The software is nearly identical to the software we use at our in-person sites, so helping a taxpayer navigate (either by phone or email) isn't difficult. Similar to FSA Fusion, users are often provided information about FSA models because of missing Social Security cards that disqualify them from using in-person VITA services. It's important that there are alternatives to VITA that keep tax preparation and filing free for taxpayers.”

Question 32: *Please briefly describe any problems encountered with the assistance method used.* 2 responded:

- “The VITA volunteer had to have a computer accessible to assist the taxpayer due to the questions asked.”
- “We haven't experienced any problems with FSA remote. We offer the FSA link to taxpayers by way of an online form on our website that delivers the link by email to the taxpayer. This is maybe the most "clunky" part of FSA Remote because taxpayers have to request the link instead of just access the link directly - but so far it's worked fine. When our website sends out the link, it also shares information about how the taxpayer can contact our VITA staff if they have questions or need help entering their information in the tax return.”

Question 33: *What demographic utilized this model?* Two responded:

- Over age 30 (1 response)
- No noticeable difference in age groups (1 response)

Question 34: *Were clients comfortable with the process?* Two responded. One said yes and one said no.

Question 35: *How many returns were prepared this year using this model?* There was only one response:

- “As of May 2023, 31 returns were filed using our sites' FSA models. The IRS production report does not differentiate between FSA Fusion or FSA Remote, so we don't know how many of each type of FSA model were filed - only the total for both.”

Question 36: *Did you consider this a successful endeavor?* Two responded. One said yes and one said no.

Question 37: *Please state the reasons for your assessment. If yes, please share the key things you felt made it a success. If no, please share the barriers encountered and suggestions for improving the process.* There was one response:

- “Our reasons for assessing FSA use at our sites as successful are the same as our prior response. We don't really separate our FSA model use into ‘FSA Fusion’ or ‘FSA Remote’ because taxpayers are accessing FSA the same way and receiving support if needed. The only difference is whether or not they visit our in-person site and use our equipment to complete the return or access FSA from another location and use their own equipment.”

Question 38: *Will you employ this model next year?* One responded and said yes.

Question 39: *Additional Comments.* No one responded.

Question 40: *Regardless of which FSA model you used, did the IRS do the following (select as many as apply):* 4 responded:

- Discuss ways to successfully market FSA? (3 responded yes)
- Discuss FSA site and software options? (3 responded yes)
- Provide a customized URL for tracking accepted FSA returns? (2 responded yes)
- Assist with site setup as needed? (1 responded yes)
- Ensure accepted returns are counted and credited toward program goals? (1 responded yes)
- Provide overall guidance and support? (1 responded yes)

Question 41: *If you have not utilized FSA, please state your reasons here & it will not be necessary to complete the remainder of the survey.* 13 responded:

- “Local clients (sic) do not (sic) appear to be comfortable with it and strongly prefer (sic) in-person tax preparation.”
- “We have in-person, free VITA for Native Americans. Extra time is always used to fully explain the federal and state returns, along with basic financial literacy.”
- “Never had the option”
- “FSA is new to me. Even if offered, I am unsure if the site will agree to start. Our main concern is our elder population.”
- “Between in-person services and outside self-preparation software, the resources are not available to be able to offer an FSA.”
- “IRS did not offer any of the items listed in question 17, our state tax coalition gave us limited information and the site to access.”

- “We have not had anyone who feels prepared to do their own taxes. Our clients would rather take part in the in-person preparation rather than on their own.”
- “Our clients make in-person appointments.”
- “Many families do not have internet access.”
- “WE have a station set up but most clients prefer someone who has been trained to do their taxes for them. They are afraid of making mistakes on their returns if they put them in.”
- “At this time we have used what has worked traditionally for our site. However, with some additional funding we would like to do a hybrid service site with an area for FSA while we did the one-on-one service.”
- “Clients that came to our site preferred face-to-face service.”
- “People do not want to do their own taxes. We may be able to get the younger generation to do it but our ‘regulars’ will not mess with the computer.”

Question 42: *Please feel free to add any additional comments here.* 6 responded:

- “The in-person option needs to be kept to avoid losing a significant number of VITA clients.”
- “The free VITA program we have on the Reservation* is vital to the community. Over the past ten years we have worked very hard to earn their trust in addition to always making sure that clients* receive 100% of their fed and state refunds.” *Location redacted because of our pledge of anonymity to respondents.
- “Our site had many individuals who simply did not file returns when in-person services were not offered as they did not have the means or know how to file themselves and did not trust other preparers as they did their tribe’s VITA site.”
- “Our IRS SPEC partners are VERY supportive of our sites and have offered a lot of resources and help, particularly regarding the use of FSA at our sites. Our IRS Territory Manager shared the idea that FSA could be offered to local employers as a free benefit to their employees and we made some connections with local employers for this. Prior to the start of the 2023 tax filing season, we provided information to two or three local employers who then shared information with their employees about how to access free FSA, income guidelines, and our contact information in case assistance was needed. We can't know who used the link or how they obtained it - so we don't have conclusive information that proves these partnerships caused our FSA to be used or if users saw a public advertisement or came to our site to use the service - but nonetheless we believe this is a good way to develop partnerships in the community. Prior to next year's tax filing season, we plan to reach out to more employers and ask them to share information with their employees. We would like to continue to see the use of FSA increase, particularly because we know there are many taxpayers who go to "box" tax preparation companies or pay for online tax preparation services that would not have to because they would qualify for free tax filing.”
- “In-person VITA is important as many elders do not know how to use a computer or do they want to be shown what to do. Their preference is for someone to prepare them for them.”
- “ONAC has been instrumental in our development of our VITA programming.”