Evaluating Tax Time Savings Interventions & Behaviors

February 20, 2020
2-3:30pm ET; 11am-12:30pm PT
Welcome

Justin Chu
Senior Program Associate, Field Engagement
Prosperity Now
Housekeeping

- All webinar attendees are muted to ensure sound quality.
- This webinar is being recorded and will be released within one week.
- **Ask a question any time** by typing the question into the text box of the GoToWebinar Control Panel.
- If you experience any technical issues, email gotomeeting@prosperitynow.org.
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Grab a coffee or snack and settle in

Engage! Share your questions with us!

Create a watch party with your team to discuss together

Keys to Success on Today’s Webinar
Prosperity Now’s mission is to ensure everyone in our country has a clear path to financial stability, wealth and prosperity.
To **connect**, **strengthen** and **inspire** community tax programs so that they can ...

- More effectively & efficiently **deliver critical tax assistance**
- Couple that assistance with other **financial capability services**
- Advocate for fairer tax policy
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- Participate in learning and advocacy opportunities
- Learn about the latest developments in the field
- Access valuable resources for volunteers, program managers and site coordinators
- Get discounts to Prosperity Now and Taxpayer Opportunity Network events

To join or learn more, go to: prosperitynow.org/get-involved/taxpayer-opportunity-network
What’s in store for today?

- Welcome and Setting the Table
- Here’s the Headlines
- Report Background and Methodology
- Filers and Refunds
- The VITA Experience
- Q&A Session
- Close
Today’s Speakers

Justin Chu
Senior Program Associate
Taxpayer Opportunity Network

Rebecca Thompson
Project Director
Taxpayer Opportunity Network

Susan Mason
Director
Intuit Financial Freedom Foundation
Today’s Speakers

Stephen Roll  
Research Assistant Professor  
Social Policy Institute

Tim Lucas  
Director of Research  
SaverLife

Zoraima Diaz-Pineda  
Financial Security Manager  
CDC of Brownsville
Welcome from TON

Rebecca Thompson
Project Director, Taxpayer Opportunity Network
Prosperity Now
Welcome from IFFF

Susan Mason
Director
Intuit Financial Freedom Foundation
The Headlines

Rebecca Thompson
Project Director, Taxpayer Opportunity Network
Prosperity Now
Tax Time Savings Research and Preliminary Findings

Rebecca Thompson, Prosperity Now
Tim Lucas, EARN
Mindy Hernandez, Prosperity Now
Stephen Roll, Washington University in St. Louis
What is the relationship between tax time savings and the financial well-being of LMI taxpayers?

What is the relationship between tax time savings supports and interventions and taxpayer savings behaviors and balances?
LMI tax filers are saving a portion of their refund at higher rates than previously thought or measured, but a number of filers who intend to save are not successful when they get their refund.
Headlines: Savings helps guard and protect against financial hardship

Tax filers who successfully saved experienced fewer hardships and higher financial well-being after filing their taxes.
Headlines: People use their refunds for a variety of reasons, not just savings

Savings is just one of the uses of the refund and not the most important use for many LMI tax filers.

- Purchase household necessities (rent, bills, groceries)
- Pay down debt (credit card, pay day, past due bills)
- Saving for emergencies or unexpected needs
- Save for specific future purchase (education, home, vacation)
Headlines: VITA programs are inconsistent in promoting and supporting savings

Despite evidence that interventions can support successful savings, there are many barriers to integrating savings programs and other financial capability services into VITA sites.

Highest Priorities, VITA Site Coordinators

- Respect to clients: No. of Responses
- Complex returns: No. of Responses
- Emergency savings: No. of Responses
- Connecting to benefits: No. of Responses
Report Background and Methodology

Stephen Roll
Research Assistant Professor
Social Policy Institute
Background and Motivation

• Little systematic research assessing the needs and behaviors of free tax prep customers
• Limitations in measuring savings behaviors at tax time
  – Form 8888, depositing to a savings account
• To address these limitations, the Social Policy Institute, CFPB, Prosperity Now, Intuit, and SaverLife developed new survey instruments to:
  – Provide VITA sites with a standardized measurement tool
  – Develop a deeper understanding of refund savings behaviors at tax time and in the months after
  – Better understand the needs of filers in different free file contexts
## Survey Design

- Two surveys: One at the time of tax filing and one in the months after tax filing

<table>
<thead>
<tr>
<th>Platform</th>
<th>VITA</th>
<th>SaverLife</th>
<th>TTFFP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Wave 1</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sample Size</td>
<td>579</td>
<td>653</td>
<td>14,928</td>
</tr>
<tr>
<td>Timing</td>
<td>During tax filing</td>
<td>Near tax time</td>
<td>Following tax filing</td>
</tr>
<tr>
<td>Mode</td>
<td>In-person</td>
<td>Online</td>
<td>Online</td>
</tr>
<tr>
<td><strong>Wave 2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sample Size</td>
<td>171</td>
<td>106</td>
<td>2,615</td>
</tr>
<tr>
<td>Timing</td>
<td>3-6 months after filing</td>
<td>6 months after filing</td>
<td>6 months after filing</td>
</tr>
<tr>
<td>Mode</td>
<td>Phone/online</td>
<td>Online</td>
<td>Online</td>
</tr>
</tbody>
</table>
• The surveys asked questions capturing:
  – Refund characteristics
  – Refund savings and usage
  – Demographics
  – Income
  – Hardship experience
  – Emergency resources
  – CFPB’s financial well-being scale

• VITA filers and program managers/site coordinators received additional VITA-specific questions
### Demographic and Financial Characteristics, by Platform

<table>
<thead>
<tr>
<th>Platform</th>
<th>VITA mean/pc</th>
<th>SaverLif mean/pc</th>
<th>TTFFP mean/pct</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Demographic Characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>68%</td>
<td>77%</td>
<td>51%</td>
</tr>
<tr>
<td>Age</td>
<td>52</td>
<td>38</td>
<td>35</td>
</tr>
<tr>
<td><strong>Race</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>39%</td>
<td>43%</td>
<td>72%</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>21%</td>
<td>30%</td>
<td>5%</td>
</tr>
<tr>
<td>Asian, Non-Hispanic</td>
<td>1%</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>Latino</td>
<td>37%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
<td>11%</td>
<td>6%</td>
</tr>
<tr>
<td>Married</td>
<td>25%</td>
<td>38%</td>
<td>11%</td>
</tr>
<tr>
<td>Bachelor's Degree or Higher</td>
<td>24%</td>
<td>42%</td>
<td>44%</td>
</tr>
<tr>
<td><strong>Financial Characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income Volatility</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No Volatility</td>
<td>77%</td>
<td>61%</td>
<td>62%</td>
</tr>
<tr>
<td>Some Volatility</td>
<td>13%</td>
<td>23%</td>
<td>26%</td>
</tr>
<tr>
<td>High Volatility</td>
<td>11%</td>
<td>16%</td>
<td>12%</td>
</tr>
<tr>
<td>Have any credit card</td>
<td>63%</td>
<td>75%</td>
<td>64%</td>
</tr>
<tr>
<td>Paid credit card in full</td>
<td>39%</td>
<td>45%</td>
<td>43%</td>
</tr>
<tr>
<td>Alternative financial services</td>
<td>7%</td>
<td>19%</td>
<td>20%</td>
</tr>
<tr>
<td>No Access to $400</td>
<td>22%</td>
<td>15%</td>
<td>7%</td>
</tr>
<tr>
<td>Observations</td>
<td>1,016</td>
<td>653</td>
<td>14,928</td>
</tr>
</tbody>
</table>

Median Income:
- VITA: $20-30,000
- SaverLife: $15k-20k
- TTFFP: $15k-20k
# Refund Characteristics, by Platform

<table>
<thead>
<tr>
<th></th>
<th>VITA</th>
<th>SaverLife</th>
<th>TTFFP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tax Time</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expect refund</td>
<td>85%</td>
<td>88%</td>
<td>81%</td>
</tr>
<tr>
<td><strong>Refund saving intentions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No saving</td>
<td>39%</td>
<td>7%</td>
<td>40%</td>
</tr>
<tr>
<td>Intend to Save</td>
<td>61%</td>
<td>94%</td>
<td>60%</td>
</tr>
<tr>
<td>Save but spend &lt; 6 months</td>
<td>17%</td>
<td>19%</td>
<td>13%</td>
</tr>
<tr>
<td>Save &gt; 6 months</td>
<td>43%</td>
<td>75%</td>
<td>47%</td>
</tr>
<tr>
<td><strong>Refund saving locations</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>4%</td>
<td>10%</td>
<td>6%</td>
</tr>
<tr>
<td>Checking</td>
<td>40%</td>
<td>15%</td>
<td>33%</td>
</tr>
<tr>
<td>Savings</td>
<td>50%</td>
<td>63%</td>
<td>67%</td>
</tr>
<tr>
<td>Pre-Paid</td>
<td>1%</td>
<td>6%</td>
<td>1%</td>
</tr>
<tr>
<td>Retirement</td>
<td>1%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Other</td>
<td>4%</td>
<td>N/A</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Follow-up (3 – 6 months post-filing)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refund saving rate (actual)</td>
<td>53%</td>
<td>84%</td>
<td>55%</td>
</tr>
<tr>
<td>Tax Time Observations</td>
<td>1,012</td>
<td>655</td>
<td>14,814</td>
</tr>
<tr>
<td>Follow-Up Observations</td>
<td>171</td>
<td>106</td>
<td>2,625</td>
</tr>
</tbody>
</table>
Refund Savings Intentions and Behaviors, by Platform

<table>
<thead>
<tr>
<th>Platform</th>
<th>Intended to Save and Did Save</th>
<th>Intended to Save but Did Not Save</th>
<th>No Saving Intentions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VITA</strong></td>
<td>40.2%</td>
<td>20.5%</td>
<td>39.3%</td>
</tr>
<tr>
<td><strong>SaverLife</strong></td>
<td>79.2%</td>
<td>14.3%</td>
<td>6.5%</td>
</tr>
<tr>
<td><strong>TTTFP</strong></td>
<td>42.4%</td>
<td>17.4%</td>
<td>40.2%</td>
</tr>
</tbody>
</table>
### Characteristics of Successful Savers, by Platform

<table>
<thead>
<tr>
<th>A successful refund saver at VITA sites...</th>
<th>A successful refund saver at SaverLife...</th>
<th>A successful refund saver in TTFFP...</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Did not experience high levels of income volatility</td>
<td>• Was older on average</td>
<td>• Was slightly more likely to be Non-Hispanic White or Asian</td>
</tr>
<tr>
<td>• Explicitly saved their refund for emergencies</td>
<td>• Explicitly saved their refund for emergencies or for specific purposes like education</td>
<td>• Was slightly more likely to be married and had at least a bachelor's degree</td>
</tr>
<tr>
<td>• Did not report using credit-based alternative financial services</td>
<td>• Did not report using their refund for household necessities or healthcare expenses</td>
<td>• Saved their refund in a savings or retirement account</td>
</tr>
<tr>
<td>• Did not save their refund on a prepaid card</td>
<td>• Explicitly saved their refund for emergencies or for specific purposes like education</td>
<td></td>
</tr>
<tr>
<td>• Did not experience any hardship in the months after tax filing</td>
<td>• Had higher income and less income volatility</td>
<td></td>
</tr>
<tr>
<td>• Did not report using credit-based alternative financial services</td>
<td>• Could already manage an emergency expense prior to receiving the refund</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Did not experience any hardship in the months after tax filing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Did not report using credit-based alternative financial services</td>
<td></td>
</tr>
</tbody>
</table>
Most Important Uses of the Refund, by Platform

VITA
- Family Support
- Daily Expenses
- Personal
- Student Loans
- Rent
- Car
- Health
- Care
- Bills
- Food
- Debt
- Savings
- Property Tax
- Mortgage
- Education
- Travel
- Home
- Child
- Rent
- Dental Care
- Healthcare
- Credit Card

SaverLife
- Property Tax
- Mortgage
- Retirement
- Debt
- Taxes
- Home
- Rent
- Education
- Student Loans
- Travel
- Entrepreneurship
- Child
- Credit
- Card
- Savings
- Food
- Debt
- Healthcare
- Credit Card

TTFFP
- Household Items
- Rent
- Car
- Bills
- Savings
- Food
- Debt
- Healthcare
- Retirement
- Travel
- Mortgage
- Education
- Student Loans
- Daily Expenses
- Food
- Credit
- Card
- Electronics
- Family Support
- Child
- Vacation
- Mortgage
- Retirement
- Rental
- Entrepreneurship
- Family
- Credit
- Card
The relationship between refund savings intention and changes in financial well-being score (regression results)

- **SaverLife**: Intend to Save > 6 mo
- **VITA**: Intend to Save > 6 mo

*** p<0.01, ** p<0.05

The relationship between refund savings action and changes in financial well-being score (regression results)

- **SaverLife**: Refund Saved at Follow-Up
- **VITA**: Refund Saved at Follow-Up

*** p<0.01, ** p<0.05
Key Takeaways

• These findings point to weaknesses in traditional measures of refund savings.
  – Overall split rate of <1% at VITA sites compared to a refund savings rate of 53% in this study.

• Most filers intend to save their refund, and a majority of these filers successfully save.
  – Successful savers were those with less economic volatility and who explicitly planned to save the refund for emergencies.

Implication: Filing platforms may be able to influence the “refund planning process” by sharing savings messages in the months before the filing season.
Key Takeaways

- Refund savings behaviors are associated with improvements in financial well-being in the months after tax filing.
  - Echoes other research on liquid assets and financial well-being, but important to think about savings programs as part of a larger ecosystem promoting financial security.
- Savings is only one use of the refund, and not necessarily the most important one.

**Implication:** Filing platforms should consider offering services that help households optimize the use of the refund for other obligations. Access to benefits; financial coaching; secured credit cards; debt management services; etc.
Filers and Refunds

Tim Lucas
Director of Research
SaverLife
Tax Time for SaverLife Members
Save Money
WIN MONEY

Saving money can be a game changer. That's why SaverLife makes it safe, simple, and rewarding. Through engaging gameplay, cash prizes, and valuable financial tips, we set you on the path to savvy savings habits and achievable dreams.

Sign Up Free

Tax Time Quest
Take the pledge for a chance to win $50! Then earn points for more ways to win.

Scratch & Save
Each week, save $5 for a chance to win!
How SaverLife Works

1. Sign up to receive financial coaching, access to tools and calculators, and other member benefits

2. Link your existing savings account to our platform to begin tracking your savings

3. Have a chance to win prizes for saving, receive tailored savings advice
We're Helping Over 6,000 Californians Save

Our 220,000+ Members Are Spread Throughout the United States

40,000+ have linked their bank accounts to earn rewards and prizes for saving
More about our Savers

82% Women

$32,000 average income

87% do not have a college degree

64% single parents

Members’ Sources of Income

- Other/Multiple: 29%
- Not earning any income: 18%
- Disability Benefits: 17%
- Full-time: 20%
- Part-time: 14%
- Multiple part-time jobs: 1%
- Self-employed: 0.4%
How SaverLife Works

Pledging primes people to take action

We're giving away $15,000 in prizes to people who take the pledge!
Make a commitment to yourself and you could win instantly.

Digital scratch cards incentivize saving and drive

Stories unite people and normalize behaviors

Elizabeth F.

My #SavingsResolution is to set money aside for weathering life’s storms. My four beautiful mermaids are counting on me to keep them safe and sheltered!

Vote
SaverLife’s Impact

2.3X
the savings rate

SaverLife users more than double their saving rate (2.3x) within six months of joining.

64%
of users deposit $500

64% of SaverLife users have deposited $500 or more in their savings account within six months of joining.

11%
of income into savings

SaverLife members save 11% of their income, compared to the national average of 7.7%.

* Based on people saving in Savings accounts where data is available at least 6 months before joining SaverLife
** For Members who are successful participants in the SaverLife program – defined as increasing savings in six months
Tax Time Savings Pledges

Congratulations on taking the pledge!

Scratch away the area below to see if you are a winner!

To scratch, move the $ over the scratch area with your mouse, or rub it with your finger on your phone or tablet.

Congratulations, you won $5!

Continue

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ENTER, WIN OR CLAIM A PRIZE. A PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING. Void where prohibited. Open only to permanent legal residents of the 50 United States 10/15/18 at 12:00 PM PT and ends 4/4/19 at 11:59 PM PT. Prize restrictions apply. To enter and for the Official Rules and prize details, click here. Sponsor: EARN Inc., 255 Mission Street, San Francisco, CA 94105.
Derkisha - SaverLife’s Surprise $5,000 Tax Time Contest Winner

The SaverLife team traveled to Texas to surprise Derkisha with the news that she was our Grand Prize winner and won $5,000.

Derkisha is currently getting her degree in nursing. When she graduates and starts working, her goal is to buy some land and build her “forever home” – a home where her kids can play and be safe, and come back to when they are older. The $5,000 will go straight into savings so that she can make that dream a reality.
When People Receive Their Refunds

Most People Filed Well Before April (Receipt of Federal Refunds)
Changes in Savings Account Balances

Changes in Savings Balances Since 1/31 for People Receiving Refunds in February

- Savings Deposits
- Savings Withdrawals

SaverLife
February 28, 2020
Spending Data Shows What Refunds Are Used For

Refunds Are Used to Play Catch Up
February Spending vs. Prior Three-Month Average

- Healthcare: -11% vs. 98%
- Government: 14% vs. 87%
- Credit Card: -7% vs. 61%
- Utility Payments: 6% vs. 53%
- Cellular Services: 3% vs. 43%
- Automobiles: -20% vs. 10%

“The Tax Refund helped me clear a major chunk of my credit card debt” – Sanjay

February 28, 2020
Thanks!
The VITA Experience

Zoraima Diaz-Pineda
Financial Security Manager
CDC of Brownsville
come dream come come build
# Tax Time Savings: Implementation

## Challenges

<table>
<thead>
<tr>
<th>Process</th>
<th>Methodology</th>
<th>Revisions</th>
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</thead>
<tbody>
<tr>
<td>Survey Questions</td>
<td>Timing of Survey</td>
<td>Process</td>
</tr>
<tr>
<td>Time Restraints</td>
<td>Response Bias</td>
<td>Paper Survey</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pre-Tax Preparation</td>
</tr>
</tbody>
</table>

- **Survey Questions**
- **Timing of Survey**
- **Pre-Tax Preparation**
Finding 3: Client Priorities

Purchase Household Necessities
Pay Down Debt
Save for Emergencies
Finding 4: Site Coordinator Priorities

- Accurate Returns
- Respecting Clients
- Keeping Up with Demand
Tax Time Moment & Financial Wellbeing

- Debt Reduction
- Increase Savings
- Increase Credit Score
- College
- Residency
- Home
- Car
- Business
Increase Capacity to Offer Program and Products

VOLUNTEER INCOME TAX ASSISTANCE

Financial Coaching & Housing Counseling
Financial Empowerment Workshops
cddcb Saves IDA Matched Savings & Tax Time Savings
Debt Reduction & Credit Building
“You gotta know your credit score.”
- JOEL NINO, FINANCIAL COUNSELOR

Zoraima Diaz-Pineda
zdiaz@cdcb.org
Key Questions

- Do VITA clients want to save their tax refunds?
- Do VITA clients want to learn about financial products and services at tax time?
  - If so, what are they interested in?
- Are these products and services being offered?
- What are the key barriers for staff and clients?
Do VITA clients want to save their refunds and are they interested in learning about products and services at tax time?

- The average VITA client intends to save his/her refund for more than 6 months and is interested in learning about financial products.
What Products and Services are clients most interested in?

**VITA CLIENTS’ INTEREST IN FINANCIAL PRODUCTS AND SERVICES AT TAX TIME**

- **Support Monthly Income**
- **Emergency Savings**
- **Manage Credit and Debt**
- **Long-term Financial Goals**
- **Current Financial Goals**

Source: VITA Follow-up Survey (N=173)
Product Interest varies slightly by savings intention

Product Interest ("Somewhat" or "Very") by Savings Intention

Support monthly income

Emergency savings

Manage Credit

Long-term Goals

Current Goals

Those who plan to save are more interested in almost all products and services at tx time.
What Products and services are currently offered?

**FINANCIAL PROGRAMS/PRODUCTS OFFERED AT VITA SITES**

- Checking/savings accounts
- IDAs
- Financial education
- Financial coaching
- Credit reports
- Credit counseling
- Assist w/public benefits
- Small business
- 529 accounts/children savings

**Source:** Survey of VITA Site Coordinators (N=17)
For VITA staff, what are the barriers to offering products and services at tax-time?

Barriers to Discussing Financial Products and Services at Tax-time

- Taxes are stressful: 40%
- Too public: 40%
- Limited Time: 30%
- Children: 10%
- Language: 0%

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Recap

What is the relationship between tax time savings and the financial well-being of LMI taxpayers?

- LMI tax filers are saving a portion of their refund at higher rates than previously thought or measured, but a number of filers who intend to save are not successful when they get their refund.

- Savings is just one of the uses of the refund and not the most important use for many LMI tax filers.

- Despite evidence that interventions can support successful savings, there are many barriers to integrating savings programs and other financial capability services into VITA sites.

What is the relationship between tax time savings supports and interventions and taxpayer savings behaviors and balances?

- Tax filers who successfully saved experienced fewer hardships and higher financial well-being after filing their taxes.
Implications

➢ People are saving, but a number of filers who intend to save are not successful when they get their refund.

There is an opportunity for the field to bridge the savings intention-action gap.

➢ Savings is just one of the uses of the refund and not the most important use for many LMI tax filers.

The field may need to enlarge its view of "savings" and “tax-time financial capability” beyond just deposits into savings accounts and opening other accounts.

➢ Despite evidence that interventions can support successful savings, there are many barriers to integrating savings programs and other financial capability services into VITA sites.

There is an opportunity for standardization and improvement in the implementation of the most successful practices for promoting savings and financial capability supports at VITA sites.

➢ Tax filers who successfully saved experienced fewer hardships and higher financial well-being after filing their taxes.

There is an opportunity for VITA and other platforms to offer services that can help households maximize the use of the refund for other obligations, such as essential bills or paying down debt.
Discussion

What questions do you have?

Share them in the Questions box!
Thanks to Today’s Speakers

Stephen Roll  
*Research Assistant Professor*
Social Policy Institute

Susan Mason  
*Director*
Intuit Financial Freedom Foundation

Tim Lucas  
*Director of Research*
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  - Go to www.groups.io/g/taxroundtable

- Join the Taxpayer Opportunity Network to receive the latest updates from the field

- Email us with any questions, future learning suggestions, and other feedback at taxpayeropportunity@prosperitynow.org

To join or learn more, go to: prosperitynow.org/get-involved/taxpayer-opportunity-network
Thank you!