



December 11, 2009

Dear Volunteer,

Thank you for your interest in volunteering with CASH Greater Portland for the 2009 tax season. We appreciate your support in helping the community get their taxes prepared for free! To volunteer, all you need is transportation to the tax sites (in Portland and on the bus line), and be committed to volunteer for at least five shifts from January 23 through March 13, 2010. No experience is necessary and all training is provided (and required). Volunteer shifts are on Tuesday-Thursday evenings from 5-9 p.m. and Saturdays from 9 a.m.–2 p.m. Please contact us if you are looking for daytime volunteer opportunities. Please register on the CASH Volunteer Website to provide your contact information, volunteer role, sign-up for training sessions and schedule tax site shifts: www.cashgp.volunteerhub.com. Note: all emails will be sent from this Web site, therefore you must add the following email address to your contact list or “safe/not junk” list to be sure you receive the emails: noreply@volunteerhub.com.

TAX SITES

Location: United Way of Greater Portland
400 Congress Street, 4th Floor, Portland 04101

- Saturday, January 23: 9 a.m.-2 p.m.
- Tuesday, January 26: 5-9 p.m.
- Wednesday, January 27, February 3, 10, 17, 24: 5-9 p.m.
- Thursday, January 28, February 4, 11, 18, 25: 5-9 p.m.

Special Event: Non-profit Week, February 2-4

Location: Goodwill Industries of Northern New England
353 Cumberland Avenue, Portland 04101

- Saturday, January 30; February 13, 20; and March 6: 9 a.m.-1 p.m.

Special Events: EITC Day, 1/30; Interpreter Day, 2/13; Deaf Tax Day, 2/20; Financial Stability Day, 3/6

Location: City of Portland Barron Center
1145 Brighton Avenue, Portland 04102

- Tuesday, February 2, 9, 16, 23: 5-9 p.m.

ADDITIONAL SPECIAL EVENTS

KeyBank Super Refund Saturday

Location: Casey Family Services, 75 Washington Avenue, Portland 04101
Saturday, February 6: 8 a.m.-3 p.m.

Gorham Savings Bank Free Tax Preparation Day

Location: Cumberland County Civic Center, 45 Spring Street, Portland 04101
Saturday, February 27: 8 a.m.-1 p.m.

Please refer to the following pages to find out about CASH and our volunteer opportunities.

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- CASH Volunteer Position Flier ...page 3
- CASH Coach Job Description ...page 4
- CASH Tax Preparer Job Description ...page 5
- CASH Tax Preparer Study Guide ...page 6-7

CASH Greater Portland, managed by United Way of Greater Portland, is a partnership of community leaders and industry experts empowering families and individuals in Cumberland County to achieve long-term financial stability. Coalition members include: AARP Tax-Aide, Annie E. Casey Foundation, Casey Family Services, City of Portland, Community Financial Literacy, Consumer Credit Counseling Services of Maine, Goodwill Industries of Northern New England, Internal Revenue Service, KeyBank, Pine Tree Legal Assistance, Portland Housing Authority, People's Regional Opportunity Program, United Way of Greater Portland, and Women, Work and Community.

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www.cashgp.org





CASH Greater Portland, managed by United Way of Greater Portland, is a partnership of community leaders and industry experts helping families and individuals achieve long-term financial stability by offering free tax preparation to qualified filers during tax season, bringing financial education tools to the community, and educating hard-working residents about how they can make the most of their money.

Why CASH?

In Cumberland County:

- A household's basic needs budget is \$5,000 more than the average median income.
- 63% of lower-income working families have no more than \$300 in a bank account.
- \$4 million in Earned Income Tax Credits (EITC) are left unclaimed every year.

CASHGP.org

CASH connects the community to local programs and services, and utilizes its Web site, www.cashgp.org, as a financial education clearinghouse. This unique tool lists local and national online learning tools, electronic resources, and free area workshops.

Community and Workplace Education

To help people find ways to make the most of their money, CASH Greater Portland hosts community and workplace Lunch & Learn sessions and financial education workshops, and provides access to computer-based learning and printed and electronic resources.

Free Tax Preparation

At CASH tax sites, IRS-certified volunteers prepare and file federal and state income tax returns for free. This program helps any household making \$50,000 or less avoid high-priced income tax filing fees and Refund Anticipation Loans. Participants often learn that they qualify for tax credits, like the Earned Income Tax Credit, that they have never applied for before. These credits can put thousands of dollars back into their pockets.

Since 2004, CASH Greater Portland has helped 2,738 households:

- Save \$400,733 in tax preparation fees
- Apply for \$4,213,160 in federal and state tax refunds
- Receive \$1,279,950 in Earned Income Tax Credits



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Would you like to help families and individuals find ways to make the most of their money?

CASH Greater Portland, helping families and individuals achieve long-term financial stability, is looking for volunteers for the 2009 tax season.

CASH Greater Portland Tax Sites are “the gateway” to helping a household increase their income. Qualified filers can have their federal and state income taxes prepared and filed for free during tax season—avoiding high-priced income tax filing fees and Refund Anticipation Loans. Clients often learn about tax credits and rebates that they have never applied for before. For example, \$4 million from the Earned Income Tax Credit is left unclaimed in Cumberland County every year. Help us return this money to our community! Thanks to our volunteers, clients also get connected to local resources that can help them manage their money, reduce debt and save for the future.



So, how can you help?

We have several opportunities to volunteer, including:



Tax Preparers: Enjoy working with numbers and computers? Get trained by the IRS for free.

Coaches: Are you a good listener? Check-in clients and get them connected to local programs.

Interpreters: Do you speak English and another language? Help clients navigate through our tax preparation process.

Schedulers: Can't be at the tax site? Help us schedule appointments during the week.

Greeters: Like to meet people? Welcome clients to the tax site.

Outreach: Help raise awareness about free tax preparation!

To volunteer, all you need is transportation to the tax sites (in Portland and on the bus line), and be committed to volunteer for at least five shifts between January 23 through March 13, 2010. No experience is necessary and all training is provided (and required). Volunteer shifts are on Tuesday-Thursday evenings from 5-9 p.m. and Saturdays from 9 a.m.–2 p.m.

For more information or to volunteer, contact Nicole at 874-1000 or email nevans@unitedwaygp.org.

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**CASH Greater Portland
Volunteer Position Description**

Position Title: CASH Tax Site Volunteer Coach

Updated: October 2009

Reports to: CASH Tax Site Coordinator and Greater Portland CASH Coalition

General Summary/Purpose

CASH Greater Portland, managed by United Way of Greater Portland, is a partnership of community leaders and industry experts helping families and individuals achieve long-term financial stability by offering free tax preparation to qualified filers during tax season, bringing financial education tools to the community, and educating hard-working residents about how they can make the most of their money. At CASH free tax preparation sites, IRS-certified tax preparers prepare and file federal and state income taxes for free—helping clients avoid high-priced income tax filing fees and Refund Anticipation Loans. Participants often learn that they qualify for tax credits, like the Earned Income Tax Credit, which can put thousands of dollars back into their pockets. CASH Coaches help tax site clients with the intake process, as well as help make them become aware of local programs and services that can help them make the most of their money.

Essential Job Functions

- Provide high-quality assistance to all tax site clients, not denying service to anyone based on race, color, sex, age, national origin or disability, while maintaining highest-level of client confidentiality.
- Become familiar with and keep up-to-date on CASH Coach resources and tax site policies provided by Site Coordinator and Project Director.
- Interview tax site clients to collect relevant income tax paperwork, and record information regarding contact and household demographic information and feedback regarding personal financial outlook and tax site experience.
- Using resources provided at the tax site, refer clients to programs and services based on their financial goals and needs.
- Ensure client's paperwork is complete and accurate prior to seeing a volunteer tax preparer.
- Agree to accept no compensation of any kind for volunteer services provided.

Skills / Experience / Training Required

- Provide a minimum of five shifts (24 hours) at CASH Tax Sites from January 23-March 13, 2010. Transportation is not provided. All tax sites are in Portland and on a bus line.
- Attend CASH Coach training workshop (1 hour prior to first shift), and become familiar with resources listed on www.cashgp.org.
- Comfortable working with the public in a friendly, helpful and supportive manner.
- Willingness to hold one-on-one conversations with tax site clients, and strong communication skills to successfully complete client interviews (interview training skills provided).
- Promotes and advocates mission of CASH Greater Portland through word-of-mouth, outreach activities and volunteer recruitment.

Working Conditions/Physical Demands

- Ability to sit at a table for one-hour increments.

For more information: Visit www.cashgp.org. **Contact:** Nicole Evans: nevans@unitedwaygp.org or 207-874-1000. United Way of Greater Portland, 400 Congress St, Portland, ME 04101.

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**CA\$H Greater Portland
Volunteer Position Description**

Position Title: CA\$H Tax Site Volunteer Tax Preparer **Updated:** October 2009
Reports to: CA\$H Tax Site Coordinator and Greater Portland CA\$H Coalition

General Summary/Purpose

CA\$H Greater Portland, managed by United Way of Greater Portland, is a partnership of community leaders and industry experts helping families and individuals achieve long-term financial stability by offering free tax preparation to qualified filers during tax season, bringing financial education tools to the community, and educating hard-working residents about how they can make the most of their money. At CA\$H free tax preparation sites, IRS-certified tax preparers prepare and file federal and state income taxes for free—helping clients avoid high-priced income tax filing fees and Refund Anticipation Loans. Participants often learn that they qualify for tax credits, like the Earned Income Tax Credit, which can put thousands of dollars back into their pockets.

Essential Job Functions

- Provide high-quality assistance to all tax site clients, not denying service to anyone based on race, color, sex, age, national origin or disability, while maintaining highest-level of client confidentiality.
- Keep up-to-date on tax law guidelines and tax site policies provided by Site Coordinator and Project Director.
- Interview tax site clients to collect relevant information regarding income, deductions and allowable credits.
- Prepare federal and state income tax returns based on information provided by taxpayer using program’s electronic filing software procedures and guidelines.
- Complete only those tax returns within scope of certification, referring those beyond training to Site Coordinator.
- Explains tax returns prepared to taxpayers to ensure each tax return is complete, accurate, and receives an on-site Quality Review.
- Obtain and retain copies of any relevant tax statements and client signature, providing a copy of the completed return to client prior to departure.
- Agree to accept no compensation of any kind for volunteer services provided.

Skills / Experience / Training Required

- Dependably provide a minimum of five shifts (24 hours) at CA\$H Tax Sites from January 23-March 6, 2010. Transportation is not provided. All tax sites are on a bus line.
- Study and achieve IRS Volunteer Income Tax Assistance (VITA) “Basic” tax preparer certification, recertifying status annually. All training is free. Volunteer agreement must be signed and accompanied by VITA Certificate. Intermediate and Advanced certification encouraged.
- Attend and successfully complete tasks at CA\$H tax preparer training workshops (tax law and electronic filing).
- Basic computer skills and navigation for inputting client income tax information.
- Comfortable working with the public in a friendly, helpful and supportive manner.
- Willingness to hold one-on-one conversations with tax site clients, and strong communication skills to successfully complete client interviews (interview training skills provided).
- Promotes and advocates mission of CA\$H Greater Portland through word-of-mouth, outreach activities and volunteer recruitment.

Working Conditions/Physical Demands

- Ability to sit at a computer station for one-hour increments.
- Regularly uses computer keyboards requiring eye-hand coordination and finger dexterity.

For more information: Visit www.cashgp.org. **Contact:** Nicole Evans: nevans@unitedwaygp.org or 207-874-1000. United Way of Greater Portland, 400 Congress St, Portland, ME 04101.

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CA\$H Volunteer Tax Preparer Study Guide for Tax Year 2009

Volunteers looking to prepare income tax returns should complete the following instructions to become certified in tax preparation.

The amount of time to become certified depends on your experience with income taxes (not a requirement) and the “level” of certification you seek. You are required to pass the Internal Revenue Service *Link & Learn* “Basic” test (instructions are below). Typically, the time commitment to receive Basic certification is 10-20 hours of self study, and 12 hours of classroom instruction. Once you receive your certification, you will be required to volunteer for at least 24 hours (five or more tax sites). Tax sites are from January 23 - March 6, 2010. Shifts are from 5-9 p.m. Tuesday-Thursday, and from 9 a.m.-2 p.m. on Saturdays.

To begin, contact Nicole Evans to confirm your interest in volunteering. You must have Internet access to complete the certification process. Read the remaining instructions, then begin the online certification process by following the “Online Preparation and Certification” instructions below. Every new volunteer is required to attend a TaxWise training, and State of Maine return workshop. The other two workshops are optional, but strongly encouraged for new volunteers. All will be held at United Way. Returning volunteers are welcome to attend.

- Review and practice workshop (2 hrs)—*optional*: 6-8 p.m. on Wednesday, 1/6, or from 2-4 p.m. on Saturday, 1/9.
- Federal tax law and tax site case studies (4 hrs)—*optional*: 9 a.m.-1 p.m. on Saturday, 1/9.
- Required: TaxWise tax preparation software (3 hrs)—*Note: you must have your basic certification to attend*: 6-9 p.m. on Wednesday, 1/13.
- Required: State of Maine returns (3 hrs): 6-9 p.m. on Tuesday, 1/19, or Wednesday, 1/20.

Online Preparation and Certification

1. Go to the IRS volunteer training Web site *Link & Learn*: <http://www.irs.gov/app/vita>.
2. Read this page, then click on the “Basic” tab. When you are ready to begin practicing, click on the link “Start Basic Course”.
3. You may proceed, clicking on each Lesson, and referencing the IRS online reference guides, as needed. To access these guides, refer to “Reference Guides” at the end of this document. Please note that you do not need to read these cover-to-cover. Paper versions of these guides are available at the United Way office between the hours of 8:30 a.m. – 5 p.m., Monday-Friday.
4. Complete the “Basic Course”, using the “Practice Lab” (referenced on the right side of the Basic Course home page) to help you complete the test questions (vs. completing them by hand) by creating electronic returns. Please note that the Practice Lab is a simulation of our tax preparation software, TaxWise. We do not use an online version, but it will give you a good idea.
5. To access the “Practice Lab”, click on the button to the right of the course menu or go to <http://www.voltaxprep.com>.
 - a. Select the *Leave the IRS* button on the next page.
 - b. In the space provided enter the universal password: **learntwo** (all lowercase, no spaces).
 - c. Click on Create New User link.
 - d. Enter your ZIP code and email address.
 - e. Click on Create User ID button.
 - f. The system will generate a six digit User ID. Remember this number, but it will be emailed to you as well.
 - i. Caution: Your User ID cannot be retrieved. Practice returns will be lost if you lose or misplace it. If you forget or lose your User ID, you will be able to create a new User ID using the same ZIP Code and email address.
 - g. Log into the Practice Lab using your User ID and ZIP Code.
 - h. Click the “Here” link to access the Tutorial which is available for new users.
 - i. Click on New Return button on the menu bar to start a new return in the “Interview mode”.
6. Once you are ready to take the Basic Test, click on the link “Test”.
 - a. Select the *Leave the IRS* button on the next page.
 - b. Before you take the test, you will need to register. Click on “Create an Account” at the bottom left side of the page and complete the questions. Create your own username and password.
 - c. Begin your test.
 - d. **Please note the following:**
 - i. The test is not timed, open book, and you may stop at anytime and come back to it.

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- ii. Be sure to use the Practice Lab to complete the questions and tax returns, referencing the printed or electronic resource books. Do not attempt to use paper forms and your own calculations.
 - iii. You must pass the “Basic Test” to be a volunteer tax preparer. We urge you to become certified as an intermediate or advanced preparer, but it’s not required.
 - iv. You only have two opportunities to receive your certification. Please contact me with questions.
7. Once you take the test, you will receive an electronic certificate (the link is accessible when you click on “test” and log-on).
- a. Please save an electronic copy of the certificate.
 - b. Print two copies: one for your records and one for Nicole.
 - c. Email, fax (874-1007) or mail (P.O. Box 15200, Portland 04112) a copy of this certificate to Nicole. A certificate is required before you can participate in the classroom training and prepare taxes at the sites.
 - d. Be sure to complete/sign your Volunteer Agreement, Form 13615. This will appear on the Web site with your certificate.

Reference Guides

The following materials will help you study for your certification.

- **2009 Publication 17:** (<http://www.irs.gov/pub/irs-pdf/p17.pdf>) (printed guide available in January)
- **2009 Publication 4491: Student Training Guide** (<http://www.irs.gov/pub/irs-pdf/p4491.pdf>)
 - What’s New for 2009
 - Course Introduction
 - Screening and Interviewing
 - Filing Basics
 - Filing Status
 - Personal Exemptions
 - Dependency Exemptions
 - Unique Filing Status and Exemption Situations Introduction
 - Income – Wages, Interest, Etc; Form 1040, Lines 7-11
 - Income – Unemployment Compensation; Form 1040, Line 19
 - Income – Social Security Benefits; Form 1040, Line 20a
 - Income – Other Income; Form 1040, Lines 21-22
 - Adjustments to Income
 - Self-employment tax
 - Penalties for early withdrawal
 - Alimony paid
 - Student loan interest
 - Standard Deduction and Tax Computation
 - Credit for Child and Dependent Care Expenses
 - Education Credits
 - Child Tax Credit
 - Other Taxes
 - Self-employment tax
 - Unreported tip income
 - Advanced Earned Income Tax Credit
 - Payments
 - First-time Homebuyer Credit
 - Earned Income Credit (EIC)
 - Refund / Amount of Tax Owed
 - Completing the Return and Performing a Quality Review, and Concluding the Interview

2009 Publication 4012: Volunteer Resource Guide (<http://www.irs.gov/pub/irs-pdf/p4012.pdf>)

Always have the printed version of this guide available when you prepare taxes.

2009 Publication 4491-W: Comprehensive Problems and Exercises Workbook (<http://www.irs.gov/pub/irs-pdf/p4491w.pdf>)

For additional preparation, complete the “Basic Course” exercises using the sample income tax documents in Appendix’s A, B & C.

2009 Form 6744: Volunteer Assistor’s Test/Retest (<http://www.irs.gov/pub/irs-pdf/f6744.pdf>)

This is a useful guide to practice prior to taking the test online.

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