



**DESIGNING
FOR FINANCIAL
EMPOWERMENT** | TAX
TIME
SERVICES


CO-DESIGN PHASE (IN) PROGRESS REPORT



MAYOR'S FUND
TO ADVANCE
NEW YORK CITY



CO-DESIGN TIMELINE



FEB - Stakeholder Interviews
VITA Site Observations
Tax Time Video Production
Ideation Card Development
Ideation Planning + Prep

MAR - Ideation Workshop(s)
Public Launch/Workshop
Stakeholder Focus Groups

APR - Kit of Ideas Development
Synthesis Planning + Prep
Synthesis Session(s)



● Opening Remarks

● Panel Discussion

● Co-Design Activity



The background image shows the interior of a bus. In the foreground, the back of a person's head and shoulders is visible, wearing a dark winter hat and a jacket with a fur-lined hood. The person is sitting on a blue bus seat. The bus interior has blue seats, metal handrails, and windows. In the background, another person is standing near the front of the bus. The overall lighting is somewhat dim, suggesting an overcast day.

**WHAT DOES TAX TIME MEAN
TO LOW-INCOME NEW YORKERS?**

Jacob Krupnick - Wild Combination

STAKEHOLDER INTERVIEWS (CONTINUED):

- NY State Dept. of Tax and Finance
- Intuit (TurboTax + MyFreeTaxes)
- Former Commercial Tax Preparer

FILER INTERVIEWS (CONTINUED):

- Over 25 Low-Income Tax Filers

STAKEHOLDER FOCUS GROUPS:

- Former Commercial Tax Preparers
- Food Bank Virtual VITA Managers

VITA SITE OBSERVATIONS:

- Ariva (at Mexican Consulate Gen.)
- Financial Clinic (at 5th Ave. Comm.)
- Food Bank for NYC
(at 114th St. Site, Santander Bank, Bronx Works, St. Johns College, NYC Child Center of New York, A Corona Public School, Grameen VidaSanana, Bed-Stuy Restoration Corp, Saint Nicholas Church, etc.)

(PLUS ACTIVITIES IN DISCOVERY REPORT)

DISCOVERY COMPLETED



● In-Person VITA Sites



● Virtual VITA Sites

1. IDEATION

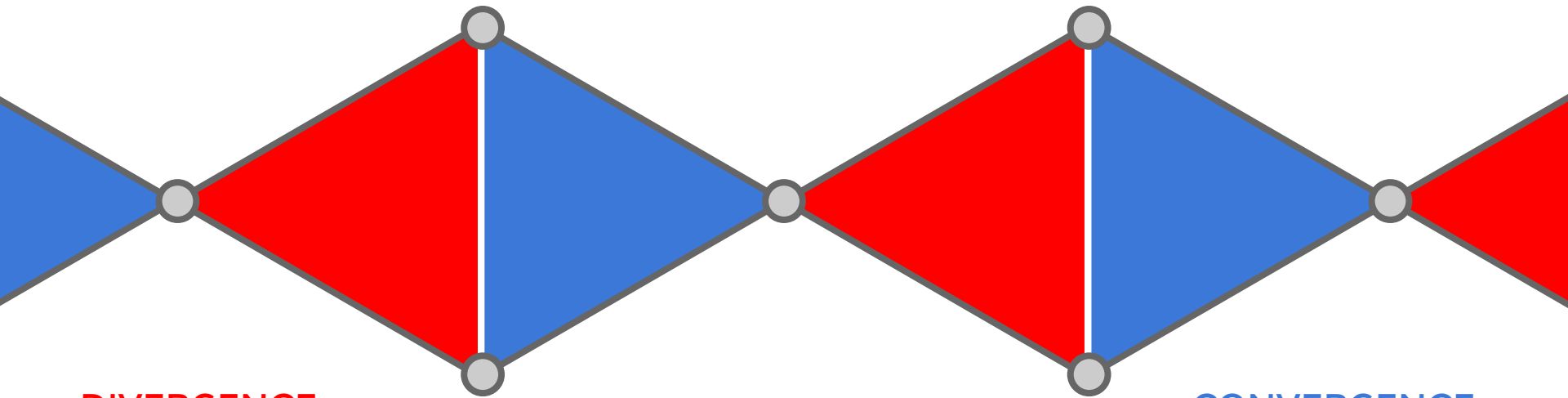
2. SYNTHESIS

DIVERGENCE:

Generating many ideas for new services before deciding on which to pursue further

CONVERGENCE:

Evaluating, refining, and selecting the most promising service ideas to address the project goals



IDEATION WORKSHOPS



● Project Stakeholders

● General Public

● Former Paid Preparers

IDEATION CARDS



Discovery Insights



Challenge Cards



Opportunity Cards

1. Select
Challenges



Share +
Discuss

2. Brainstorm
Ideas



Share +
Discuss

3. Select
Opportunities



Share +
Discuss

4. Brainstorm
Ideas



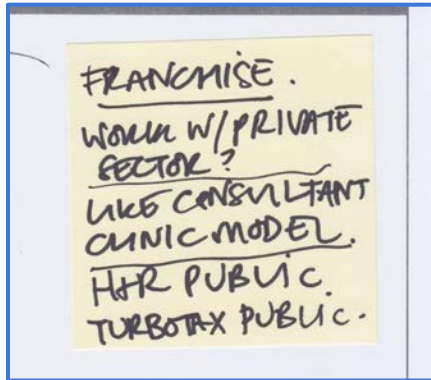
Share +
Discuss

5. Sketch
Service(s)



Share +
Discuss

IDEATION SKETCHES



(Taxi)

DESIGNING FOR FINANCIAL EMPOWERMENT SERVICE: Tax Mobile (Truck) #taximobile

TEAM MEMBERS' EMAIL ADDRESSES: Sarah.nyland@newyorkcaves.org carrie@csjwell.org

DIAGRAM OF YOUR SERVICE:

45 min free taxi & ride while you get your tax return complete
- Partner with uber

- offer ride to work
- follow the bus times
- come to them
- some type of update through my cellph

- Subway station Penn station, Times Square
- other 1
- Barclay to Atlantic → tax spokes people there during early morning commute.

DESCRIPTION OF YOUR SERVICE:

DESIGNING FOR FINANCIAL EMPOWERMENT SERVICE: Wayfinding & Continuity

TEAM MEMBERS' EMAIL ADDRESSES: genevieve@bursaublank.com srice@cfed.org

DIAGRAM OF YOUR SERVICE:

LOCAL BUDGET → VITA INFO SITE → BOOK YOUR APPT → SIGN UP! + saved → VITA SITES IN YOUR HOSE + SAMPLE

ask me about local VITA services

REMINDER → VITA SITES! → GRAB!

WAYFINDING IN THE TAX PROCESS

VITA SITE → TAXES → WAYFINDING

DESCRIPTION OF YOUR SERVICE:

KIT OF IDEAS

ORGANIZING FRAMEWORK:

Actionable service concepts and components

At different levels of specificity and scale

Arranged according to basic chronology of a service

	PRE-SERVICE		DURING SERVICE			OFF-SEASON:	
	AWARENESS:	ENGAGEMENT:	READINESS:				
	COMMUNICATIONS:	PROMOTIONS:	DOCUMENTATION:	INTAKE:	PREPARATION:	REVIEW:	FOLLOW-THRU:
	FULL REFUND: In all communications and promotions, emphasize that filers will get their "full refund" by using VITA instead of commercial preparers.	VITA CHALLENGE: Invite filers to compare VITA with commercial tax preparation before choosing which service they prefer to file with.	PARTNER PORTAL: Create a web platform where Virtual VITA intake partners can access all the documents, materials, and instructions they might need.	INTAKE APP: Develop digital intake form that walks filers through a step-by-step process of required questions and attachments.	CORPORATE BACK-END: Ask banks and/or accounting firms to lend some of their employees, space, and time to prepare and review Virtual VITA returns.	VIRTUAL OPERATOR: Hire or designate a secretary or "switchboard operator" to make Virtual VITA follow-up calls instead of quality review staff.	YEAR-ROUND SITE: Make year-round presence at branded, store-front VITA to provide financial coaching and promote tax time service.
	MORE IS LESS: Communicate the risks that filers take by trusting tax preparers who use tricks to help them "get more" back on their taxes.	REFUND ESTIMATES: Entice filers by showing them roughly what their "full refund" will be before they spend the time to have their return prepared.	VITA PREP KIT: Mail and/or email simple checklists, explanations, and instructions of what to prepare for and expect from a VITA visit.	PARTNER LIAISON: Hire or designate someone who flags Virtual VITA intake errors, suspends responsible intake partners, and retrains them.	VIDEO VITA: Just like Virtual VITA, except that filers get extra peace of mind from watching their taxes being prepared and reviewed via online video call.	FOLLOW-UP REMINDERS: Prompt filers to expect their Virtual VITA quality review call via text reminders, calendar alerts, and/or caller ID.	YEAR-ROUND COUNSELING: Have filers stay in touch with their preparer all year or refer them to other services for ongoing financial coaching.
	HOOK IT UP: Adopt the colloquial language that filers use to talk about the benefits of commercial preparers to describe VITA services.	ADDS ON W-2S: Make agreements with large employers to promote VITA services on the tax documents they send to their employees.	PRE-SEASON PREP: Help filers to compile documents, prepare (but not submit) returns, and calculate their refunds before tax season.	INTAKE BEFORE: Allow filers to upload documents and complete the intake process via a web application at home or while waiting for VITA.	PREP TEAMS: Pair newer volunteers with a paid preparer or experienced volunteer "squad leader" to provide support and address small issues/questions.	PRIORITIZE REVIEW: Train and recruit more quality reviewers and try to limit their additional responsibilities (e.g. supporting volunteers or managing filers).	VITABOOK: Develop a network for filers and volunteers to develop relationships, outcomes, and encourage other to stay involved.
	CELEBRATE HISTORY: Emphasize VITA history (est. 1976?), publicize statistics, and invite filers and volunteers to take part in this legacy.	TARGETED MARKETING: Promote VITA when and where eligible filers have and spend time (at laundromats, bodegas, sports games, etc.)	PREP PROGRESS: Show filers where they are in the process of preparing for their VITA visit (e.g. a progress bar or some other positive feedback mechanism).	WAITING:	ASSEMBLY LINE: Break down tasks at VITA sites and distribute them to staff or volunteers with appropriate expertise and experience.	COUNSELING:	REFUND TRACKER: Call on filers' positive anticipation, encourage responsible use by providing tools to track budget, and save their returns.
	A GOOD CAUSE: Encourage filers to spread the news (via word of mouth and social media) about the volunteerism, good intentions, and fairness of VITA.	HAND HOLDERS: Offer risk-free coaching and encouragement for filers who may be afraid to use VITA or file at all (do to debt liens, immigration status, etc.)	TRAINING:	AVOID WAITING: Allow filers to preview current wait times (crowdsourced from phones?) at different locations, so they avoid peak periods and busy sites.	DELEGATE DUTIES: Dedicate an additional full-time staff member to handle calls and troubleshoot issues that arise at VITA sites.	FILER TUTORIALS: Have VITA preparers use and explain every step of MyFreeTaxes, so filers learn how to do it themselves next year.	VITA STORYCORPS: Document the impact of tax refunds, financial coaching on the filers over the year and share their stories to engage others.
	SIMPLE + VISUAL: Wherever possible, replace complicated explanations with visuals and plain language and hide technical details until needed.	INCENTIVES:	SOCIAL STRATEGIES: Provide a conversation toolkit for volunteers to use with filers, both of whom don't always have great "people skills."	EXPECTED WAIT: Have filers take a number, see their place in line, or receive a text when it's their turn, so they can manage their expectations and time.	FILER CIRCLES: Offer expedited service for filers who support each other throughout the process (i.e. peers preparing, filing, and counseling together).	FILER DEBRIEF: Use filers completed tax returns to facilitate a discussion about past financial year and make constructive plans for the year ahead.	INTERGRATION:
	BRANDING:	REFER A FRIEND: Provide incentives, competitions, and/or rewards for filers who refer someone to use VITA for the first time.	BEST PRACTICES: Distribute a manual of VITA volunteering and financial counseling best practices and troubleshooting tips (plus official regulations).	ENHANCED WAIT: Offer something fun (games?), useful (counseling?), or distracting (television?) for filers to focus on while they wait for their turn.	CONSISTENCY:	QUARTERLY MILESTONES: Set up and remind filers about financial goals and required information they need to keep track of throughout the year.	SERVICE REFERRALS: Set up and recruit eligible VITA other social services that use their workforce services could be particularly common.
	CONSISTENT BRAND: Give VITA a clear and consistent visual identity that is recognizable across different providers.	BOLSTER BENEFITS: Recognize and reinforce the inherent benefits of participation in VITA for the different stakeholders involved.	VOLUNTEER NETWORK: Host networking and recruiting events at key employers and organize online forums for volunteers to share stories and support.	FLEXIBLE SCHEDULING: Provide an online calendar or waitlist where filers can schedule and reschedule appointments or reserve and trade places in line.	SCRIPTS + TEMPLATES: Create interaction scripts, communications templates, and consistency guidelines for personnel at all VITA sites.		
	TRUSTED BRAND: Create a "certified" or "approved" but not "governmental" logo and brand identity for VITA.	INCENTIVE PROGRAM: Provide additional incentives for filers, volunteers, and preparers, based on what attracts them in the first place.	SUPPLY CHAIN: Establish a standard list of materials, equipment, and services needed for each site, and a protocol for when supplies run low.				
	VITASAURUS REX: Consider creating a VITA mascot that is at least as recognizable (and less tacky?) as those used by commercial preparers.						

PRE-SERVICE

- Awareness
 - Communications
 - Branding
- Engagement
 - Promotions
 - Incentives
- Readiness
 - Documentation
 - Training

DURING SERVICE:

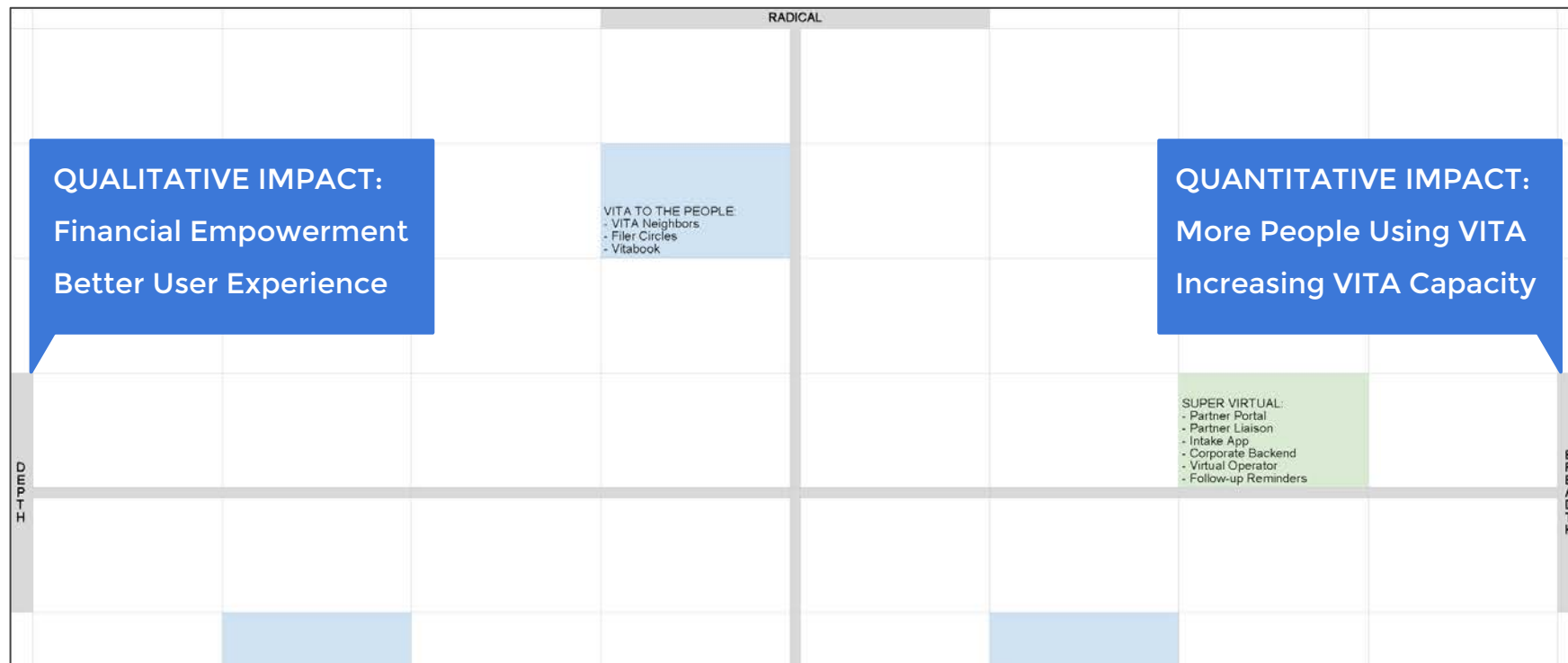
- Intake
 - Waiting
- Preparation
 - Consistency
- Review
 - Counseling

POST SERVICE

- Off-season
 - Follow-Thru
 - Integration
- Beyond
 - Accessibility
 - Regulation



EVALUATION MATRIX: Service concepts positioned in relation to project goals.





INDUCTIVE

Start with the parts:

Select from the most promising component ideas to create the best possible service.



DEDUCTIVE

Start with the whole:

Reflect on the project goals and priorities to determine the optimal service components.



ABDUCTIVE

Start from left field:


Abstract new service components from a mixture of ideas, goals, and external analogies.

EXISTING SERVICE: Virtual VITA (including pain points in one persona's experience)

	PRE-SERVICE			DURING SERVICE				
	1 DAY	4-5 DAYS	1-2 DAYS	1 DAY		1 DAY		
TAX FILER	Receives flyer (from a friend) showing the nearest VITA is an intake site at a local bank branch	Waits for her day off (Saturday), because she doesn't know what Virtual is or how long it takes	Compiles her usual tax documentation and required identification listed on the flyer	Arrives at site and is concerned to find out she won't get to see her taxes prepared that day	Didn't realize her spouse's SSN# is required even when filing separately, and has to go get it	Lists having self-employment expenses on her intake form, but doesn't provide any evidence	Completes intake and suggests times when she's available to receive her quality review call	
INTAKE PARTNER	Promotional flyer			Intake location	Intake form	Documents + Scanner		
				Greets filer and explains Virtual VITA and begins intake process	Reviews intake form and asks filer to go get missing information	Fails to collect required evidence with filer's other documents	Scans filer's documents and submits them for preparation	
VIRTUAL PREPARER								
QUALITY REVIEWER								
VIRTUAL COORDINATOR							CMS system Receives filer's documents and assigns them to a preparer	
	DURING SERVICE (CONTINUED)				POST SERVICE			
	2 DAYS	2-3 DAYS	1 DAY	4-5 DAYS				
TAX FILER	Waits for two days, misses calls from an unknown number, but doesn't realize it's her QR call	Goes back to intake site, learns she missed her QR call, and arranges it for another time.	Receives her QR call and learns she has to return to intake site with missing expenses evidence	Supplies missing evidence, signs return via smartphone, e-files, and eagerly waits for their refund				
INTAKE PARTNER								
VIRTUAL PREPARER	Taxwise software Begins preparing return but notices missing evidence			Taxwise + Ven-sign Receives evidence, completes return, and requests signature				
QUALITY REVIEWER	CMS + telephone Calls filer to ask them to supply missing evidence of expenses	Telephone Re-calls filer to ask them for missing evidence of expenses	Telephone Re-calls filer to ask them for missing evidence of expenses	Taxwise + telephone Finally speaks with filer, quality reviews return, and e-files it				
VIRTUAL COORDINATOR	CMS + telephone Learns that intake site failed to collect required information	CMS system Manages pending case and coordinates with quality reviewer	CMS system Manages pending case and coordinates with quality reviewer					

POTENTIAL SERVICE: “Super Virtual” (including innovations from the kit of ideas)

	PRE-SERVICE		DURING SERVICE				
	1 DAY	1-2 DAYS	1 DAY		1-2 DAYS		
TAX FILER	Receives a link (from a friend) to a website with information and instructions about Virtual VITA	Decides to give Virtual VITA a try since she can do it quickly during her lunch break at work	Fills out her intake form online and compiles the specific documentation it requests	Arrives at nearest intake site listed online, and submits her intake form and documentation	Completes intake and suggests times when she's available to receive her quality review call	Waits one day, receives a text reminding her about her quality review call, so she's ready for it	Receives her QR call signs return via smartphone, e-files, and eagerly waits for their refund
INTAKE PARTNER	Promotional website	Intake website	Intake location	Documents + Scanner	Text messages		
CORPORATE PREPARER			Confirms required evidence for married filing separately returns	Scans filer's documents and submits them for preparation	Prepares return remotely and submits it for quality review		
QUALITY REVIEWER					CMS system	Telephone + Taxwise	
VIRTUAL LIAISON			Partner portal	CMS + telephone	CMS + robotexts	Speaks with filer, quality reviews her return, and e-files it	
VIRTUAL COORDINATOR			Update documents, instructions, and best practices on web portal	Suspends and retrains partner if intake errors occur at their site(s)	Texts filer re: when to expect their call and from what number	Calls filer and forwards them to QR staff when both are available	
			Conference call			Manages Virtual VITA operations without dealing with minor errors	
			Host regular call about best practices with Virtual partners				
	POST SERVICE						
TAX FILER							
INTAKE PARTNER							
CORPORATE PREPARER							
QUALITY REVIEWER							



Solicit Final Additions to Kit of Ideas

Synthesize and Prioritize Service Ideas

Blueprint Promising Service Concept(s)

Select Service Concept(s) to Prototype