

NEWARK ASSET BUILDING COALITION NEWARK FREE TAX PREP REPORT TAX YEAR 2021



HOW TO:






-  Verify your identity through ID.me on GetYourRefund.org
-  Talk with an IRS certified preparer as they prepare and review your return
-  Answer simple intake questions about your financial information
-  Our IRS-certified preparers quality review before e-filing return
-  Upload all of your tax documents (ID, W-2's most common, 1099-MISC, 1095-A, etc.)



TABLE OF CONTENTS

Methodology	Page 3
Executive Summary	Page 4
Spotlight On Child Tax Credit	Page 5
Tax Year 2021 Overview by Partners	Page 6
Tax Year 2021 EIC and AGI by Partners	Page 7
Tax Year 2021 Child Tax Credit by Partners	Page 8
Tax Filer Demographics	Pages 9-10
Tax Filers by Income	Pages 11-12
Extra Savings	Page 13
Pandemic Effects	Page 14
NABC TAX Preparers	Page 15



METHODOLOGY

The goals of the evaluation of the Newark Asset Building Coalition (NABC) Newark Free Tax Prep Program for tax year 2021 were to collect retrospective information from the main audiences involved in the program and to analyze and report on existing data. Evaluation questions were developed through a collaborative process involving feedback from the Newark Asset Building Coalition members. The primary questions this study addresses include:

1. How productive were Newark Free Tax Prep sites in terms of number of tax returns filed and helping families claim the EITC?
2. Were outreach methods successful in getting families to file their taxes at Newark free tax prep sites, and which ones were the most successful?
3. Did Newark Free Tax Prep increase the number of families claiming their refunds in the low and moderate income communities targeted by NABC?



This program evaluation used a mixed-method design drawing on a number of evaluation methods including the following five sources of program data:

- **NABC Universal Intake Form-** The intake consists of demographic questions, information about tax services in previous years, the way in which individuals found out about VITA, banking behavior, and saving and spending plans for tax return money.
- **Tax Preparer/ Volunteer Surveys-** A survey created to assess the satisfaction of volunteers/tax preparers and their perspective on the impact of the program.
- **Secondary administrative and public data sources-** cited as used in document.

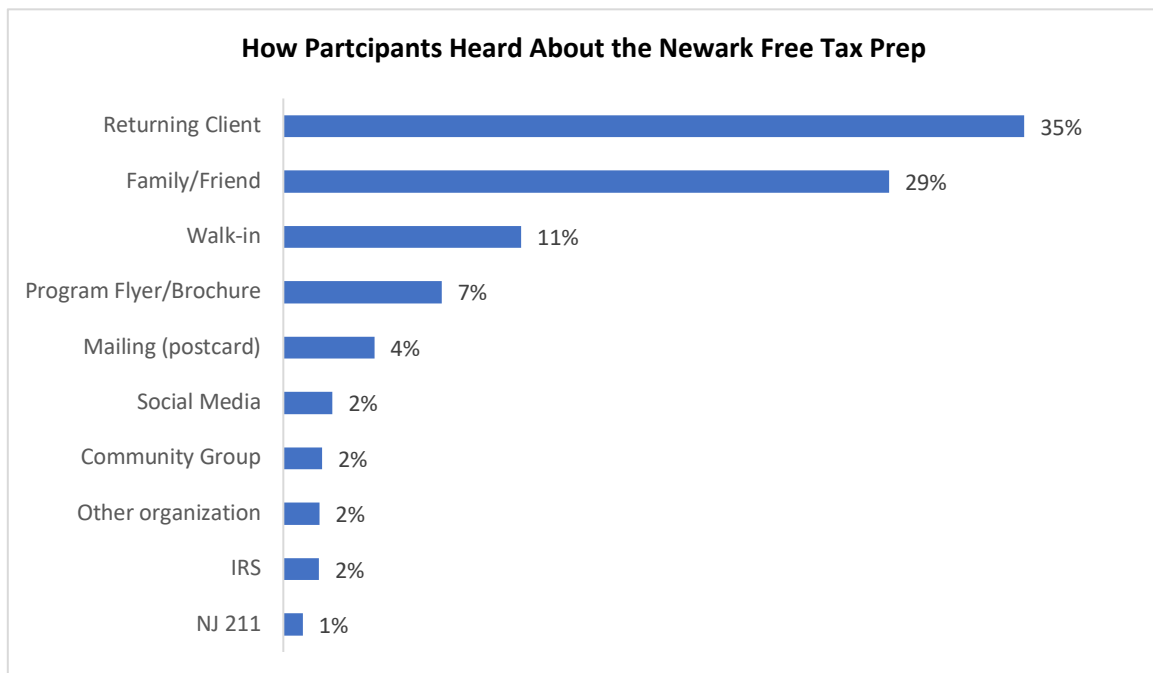
All demographic information in this report is analyzed from the Newark Free Tax Prep Universal Intake Form. 4318 Participants completed this survey, enough for a ± 0.7 Margin of Error. This means one can be 95% confident that the true answer lies within ± 0.7 percentage points of the finding. While this is the 6th consecutive year of evaluating the Newark Free Tax Prep Program, the numbers by filing site have changed dramatically since the start of the pandemic. The number of universal intakes is substantial enough to generalize, but there are large proportional differences in intake forms. As a result, data is not broken down in this report by site.

EXECUTIVE SUMMARY

Tax Year 2021 showed some small signs of hope and improvement. Despite still having fewer sites this year due to limitations of in-person gatherings and loss of tax sites at schools, the NABC still prepared a high number of taxes serving the community safely via drop-off/pick-up taxes and remotely. Employment status and benefits received started to revert back towards the consistent numbers of Tax Years 2019 and before, after last year where less tax filers were employed part-time or full-time and more tax filers were unemployed, retired, or disabled. More filers were receiving benefits in the form of SNAP, but much less in Unemployment.

	Tax Year			
	2018	2019	2020	2021
Total Returns Completed	9,262	5,465	5,858	5,359
Total Federal Refund Amount	\$13,983,175	\$12,423,176	\$9,868,401	\$9,632,475
Total Earned Income Tax Credits	\$4,603,802	\$4,580,128	\$2,621,022	\$3,836,001
Earned Income Tax Credits Received	2,672	3,114	1,403	3,830
Total Amount Saved In Filing Fees For Participants	\$1,630,112	\$1,961,168	\$1,101,304	\$1,554,110*

**The average tax preparation fee for an itemized Form 1040 with Schedule A and a state tax return in each U.S. census district average Middle Atlantic (NJ, NY, PA) – \$290. From the National Society of Accountants. This has increased from previous years.*



SPOTLIGHT ON CHILD TAX CREDIT

The child tax credit (CTC) was established in 1997 as part of the Taxpayer Relief Act. The original credit was \$400 per child under age 17 and it was increased multiple times over the years and changed from nonrefundable to refundable to align better with the Earned Income Tax Credit. The American Rescue Plan Act of 2021 (ARPA) temporarily expanded the CTC for tax year 2021 from \$2,000 to \$3,600 per child under age 6 and \$3,000 per child up to age 17 (rather than the previous limit of age 16). ARPA temporarily made the tax credit fully refundable and paid out half of the total credit in monthly payments for the first six months, rather than once per year.

Initial research suggests that the expanded child tax credit reached over 61 million children in more than 36 million households, and funds were primarily used for childcare, food, housing and other basic needs (National Conference of State Legislatures, 2022). If individuals filed tax returns for 2019 or 2020, or if they signed up to receive a stimulus check from the Internal Revenue Service, they got this tax relief automatically.

New Jersey is one of twelve states that have passed legislation for a child tax credit in addition to the federal credit. The credit per child is sliding scale with higher credits for lower income households, with \$400 per child from NJ being the highest additional credit for those making under \$40,000 per year.

MAKING FEDERAL CTC EXPANSIONS PERMANENT WOULD ALMOST CUT CHILD POVERTY BY MORE THAN A THIRD (35%) FOR NEW JERSEY.

According to the Urban Institute's new research, the Biden administration's plan to extend the CTC expansions until 2025 would cut the current child poverty rate in New Jersey (14.3%) down 5 percentage points (to 9.3%), which amounts to 97 thousand children being lifted out of poverty.



Programs like the expanded CTC measurably decrease chronic stress on children in poverty and lead to better health outcomes long-term. Lifting family income for children living in poverty early in their lives has long-term beneficial effects on education and economic outcomes.

According to the 2022 Center for American Progress, "expanding access to a direct-payment program such as the CTC would especially benefit Black and Latino households, who on average, have substantially less in cash reserves than white families. In 2019, non-Hispanic white households held an average of \$8,200 in cash reserves, while Hispanic households had an average of just \$2,000 in reserves and Black households held just \$1,500. The CTC can boost these households' cash reserves, helping families avoid temporary cash shortfalls and ridding them of reliance on high-fee, short-term credit—such as payday loans."

NEWARK FREE TAX PREP

TAX YEAR 2021 OVERVIEW BY PARTNERS

	New Jersey Citizen Action	Ironbound Community Corporation	Urban League of Essex County	New Community Center	South Ward Promise (Clinton Hill Community Action + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	East Orange Senior Center	TOTALS
# Prepared Tax Returns (Federal)	3,805	656	159	221	78	144	296	5,359
# Prepared Tax Returns (State)	3,890	562	166	223	77	137	311	5,366
# Prepared Tax Returns (Combined)	7,695	1,218	325	444	155	281	607	10,725
Total Refund Amount (Federal)	\$6,643,785	\$1,120,148	\$327,060	\$526,435	\$136,403	\$372,380	\$506,264	\$9,632,475
Total Refund Amount (State)	\$1,425,413	\$184,437	\$48,734	\$108,428	\$17,763	\$58,904	\$99,478	\$1,943,157
Total Refund Amount (Combined)	\$8,069,198	\$1,304,585	\$375,794	\$634,863	\$154,166	\$431,284	\$605,742	\$11,575,632
# EIC Recipients (Federal)	1,200	\$191	58	95	30	44	79	1,697
# EIC Recipients (State)	1,058	\$161	166	223	77	137	311	2,133
# EIC Recipients (Combined)	2,258	\$352	224	318	107	181	390	3,830
Total EIC Amount (Federal)	\$1,999,882	\$335,900	\$80,181	\$135,263	\$40,655	\$92,877	\$103,202	\$2,787,960
Total EIC Amount (State)	\$779,226	\$102,869	\$14,477	\$51,202	\$16,862	\$40,528	\$42,877	\$1,048,041
Total EIC Amount (Combined)	\$2,779,108	\$438,769	\$94,658	\$186,465	\$57,517	\$133,405	\$146,079	\$3,836,001

NEWARK FREE TAX PREP

TAX YEAR 2021 EIC AND AGI BY PARTNERS

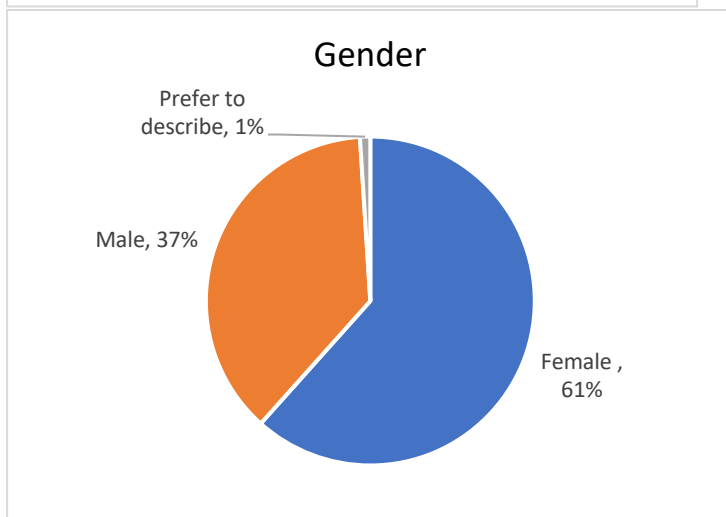
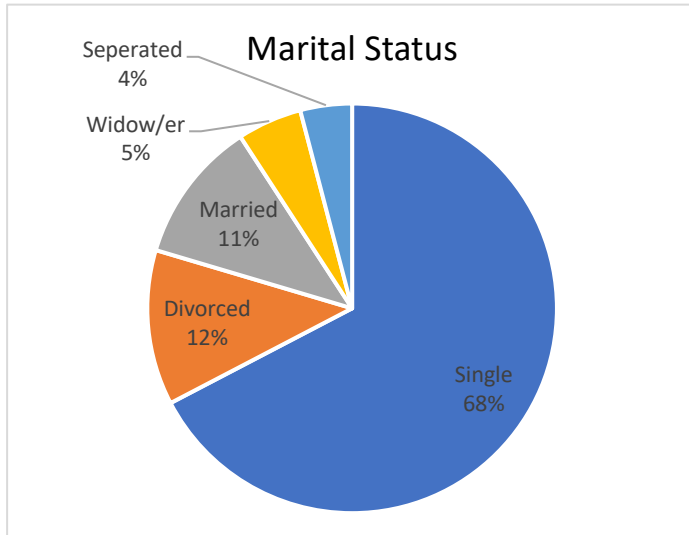
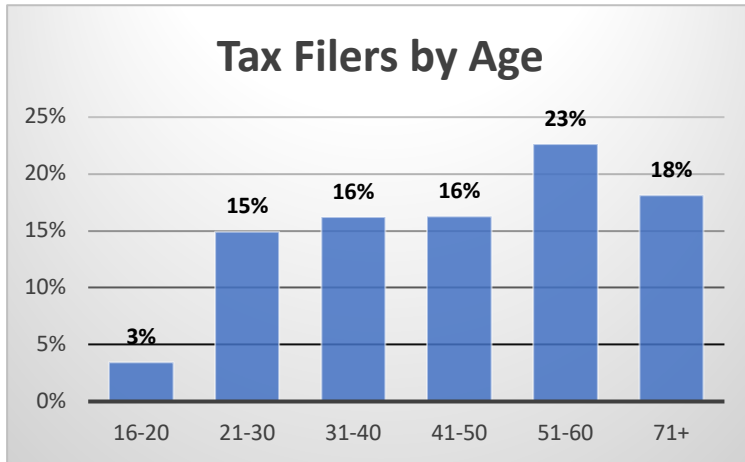
	New Jersey Citizen Action	Ironbound Community Corporation	Urban League of Essex County	New Community Center	South Ward Promise (Clinton Hill Community Action + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	East Orange Senior Center
Max EIC (Federal)	\$6,728	\$12,732	\$3,652	\$6,728	\$5,980	\$6,728	\$5,980
Median EIC (Federal)	\$995	\$1,108	\$1,214	\$1,243	\$1,012	\$1,431	\$1,197
Min EIC (Federal)	\$2	\$8	\$29	\$4	\$57	\$42	\$8
Max EIC (State)	\$2,691	\$2,530	1452	\$2,691	\$2,392	\$2,691	\$2,392
Median EIC (State)	\$392	\$449	\$475	\$501	\$408	\$585	\$506
Min EIC (State)	\$1	\$0	\$12	\$2	\$23	\$17	\$3
Max AGI	\$94,023	\$96,254	\$114,465	\$88,727	\$93,340	\$81,894	\$107,142
Median AGI	\$23,529	\$21,436	\$27,328	\$23,355	\$24,618	\$21,866	\$25,100
Min AGI	\$0	\$0	\$305	\$1	\$1,127	\$251	\$15

NEWARK FREE TAX PREP

TAX YEAR 2021 CHILD TAX CREDIT BY PARTNERS

	New Jersey Citizen Action	Ironbound Community Corporation	Urban League of Essex County	New Community Center	South Ward Promise (Clinton Hill Community Action + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	East Orange Senior Center	TOTALS
# Child Tax Credit Recipients	189	39	6	19	2	8	20	283
Total Child Tax Credit Refund Amount	\$90,973	\$21,864	\$3,000	\$10,738	\$2,397	\$6,568	\$11,162	\$146,702
# Additional Child Tax Credit Recipients	580	\$148	37	34	14	32	28	873
Total ADDCTC Refund Amount	\$1,604,668	\$453,281	\$103,350	\$94,375	\$33,100	\$115,250	\$82,150	\$2,486,174
# Education Tax Credit Recipients	131	27	9	13	4	13	18	215
Total Education Tax Credit Refund Amount	\$176,720	\$41,446	\$9,491	\$12,179	\$5,356	\$17,443	\$25,991	\$288,626
# Tax Clients Requesting Direct Deposit	2297	373	112	159	45	99	210	3295
# Tax Clients Saving Refund	9	0	0	0	0	0	0	9
Total Save Your Refund Amount (if any)	\$27,649	\$0	\$0	\$0	\$0	\$0	\$0	\$27,649

Tax Filer Demographics



Tax Filers by Race/Ethnicity

Black	60%
Latino	32%
White	17%
Asian or Pacific Islander	2%
Native American	1%

*Percentages total more than 100% because clients could select multiple races.

The proportions are almost identical to last year's tax filers by marital status and gender. This establishes 6 years of strong consistency in population served for the NABC. There are slight changes in the age and race/ethnicity of tax filers.

There slight change is with age, which has shifted a bit since last year. The percentage of clients served in the age ranges of 21-30, 31-40, 41-50, and 51-60 all decreased by a few percentage points, while the percentage of clients served 71 or older increased by 7%.

Race/Ethnicity of clients served has shifted a little from previous reports, with 5% less Black or African American individuals served (from 65% to 60%) and 12% more White individuals being served (from 5% to 17%).

The proportion of men to women served is about the same as the last 3 years, 61% of Newark Free Tax Prep participants are women, aligned with 60% in last year and 59% in tax year 2019.

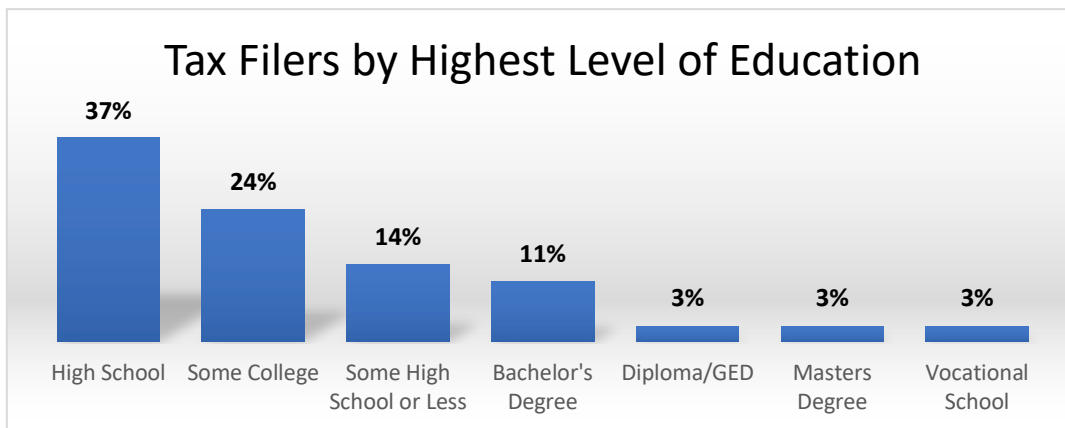
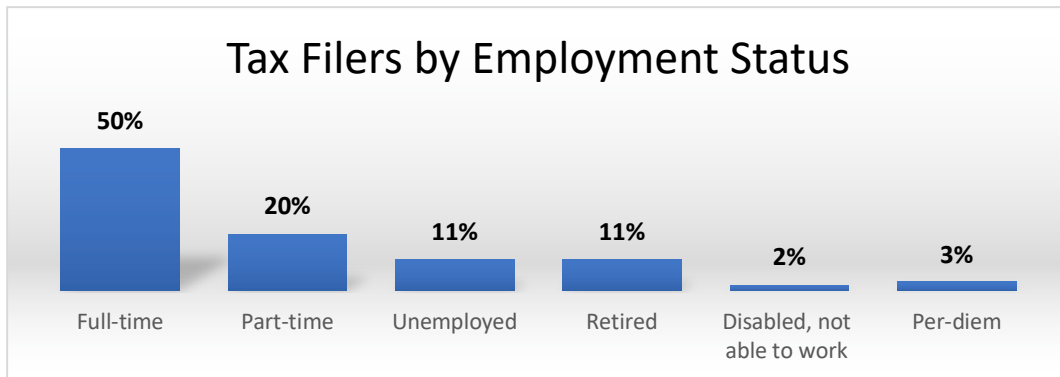
About seven in ten tax filers are single or never married, while about one in ten are married and one in ten are divorced. This is consistent with previous reports.

2% of filers are veterans and 3% of filers are homeowners.

TAX FILER DEMOGRAPHICS

Numbers started to trend back in the right direction with employment as more tax filers were employed part-time or full-time in tax year 2021 than tax year 2020. Five in ten (50%) tax filers were employed full time, up from 42% in TY2020 and more closely aligned with 52% in TY2019. Under two in ten (20%) held part-time jobs, still down from last year compared to 26% in TY2019. Unemployment decreased 4 percentage points from 15% in TY2020 to 11% this year, still up from 6% in TY2019. Those retired stayed the same as last year at 11% up from 5% in TY 2019.

Although still less than two in ten, more filers were receiving benefits again in the form of SNAP (19%, up from 15% in TY2020 and 7% in TY2019), Unemployment was all the way back down from 11% in TY2020 to 2% this year, which was the same in TY2019. SSI/SSDI stayed the same at 10% up from 4% in TY2019.



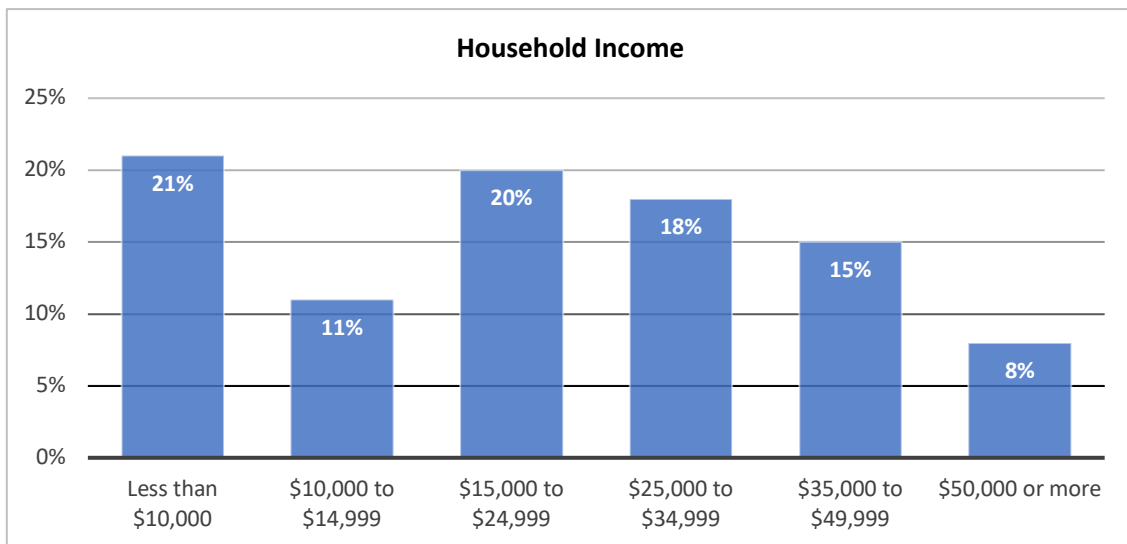
Benefits Received by Filers	
SNAP	19%
SSI/SSDI	10%
Unemployment	11%
Medicare/Medicaid	27%
TANF	1%

	Number of children in the house	Number of dependents claimed
0	72%	72%
1	17%	17%
2	8%	8%
3	2%	2%
4+	1%	1%

TAX FILERS BY INCOME

Newark Free Tax Prep participants were almost completely considered low-income defined by their reported income being equal to or less than 200% of the Federal Poverty Limit. Further, research shows that these limits are low, and average cost of living demands much more than the federal poverty limits account for. This demonstrates that the Newark Free Tax Prep Program is clearly providing a crucial service for individuals that cannot spare the average estimated \$290 dollars in preparation fees for basic filing (National Society of Accountants, 2022). Thanks to the NABC program this money is available to be used for essential needs including groceries and housing, especially crucial during these new economic challenges in the wake of Covid-19.

Connecting the household income and employment status demonstrates that the majority of participants are considered the “working poor”, which according to the Bureau of Labor Statistics means they spend 27 weeks or more in a year in the labor force either working or looking for work and their income falls below the poverty level. More than half of participants were not receiving any benefits at the time of tax return completion, which aligns with the percentage of participants that have full time jobs.



Tax Filers by Income and Number of Dependents			
	0 dependents	1 dependent	2+ dependents
Less than \$10,000	16%	4%	2%
\$10,000 to \$14,999	8%	2%	1%
\$15,000 to \$24,999	14%	3%	2%
\$25,000 to \$34,999	13%	3%	2%
\$35,000 to \$49,999	12%	2%	2%
\$50,000 or more	4%	1%	1%

**The table above does not include the respondents that didn't answer how many dependents they claimed.*

THE LIVING WAGE FOR A SINGLE PARENT WITH ONE CHILD IN NJ IS \$87,152 AND FOR A SINGLE INDIVIDUAL WITH NO CHILD IT IS \$42,786. ONLY 4% OF TAX FILERS WERE EVEN AT THE LIVING WAGE FOR A SINGLE PERSON IN NJ.



Hourly Living, Poverty and Minimum Wage for the State of NJ								
	1 Adult				2 Adults Both Working			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Living Wage	\$20.57	\$41.90	\$53.09	\$70.57	\$15.36	\$22.68	\$29.60	\$35.66
Poverty Wage	\$6.19	\$8.38	\$10.56	\$12.74	\$4.19	\$5.28	\$6.37	\$7.46
Minimum Wage	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00

From Massachusetts Institute of Technology Living Wage Calculator

For all of this year’s tax filers, filing even a simple tax return would cost them 3 hours or more of their work week in pay.

The average tax preparation fee for an itemized Form 1040 with Schedule A and a state tax return in each U.S. census district average Middle Atlantic (NJ, NY, PA) – \$290.

From the National Society of Accountants

EXTRA SAVINGS

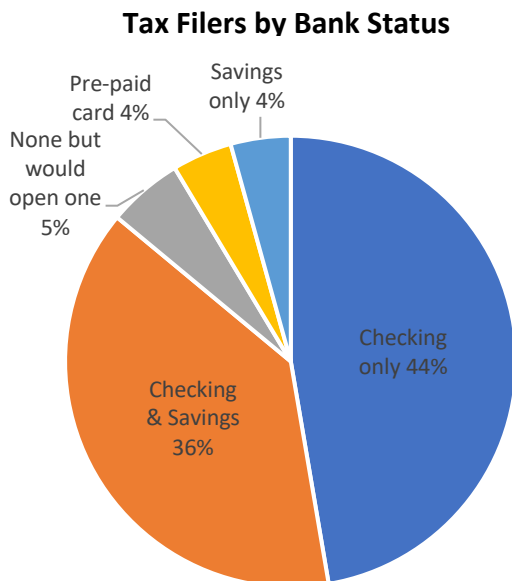
The extra money that Newark Free Tax Prep saves clients in filing fees and additional credits is used to support their basic needs, most often paying for rent, utility, medical, car, childcare, home repair, groceries and clothing. Participants overwhelmingly use their return to pay bills and reduce debt. This means that participants might not be able to put any in savings because they have too much debt accrued. Because of this, financial coaching will be more effective for long term than savings incentive programs, as it is impossible for participants to save when they are in debt. Especially this year with high unemployment and evictions looming as a result of Covid-19, tax filers seem less focused on saving and more focused on urgent basic needs or catching up. Double the amount of filers from last year planned to save all of their refund. When it comes to what filers plan to spend their refund on, the top 5 answers remained the same from last year, with the top answer being purchasing groceries.

231 participants that paid \$38,473 last year in tax preparation fees paid \$0 this year.

32% of participants worry about not having money to cover basic expenses all the time

87% of participants worry about not having money to cover basic expenses sometimes, most of the time, or all the time

	Amt of refund planned to save	Amt of refund planned to pay off debt	Amt of refund planned to spend
All- 100%	26%	14%	12%
Most- 75%	22%	21%	13%
Half- 50%	1%	1%	1%
Some- 25%	34%	34%	39%
None- 0%	17%	17%	22%



Plan for Refund	
43%	Purchases- Groceries
42%	Bills- Pay rent or
30%	Debt- Pay off/reduce credit card
26%	Bills- Pay utility bills
25%	Purchases- Clothing
15%	Repairs- Car repairs
11%	Debt- Pay personal Loans
11%	Debt- Pay bank loans: car loan, student loan, etc.
10%	Bills- Pay medical bills
9%	Purchases- Household furnishing
9%	Purchases- Car
7%	Purchases- House
5%	Repairs- Home repairs
3%	Purchases- Major appliances
3%	Bills- Pay childcare
2%	Purchases- Other
2%	Repairs- Repairs to major appliances
2%	Bills- Pay property taxes
1%	Mortgage
1%	Debt- Lower Mortgage

Pandemic Effects

The vast majority (90%) of filers prefer in-person taxes compared to online taxes (10%).

370 filers report the head of their household lost a job and 345 say a short-term medical emergency negatively affected their earnings. Although for each of the categories that can negatively affect earnings there is less than one in ten respondents represented these are still large amounts of individuals that are experiencing loss of income, mostly due to factors outside of their control and pandemic related.

Factors that Negatively Affected Earnings		
	Percentage	Count
Loss of a job, head of household	9%	370
Medical emergency (short-term)	8%	345
Loss of a job, non-head of household	4%	186
Medical emergency (long-term)	2%	402
Loss of housing via eviction from a rental	1%	54
Loss of childcare	1%	23
Loss of housing via foreclosure	0%	9

608 individuals (14% of filers) received the Child Tax Credit monthly payments in 2021. Those that received them were most likely to spend them on bills.

Child Tax Credit Monthly Payments		
	Percentage	Count
Bills	13%	559
Purchases	4%	187
Debt	4%	180
Repairs	2%	70
I qualified but did not receive child tax payments	1%	22

More than half of respondents spent their stimulus check on bills, and nearly two in ten spend their money on debt.

How Stimulus Check was Spent		
	Percentage	Count
Bills	52%	2249
Debt	19%	834
Purchases	14%	585
Repairs	7%	293
I qualified but did not receive a stimulus check(s)	3%	154

NABC TAX PREPARERS

33 volunteers/tax preparers were able to complete a survey about their Newark Free Tax Prep Experience. 12 were site coordinators, 18 were volunteers. The average number of years the volunteers/tax preparers have worked is 5.1, while the median number of years worked was 4.

Site	Staff Surveys
East Orange Senior Center	2
Ironbound Community Corporation	11
New Community Corporation	3
NJ Citizen Action	10
United Way of Greater Newark (GetYourRefund online)	4
Urban League of Essex County	1
Clinton Hill Community Action	2
Weequahic Family Success Center	2

79% agreed their site ran smoothly for the volunteers and the clients

82% say enjoy being a part of the Newark Free Tax Preparation program

94% say the Newark Free Tax Preparation program makes a difference in Newark

89% agree their tax site is managed well

61% say more volunteers/staff were needed at their site

What is your professional or personal highlight of the 2021 Tax Season?

- Being able to experience the world of personal taxes and help those in need.
- Being able to help a client receive all past due stimulus and child tax credits which enabled her to get a refund large enough for a deposit on a home.
- Being able to help my community keep tax preparation money in their pockets.
- Educating clients how to reduce their liability and increase refunds
- Helping all of the families and individuals of newark!
- Helping so many people
- I completed alot of quality returns and learned more about Newark
- I completed more than 950 quality tax returns.
- I learned to be a counselor and guide people to do their taxes better.
- I loved making new friends at my volunteer site and meeting the community members who needed to get their taxes done. Also, my site coordinators were a big help to shaping me as an effective tax preparer!
- Interacting with the clients and fellow team members.
- It was an eye opening and learning experienting. I thoroughly enjoyed myself and look forward to volunteering next year.
- My highlights this season were my fellow preparers and the office staff.
- My professional highlight of the 2022 Tax Season was being able to come on site as a site-coordinator and being able to help many community members (the highest at my site), especially while still being a full time student and being involved with all of my other activities outside of work.
- Seeing how happy and content the clients are after we have completed their taxes
- Tax Program was able to put money back in the taxpayers pocket to help their economic stability
- That we were able to puts systems in place to make sure that we could service our clients, in the middle of Covid.
- This was such a great experience for me! Helping the community on something that can be as complicated as taxes is a great feeling.

VOLUNTEER SPOTLIGHT - ANTHONY MIYAMOTO

Accounting Major in his Senior Year at Seton Hall University

Plans after graduation: Pursuing Masters in Accounting

Employment: Peer Tutor in the Educational Opportunities (EOP) Program at Seton Hall

Member of the BETA GAMMA SIGMA Honor Society and BETA ALPHA PSY Accounting Honors Society

Enjoys true crime books. Movie enthusiast. Loves Dr. Strange.

For Tax Year 2022 Anthony worked at the East Orange Senior Center mentored by Milton, a long time Site Director. He started volunteering with VITA as a Freshman in college and comes back every year.



He recalls: *“Mr. Jackson took me under his wing, mentored me, showed me the ropes, encouraged me to move up. I feel like he saw something in me, very grateful for him and Danielle, they encouraged me to do better at school and tax season.”*

After 2 years of volunteering with VITA he got a position as Site Coordinator with United Way of Greater Newark. He describes it as a huge responsibility at 20 years old. He loves seeing the faces, how grateful and how happy clients are, and enjoys the environment which is focused on camaraderie and teamwork. He recalls some of his highlights of Tax Year 2022:

“I remember two distinct clients. One lady- I’ve been doing her taxes for 4 years. She remembered me, and requested I do her taxes. I didn’t know her age, she was over 90! She was very active and very lovely. There was also this this married couple- I was doing their joint filed taxes. They were my first client ever 4 years ago. They remember my name and they are still coming back, 4 years later.”

All of his practice with VITA helped him realize that he was capable of doing even complicated taxes. He especially enjoys being able to help by doing taxes for economically disadvantaged people and helping them receive all the refund they are entitled to. “

“That’s why I keep coming back. They care about me, it’s very personal.”

His advice for future accounting students is:

“Accounting is hard, it’s not for everyone. If you enjoy what you are doing, it’s never work, right now I have never worked a day in my life, because I love what I do. VITA is a welcoming environment to get experience, learn as you go, and make mistakes which are easily fixable. It’s a great opportunity, I wish more people would see that.”

VOLUNTEER SPOTLIGHT – LINDA PERLONGO

Accounting Major at Berkeley University

Linda received an email about the volunteer opportunity with VITA through United Way of Greater Newark. She acknowledges that from her own experience, going to a tax professional costs a lot of money and can often prevent people from getting what they are entitled to.

“It was such a worthwhile experience. They do a great job in reaching out to the community, really helping people that might not have that resource, and aren't even aware, what they are entitled to or eligible for. Through this training, especially with the Earned Income Tax Credit, I was even able to help friends and family members. I have been doing my own and my daughter's taxes and never knew these extra credits existed.”



Linda feels that when it comes to getting more individuals to participate in Free Tax Prep, knowledge and spreading the word seems to be the biggest barrier- especially to those not on the internet or with no social media presence. She feels that if she didn't get the email from her school, she wouldn't know this program existed, and she feels it's such a worthwhile program and word of mouth is so powerful.

Tax Year 2021 was Linda's first year started with the 20-hour training course for beginners and then built up confidence to complete the advanced training. She feels VITA is "something that you can grow with."

She recalls her highlights of the program:

“They are made up of a lot of little moments where you are reaching out to the community and letting them know that they do have help. There are people out there to support you. Even just speaking through their circumstances, getting to know them and getting some background. I was able to give helpful hints for next year, including improved record keeping and other ways to help so its easier in the future. It's amazing that you can make a difference in their life so much through this program.”

Another highlight for Linda was her team at the site. She feels working with the team, specifically working with like-minded people, is such a wonderful environment to be a part of. *“Its dual- you are helping people on one end to get taxes, and then you are helping people - help people.”* They were a small team, there was a lot of work to be done. She learned a new software (Slack) that is valuable in the workplace. She also felt the *Get Your Refund* software was very good and provided seamless transitions through a collaborative virtual space.

“It is humbling to know that time channeled in this direction makes a difference in people's minds and lives. Having a commitment is hard sometimes. We all have to make choices and we are all pressed for time, but if people gave it a chance, and saw how rewarding it was, a lot more people would be involved in VITA.”