



**DESIGNING  
FOR FINANCIAL  
EMPOWERMENT**



## SERVICE IDEATION CARDS

These cards capture key challenges to maximizing New Yorkers' financial empowerment at tax time.

Use this deck to collaboratively imagine new or enhanced tax time services, and share your ideas at [www.dfe.nyc](http://www.dfe.nyc)

Design for Financial Empowerment is a collaboration between:



How to use this deck:



- 1) Select 2-3 Challenge Cards that you find inspiring when considered together.
- 2) Brainstorm service ideas that confront these combined challenges. Write your ideas on notecards.
- 3) Select an Opportunity Card, and brainstorm again, using the opportunity to inspire different service ideas.
- 4) Select the best ideas and combine them to form a service concept, and illustrate the steps of your service.

Share your ideas at [www.dfe.nyc](http://www.dfe.nyc)

FILER CHALLENGE

# Wait Times

VITA filers often have to wait anywhere from a half hour to several hours to have their taxes prepared.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Perceived Quality

Some filers have the perception that because VITA services are free, they are lower quality than paid tax preparation services.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Falsifying Information

While paid preparers can sometimes get filers larger returns by stating false information, filers don't always understand the potential consequences.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Missing Work

Filers may have to take time off work to wait for a VITA appointment, to wait their turn, or to return with missing documents.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Childcare Needs

Childcare can be costly  
or unavailable, and  
bringing kids to VITA  
sites can make it harder  
for filers and those  
around them to wait.



[dfe.nyc](http://dfe.nyc)



FILER CHALLENGE

# Trusted Sources

Filers trust referrals from  
people in their networks  
the most, or from  
organizations deemed to  
be trustworthy



dfe.nyc

FILER CHALLENGE

# Over Commuting

Filers sometimes travel to  
distant VITA sites,  
because they're unfamiliar  
or unaware of closer ones.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Getting More

Some filers believe paid preparers will get them larger refunds or that tax preparation affects the size of refund they're entitled to.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Follow Through

Clients often leave VITA sites mentally prepared to engage with financial strategies, but when they walk out the door, life kicks in and motivation is lost.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Limited Scope

Some filers who could benefit from VITA are unable to use it because their tax returns are "out of scope."



dfe.nyc

FILER CHALLENGE

# Refund Budgetting

Many filers have already  
made up their mind  
about what to do with  
their refund by the time  
they arrive at a VITA site.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Refund and Reality

Tax refunds seem very separate from everyday finances and year-round financial planning.



dfe.nyc

FILER CHALLENGE

# Lack of Continuity

Some filers see a  
different VITA preparer  
year after year with no  
sense of continuity.



[dfe.nyc](http://dfe.nyc)



FILER CHALLENGE

# Cranky People

Filers sometimes become frustrated and hostile because of long wait times, unsympathetic staff, or unexpected tax liabilities.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Fully Booked

VITA sites that ask filers  
to make appointments  
are often quickly booked  
up for the entire tax  
season.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Missing Documents

Filers are sometimes turned away from VITA sites because they forget or are missing necessary identification or tax documents.



dfe.nyc

FILER CHALLENGE

# Wary of Change

Many filers are inclined to stick with what they know and trust, even when new innovations or services offer a better value or experience.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Audit Accountability

Some filers believe that preparers are responsible for the accuracy of their returns, so they choose whoever promises the largest refund.



[dfe.nyc](http://dfe.nyc)

FILER CHALLENGE

# Leveraging Positivity

There are missed opportunities to reinforce the benefits of VITA by capitalizing on filers positive feelings when they about their refund.



dfe.nyc

PROVIDER CHALLENGE

# Scarce Resources

Malfunctioning equipment,  
unreliable internet access,  
and running out of  
materials are common  
problems for VITA  
providers.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Funder Fatigue

It's difficult for VITA providers to sustain consistent funding to improve, scale, or simply maintain their services from year to year.



[dfe.nyc](http://dfe.nyc)



PROVIDER CHALLENGE

# Host Limitations

VITA sites are often hosted by partner organizations with limited space, irregular hours, and other restrictions.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Commercial Marketing

Paid preparers have considerably more resources to devote to branding and marketing their services than VITA providers.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Language Barriers

Cultural and language  
barriers pose difficulties for  
marketing VITA services  
and coordinating  
volunteers and staff.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Fear of Mistakes

VITA providers are sometimes concerned about their liability for mistakes or responsibility for correcting them.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Peak Periods

Demand for VITA services is typically very heavy at the beginning and end of tax season but otherwise inconsistent and unpredictable.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Cramped Quarters

Many VITA sites are  
challenging to work in,  
either because they're  
too small or don't  
provide enough privacy  
for filers



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Additional Services

There are missed opportunities for (and serious limitations to) engaging filers in financial counselling or asset-building programs at VITA sites.



dfe.nyc

PROVIDER CHALLENGE

# Site Ambiance

Space is very important  
and many VITA sites  
don't have the same  
feeling as common paid  
preparers



[dfe.nyc](http://dfe.nyc)



PROVIDER CHALLENGE

# More Preparation

Many VITA providers  
(especially smaller  
organizations) don't have  
ample time to set up sites,  
train volunteers, or ramp  
up for tax season.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# No Signage Allowed

VITA sites hosted by corporate partners can be less visible, because they often don't allow signage or advertising to be posted.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Word of Mouth

Friends, family, and colleagues are the most powerful and problematic (e.g. skeptical, misinformed, etc.) promoters of tax preparation services.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Above and Beyond

VITA programs often rely on fiercely dedicated site coordinators and program managers willing to make extraordinary efforts and unexpected commitments.



[dfe.nyc](http://dfe.nyc)

PROVIDER CHALLENGE

# Refund Temptation

The temptation of (or need for) a large refund can make it hard to interest filers in financial counselling or asset-building programs at VITA sites.



[dfe.nyc](http://dfe.nyc)

CITY CHALLENGE

# Unmet Demand

Less than 5% of eligible filers use VITA services, and yet preparers are already over capacity.



[dfe.nyc](http://dfe.nyc)

CITY CHALLENGE

# VITA... or PITA?

The majority of VITA preparers are not volunteers but paid temps or staff, who are more reliable but also costly.



[dfe.nyc](http://dfe.nyc)

CITY CHALLENGE

# Unaware Advocates

Many social workers,  
advocacy groups, and  
other local organizations  
still don't know about  
VITA.



dfe.nyc



CITY CHALLENGE

# Instant Gratification

Paid tax preparers offer popular financial incentives such as rapid refunds and \$50 for referring a friend.



[dfe.nyc](http://dfe.nyc)

CITY CHALLENGE

# What's In A Name?

Many filers don't realize  
that most free tax  
preparation services  
offered by different  
organizations are part of  
a program called VITA.



[dfe.nyc](http://dfe.nyc)

CITY CHALLENGE

# Targeted Marketing

Targeted marketing of  
VITA services seems to  
be most effective, but it  
requires money and  
resources.



[dfe.nyc](http://dfe.nyc)

CITY CHALLENGE

# Serious Competition

VITA providers have to  
share limited resources  
and compete with  
well-funded competitors.



dfe.nyc

CITY CHALLENGE

# Service Integration

Because VITA is provided by many different organizations across the city, it can be difficult to integrate with other financial services which filers could benefit from.



[dfe.nyc](http://dfe.nyc)

CITY CHALLENGE

# Regulatory Limitations

The innovations and enhancements that can be made to VITA are limited by national regulations (in place to protect filers and comply with the tax code).



[dfe.nyc](https://dfe.nyc)

VOLUNTEER CHALLENGE

# Volunteer Geography

Volunteers often live far away  
from the neighborhoods  
where VITA services are most  
in demand.



[dfe.nyc](http://dfe.nyc)

VOLUNTEER CHALLENGE

# Tardy or Truant

VITA volunteers are  
sometimes late or don't  
show up to the shifts  
they are assigned to  
work.



[dfe.nyc](http://dfe.nyc)



VOLUNTEER CHALLENGE

# Experience and Quality

The work of new VITA  
volunteers is often  
noticeably lower quality  
than experienced  
volunteers and paid  
staff.



dfe.nyc

VOLUNTEER CHALLENGE

# Idle or Overwhelmed

VITA sites don't always  
have enough work for  
volunteers and at other  
times they're  
overwhelmed.



[dfe.nyc](http://dfe.nyc)

VOLUNTEER CHALLENGE

# People Skills

Volunteers sometimes lack the "people skills" needed to handle sensitive topics or conflicts which can make filers comfortable.



[dfe.nyc](http://dfe.nyc)

VOLUNTEER CHALLENGE

# Unappreciated Efforts

Sometimes volunteers  
don't feel recognized for  
their time or effort.



[dfe.nyc](http://dfe.nyc)

VOLUNTEER CHALLENGE

# Quality Review

Many bottlenecks in  
VITA tax preparation  
occur during the Quality  
Review stage, because  
there often aren't  
enough  
Quality Reviewers.



[dfe.nyc](http://dfe.nyc)

VOLUNTEER CHALLENGE

# Big Commitment

VITA volunteering takes work. It requires a lot of time and effort (often at night and on weekends), which can be hard to manage or commit to.



dfe.nyc

OPPORTUNITY

# Public Transit System

network  
schedule  
delays  
timing  
map



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Hospital Maternity Clinic

newborn  
maternal  
caretaker  
monitoring  
joyful



[dfe.nyc](http://dfe.nyc)



OPPORTUNITY

# Taco Trucks

mobile  
modular  
temporary  
window



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# City Marathon

energy  
five boroughs  
competitive  
security  
rest stops



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Government- run Lottery

thrill  
chance  
money  
statistics  
success



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Public Radio Station

syndicated  
regularity  
user supported  
emotional narratives  
descriptive sounds



dfe.nyc

OPPORTUNITY

# On-demand Car Service

new economy  
fluctuating prices  
on demand  
one-to-one  
personal rating



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Thrift Store

second chance  
hand me down  
ethical jobs  
treasures  
affordable



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Free Daily Newspaper

free  
accessible  
catchy  
drama  
simple language



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Professional Baseball Team

sport  
competition  
team logo  
score  
rulebook



[dfe.nyc](http://dfe.nyc)



OPPORTUNITY

# Passenger Railroad Service

travel distance  
wifi  
ticketing  
schedule  
peak times



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Coffee Shop Chain

meeting spot  
relaxing  
ubiquitous  
brand recognition  
cozy



dfe.nyc

OPPORTUNITY

# On-Demand Housekeeping Service

value exchange  
outsourcing  
community  
independent  
spontaneous



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# 3D Printer Manufacturer

futuristic  
on demand  
open source  
colorful  
at home



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Cloud-based Digital Services

connected  
internet  
accessible  
user account  
helpful



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# International Cruiseline

relaxation  
fresh air  
break from routine  
enclosed environment  
buffet



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Product Subscription Service

mail  
surprise  
thematic  
limited  
monthly



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Sport Shoe Brand

shoes  
empowerment  
celebrity sponsor  
brand loyalty  
obsession



[dfe.nyc](http://dfe.nyc)



OPPORTUNITY

# Local Bodega

friendly  
local  
daily  
regulars relationship  
24-hour



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# City Marriage Bureau

ceremonial  
ritual  
nostalgia  
documented memories  
joyful



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Donut Shop Chain

loyalty  
predictable  
accessible  
franchise  
calorie count



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Wearable Fitness Device

wearable  
self help  
tracking  
motivational  
movement



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Internet Video Sharing

user generated  
personalized  
data storage  
entertainment paradigm



[dfe.nyc](http://dfe.nyc)

OPPORTUNITY

# Mobile Dating

gamified  
fun  
simple interface  
addictive  
superficial



dfe.nyc

OPPORTUNITY

# Cultural Parade

celebration  
gathering  
community  
fixed date  
generational



dfe.nyc

OPPORTUNITY

# City Zoo

walkable  
diversity  
seasonal  
regional  
nature



[dfe.nyc](http://dfe.nyc)



OPPORTUNITY

# Bike Share

shared  
dispersed  
social  
sensors  
membership



[dfe.nyc](http://dfe.nyc)

WILD CARD



dfe.nyc

WILD CARD



dfe.nyc

WILD CARD



dfe.nyc