DESIGNING FOR FINANCIAL EMPOWERMENT | TAX TIME SERVICES

PROTOTYPING + PROJECT FINAL REPORT

THE NEW SCHOOL
PARSONS
DESIS LAB

citi®

NYC
Center for
Economic Opportunity

NYC
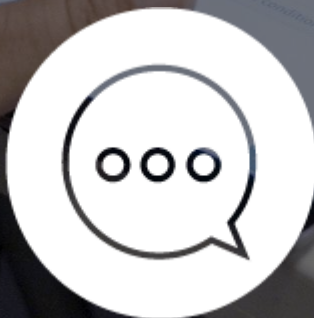Consumer Affairs
Office of Financial
Empowerment

MAYOR'S FUND
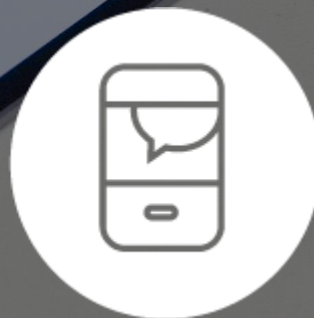TO ADVANCE
NEW YORK CITY

FOOD BANK
FOR NEW YORK CITY
foodbanknyc.org

PROTOTYPING TIMELINE
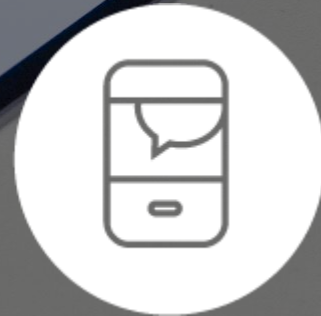
DESIGNING
FOR FINANCIAL
EMPOWERMENT
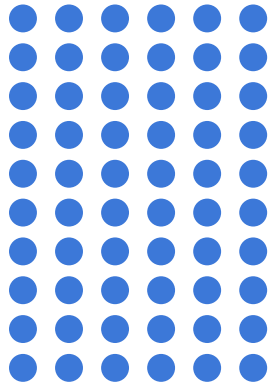
MAY - Concept Convergence
       Service Blueprinting
       Service Scenarios
JUNE - Scenario Discussions
       Prototype Strategy
       Prototype Iteration
JULY - Prototype Testing
       Prototype Findings
       Pilot Direction

**PROTOTYPING
MAY-JULY**

DESIGNING FOR FINANCIAL EMPOWERMENT

CONCEPT CONVERGENCE:

CO-DESIGN   SERVICE CONCEPTS   SELECTED PAIRINGS   BLUEPRINTS   SCENARIOS   PROTOTYPE
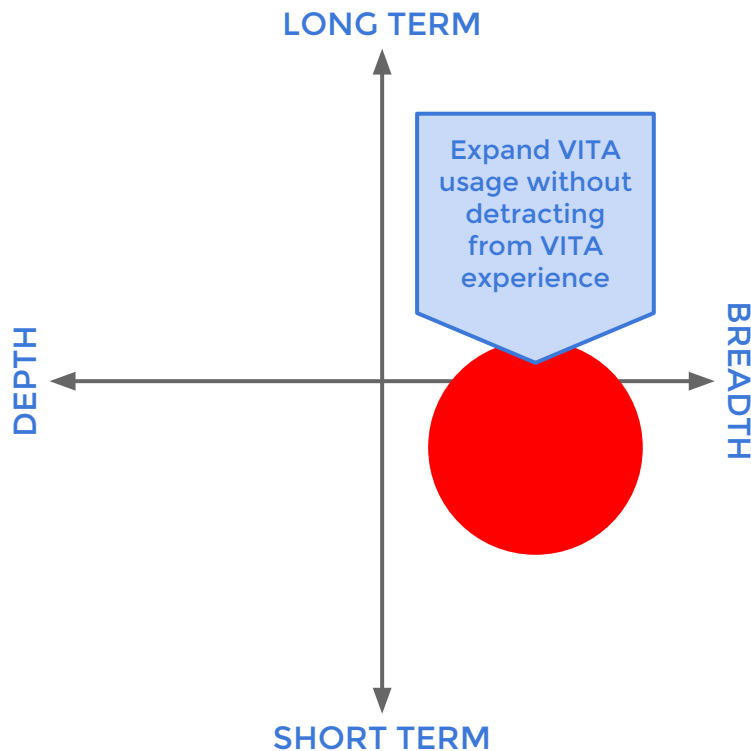
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SELECTION STRATEGY:

VITA communications and branding ideas deferred to DCA/OFE marketing team

Policy and regulatory recommendations shared with DCA, MF, and CEO leadership

Prototyping concepts selected from the "sweet spot" on the evaluation matrix ⟶

Taking into consideration the capacity of Food Bank and strengths of DESIS teams

LONG TERM

Expand VITA usage without detracting from VITA experience

DEPTH

BREADTH

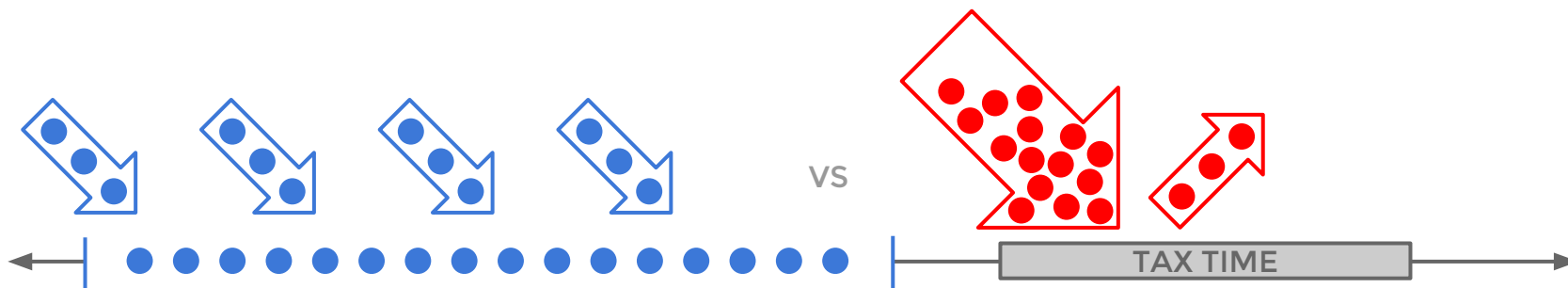SHORT TERM

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SERVICE STRATEGY:

Focus on filers' moment of decision to use VITA
- Incentivize filers to try VITA
- Provide a fluid entrypoint for filers to connect
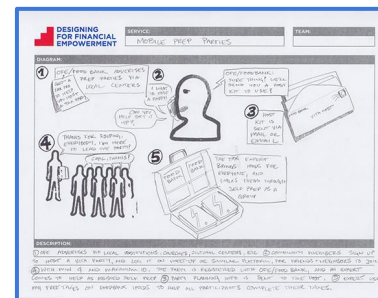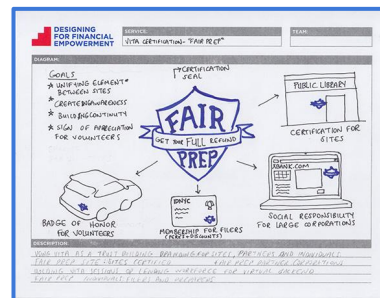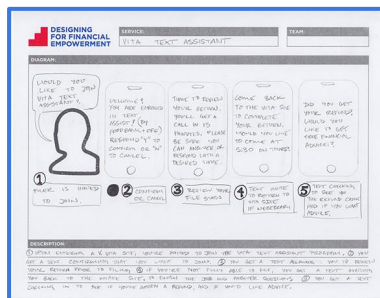
Take advantage of the slower time before tax season

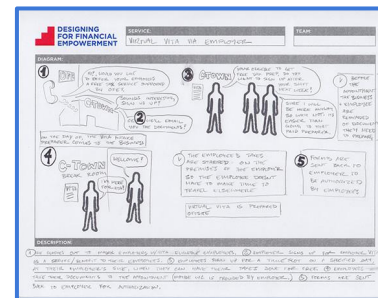Decrease filer attrition rate with proactive outreach

VS

TAX TIME

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CONCEPT SYNTHESIS:

60 co-designed ideas refined and combined into 8 service concepts

3 (clusters of 2) concepts selected for prototyping by OFE, Food Bank, and DESIS teams
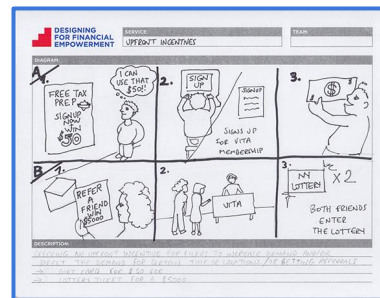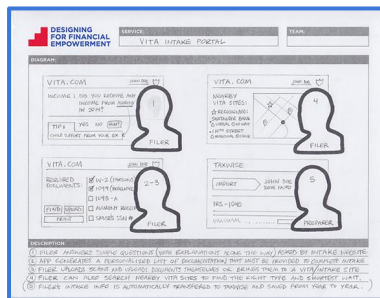
VITA PORTAL

REFER-A-FRIEND

EMPLOYER VITA

INITIAL BLUEPRINTS

POST-IT BLUEPRINTS

Delineating the sequence of stakeholders, interactions, and touchpoints involved in each concept served as an early thought experiment, revealing promising connections between the services and raising questions to explore in prototyping.

REFER A FRIEND

VITA PORTAL

EMPLOYER VITA
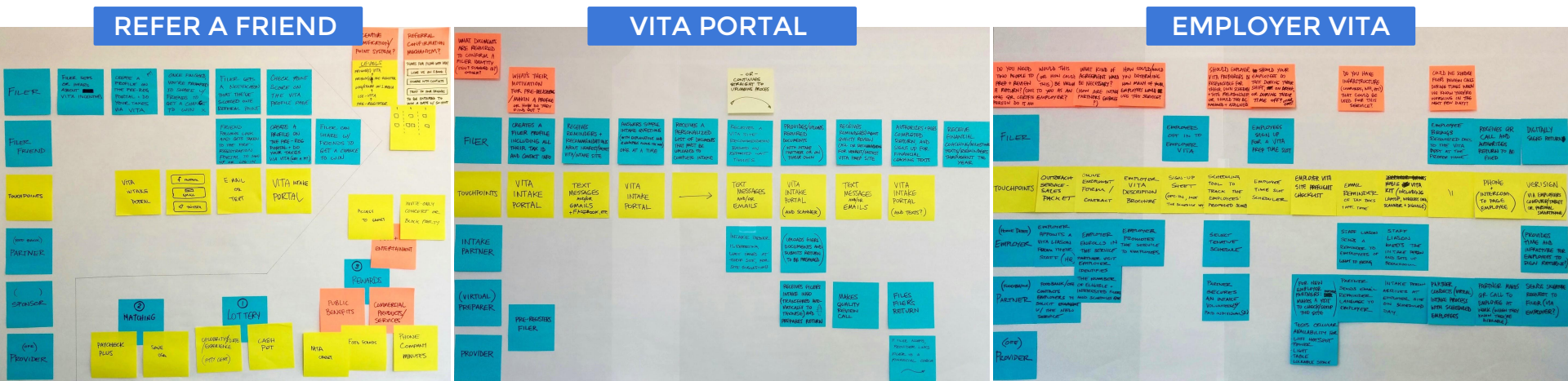
SERVICE SCENARIOS

SCENARIO STORYBOARDS:

Intended to convey service concepts as simple, visual narratives that would be easily understood by external stakeholders and potential prototyping partners

VITA PORTAL

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EXPAND
ENGAGE
ENHANCE

PROTOYPING
CONCEPT 1 of 2

LIBRARY

START YOUR PROFILE
☐ sign up for reminders

ADD YOUR INFO
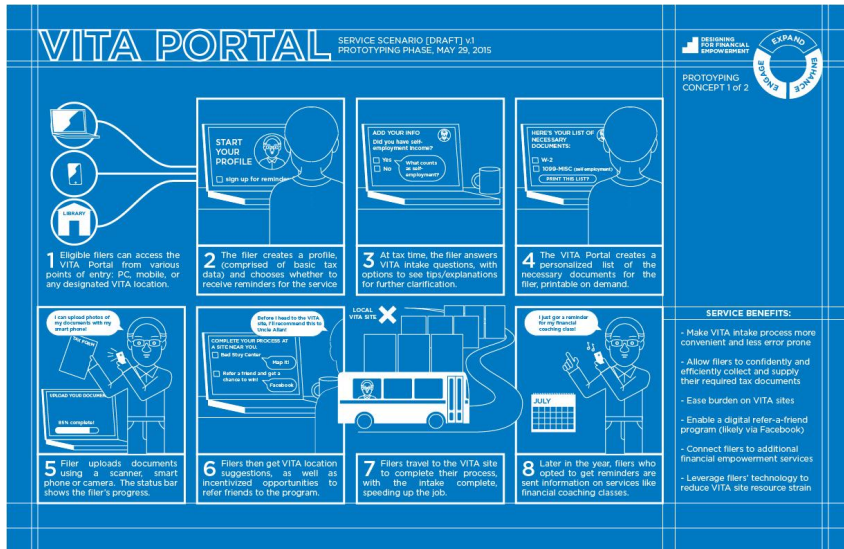Did you have self-employment income?
☐ Yes
☐ No
What counts as self-employment?

HERE'S YOUR LIST OF NECESSARY DOCUMENTS:
☐ W-2
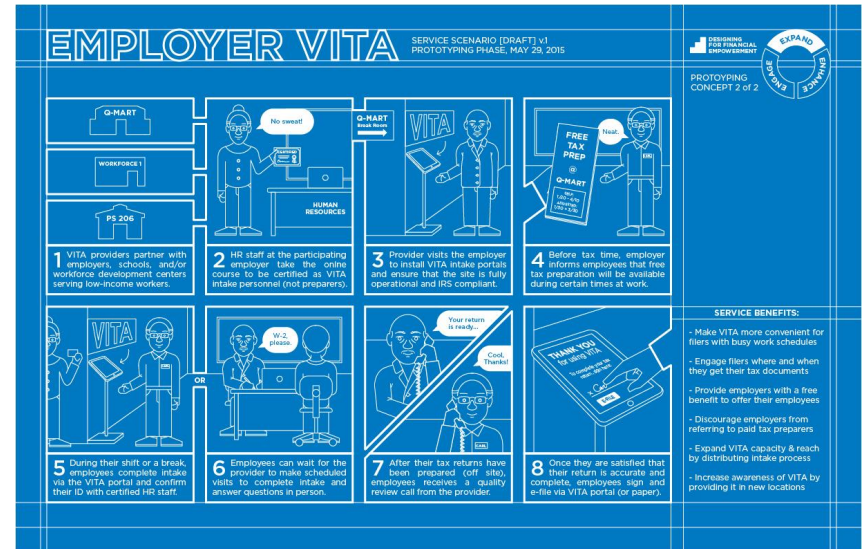☐ 1099-MISC (self employment)
PRINT THIS LIST?

1 Eligible filers can access the VITA Portal from various points of entry: PC, mobile, or any designated VITA location.

2 The filer creates a profile, (comprised of basic tax data) and chooses whether to receive reminders for the service

3 At tax time, the filer answers VITA intake questions, with options to see tips/explanations for further clarification.

4 The VITA Portal creates a personalized list of the necessary documents for the filer, printable on demand.

I can upload photos of my documents with my smart phone!

TAX FORM

UPLOAD YOUR DOCUMENT
85% complete!

Before I head to the VITA site, I'll recommend this to Uncle Allan!

COMPLETE YOUR PROCESS AT A SITE NEAR YOU.
☐ Bed Stuy Center   Map it!
☐ Refer a friend and get a chance to win!   Facebook

LOCAL VITA SITE ✗

I just got a reminder for my financial coaching class!

JULY
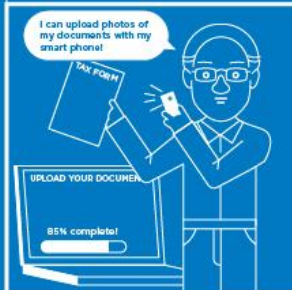
5 Filer uploads documents using a scanner, smart phone or camera. The status bar shows the filer's progress.
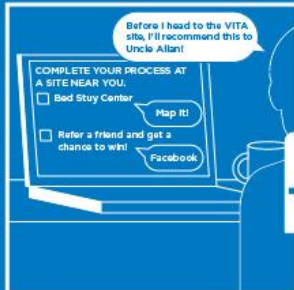
6 Filers then get VITA location suggestions, as well as incentivized opportunities to refer friends to the program.

7 Filers travel to the VITA site to complete their process, with the intake complete, speeding up the job.

8 Later in the year, filers who opted to get reminders are sent information on services like financial coaching classes.

SERVICE BENEFITS:

- Make VITA intake process more convenient and less error prone

- Allow filers to confidently and efficiently collect and supply their required tax documents

- Ease burden on VITA sites

- Enable a digital refer-a-friend program (likely via Facebook)

- Connect filers to additional financial empowerment services

- Leverage filers' technology to reduce VITA site resource strain

EMPLOYER VITA

SERVICE SCENARIO [DRAFT] v.1
PROTOTYPING PHASE, MAY 29, 2015

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EXPAND • ENHANCE • ENGAGE

PROTOYPING CONCEPT 2 of 2

Q-MART

WORKFORCE 1

PS 206

No sweat!

HUMAN RESOURCES

Q-MART
Break Room

VITA

FREE TAX PREP @ Q-MART

Neat.

1 VITA providers partner with employers, schools, and/or workforce development centers serving low-income workers.
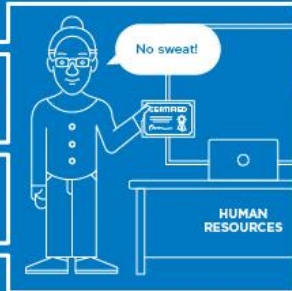
2 HR staff at the participating employer take the onIne course to be certified as VITA intake personnel (not preparers).

3 Provider visits the employer to install VITA intake portals and ensure that the site is fully operational and IRS compliant.

4 Before tax time, employer informs employees that free tax preparation will be available during certain times at work.

VITA

OR

W-2, please.

Your return is ready...

Cool, Thanks!

THANK YOU for using VITA

To complete your tax return, sign here
x Carl
E-FILE

5 During their shift or a break, employees complete intake via the VITA portal and confirm their ID with certified HR staff.

6 Employees can wait for the provider to make scheduled visits to complete intake and answer questions in person.

7 After their tax returns have been prepared (off site), employees receives a quality review call from the provider.

8 Once they are satisfied that their return is accurate and complete, employees sign and e-file via VITA portal (or paper).

SERVICE BENEFITS:

- Make VITA more convenient for filers with busy work schedules

- Engage filers where and when they get their tax documents

- Provide employers with a free benefit to offer their employees

- Discourage employers from referring to paid tax preparers

- Expand VITA capacity & reach by distributing intake process

- Increase awareness of VITA by providing it in new locations

SCENARIO DISCUSSIONS

SCENARIO DISCUSSIONS: EMPLOYER VITA

Justine Zinkin, Neighborhood Trust

Building partnerships with employers is time consuming

Most interesting component is marketing aspect

Uncertain whether employees will be interested in engaging

Could be difficult to convince HR employees to undergo intake certification

Darrell Weinberg, + Louis Morizio, IRS

Employer-oriented VITA services were developed and provided by the IRS in the past

Privacy and security will be an issue with any service that collects personal information

Kristina McShane, Citi HR

This type of service could be considered a 'perquisite' - an employee perk

This service would be more attractive if the intake role was included as a package deal - no effort on the employer end

Legal disclaimers would need to be examined

SCENARIO DISCUSSIONS: EMPLOYER VITA

Caitlyn Brazill, CAMBA

CAMBA
where you can

HR departments are already stretched

Engage a third party for intake, such as Americorps, or recruit an employee liaison

It could be uncomfortable to target people by income when they're employees

Lamaunda Maharaj, HRA

NYC
Human Resources Administration
Department of Social Services

SNAP eligible and VITA eligible populations are often the same

These clients may not be computer-literate/confident enough to use a stand-alone kiosk by themselves

Multiple language options would need to be incorporated to serve the ranging SNAP demographic

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SCENARIO DISCUSSIONS: VITA PORTAL

Darrell Weinberg,
+ Louis Morizio, IRS

IRS

Having filers complete the Intake Form (13614-C) online should be straightforward, but having them upload tax documents and other sensitive information, will complicate things (too much).

Also, filers have to understand and consent to any additional services they're being enrolled in (compliant with IRS Sec. 7216).

Anupam Hridoi,
Volunteer Preparer

THE FINANCIAL CLINIC

Provided insight into which questions on the Intake Form (13614-C) were most relevant to VITA filers, and what documents these required filers to provide.

Most VITA filers have simple tax situations, so they don't need many documents (unless they're audited), as long as they know their income, expenses, etc.

Andy Nieto,
Food Bank of NYC

**FOOD BANK
FOR NEW YORK CITY
foodbanknyc.org**

Provided further insight into the questions on the Intake Form (13614-C) and documents required to complete filers' tax returns within the scope of VITA.

Confirmed that VITA filers often only need basic tax documents, and doesn't want to discourage filers with more complicated situations from considering VITA.

PROTOTYPE STRATEGY

VITA PORTAL = NEW TOUCHPOINT   -vs-   ON-SITE VITA = NEW CONTEXTS
(Formerly Employer VITA)

This is a central touchpoint in all of the service concepts we prototyped, which raised questions of usability, comprehension, and trust that were easily explored through user testing.

This involves the deployment of the VITA Portal and Virtual VITA model in new contexts, which required real negotiations with potential partners more than simulated user testing.

PROTOTYPING DECISIONS

- Develop and test user experience
- Focus on registration not intake
- Test different provider brandings

PROTOTYPING DECISIONS
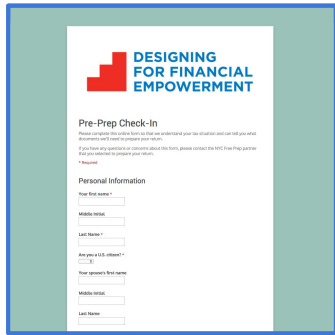
- Expand focus to HRA/SNAP sites
- Continue to negotiate with partners (as a part of piloting?)

PROTOTYPE ITERATIONS

DEVELOPMENT OF VITA PORTAL PROTOTYPE
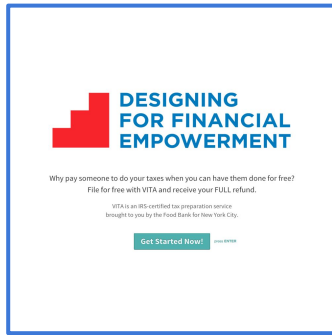
| VITA Intake 1.0 | VITA Intake 2.0 | "Prep Club" 1.0 | "Free Prep" 1.0 | "Free Prep" 2.0 |
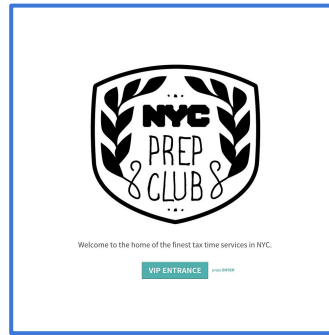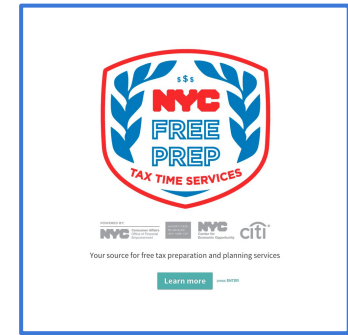
Full intake form in different formats | Registration form with new branding and refined content

Existing applications that could be VITA Portal components:

Referral Services:
- Offerpop
- ReferralCandy

Online Forms:
- Google Forms
- Typeform

Email/Text Automation
- Zapier
- Twilio

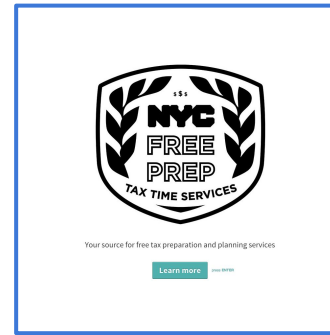# SCENARIO DISCUSSIONS

VITA PORTAL SCREEN USER FLOW

Welcome

Benefits

Risk free

Incentives

Additional info

Depend-ents?

Income eligible?

Eligibility confirmed

Eligibility terms

Name prompt

Address & phone # prompt

Consent to receive sms/text

Email prompt

Preferred contact method

Lottery selection

Crediting a referral

Confirm & accept

Thanks, please share
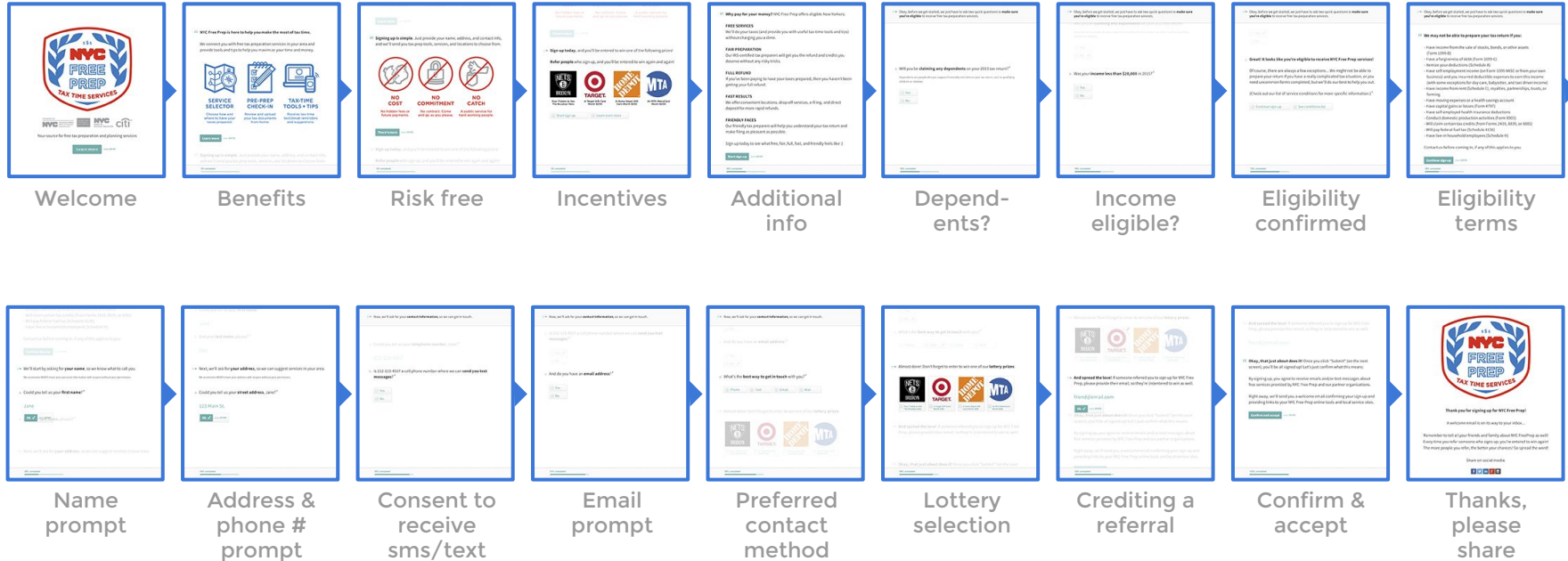
USER TEST PROTOCOL + STATISTICS:

Test runs with 7 filers, 5 staff
We asked each user:
- how they've done taxes in the past
- what social media they use, if any
- how they normally access the web

Each user tried the VITA Portal prototype, telling us what came to mind as they encountered:
- the overall tool and user flow
- refer-a-friend system and lottery prizes
- branding options

SERVICE OFFERINGS + FILER INFO SCREENS
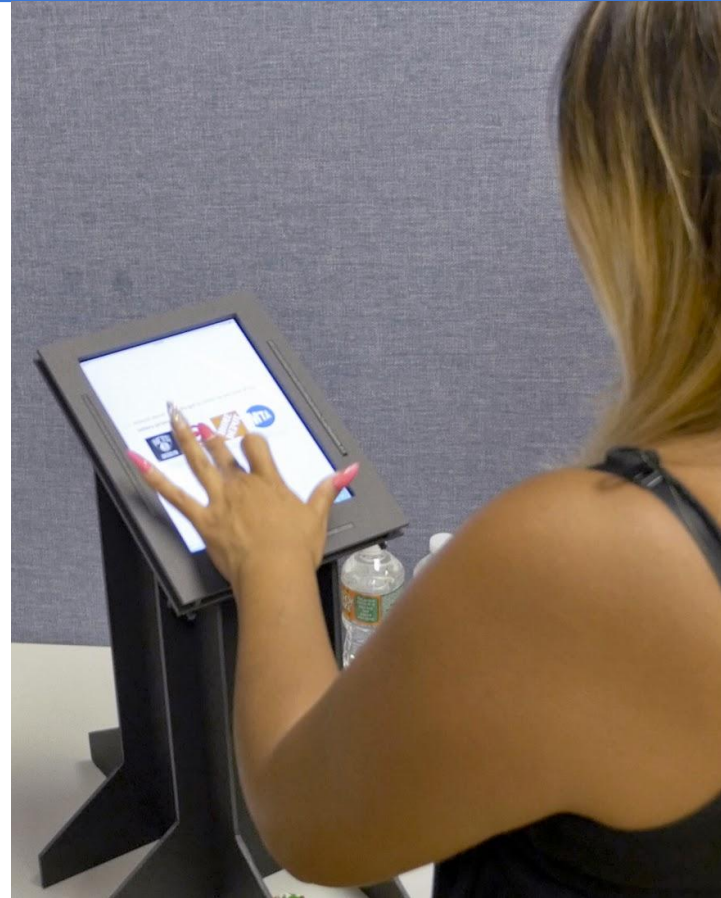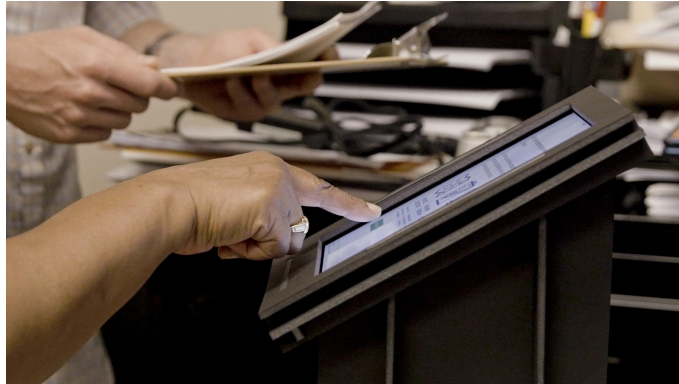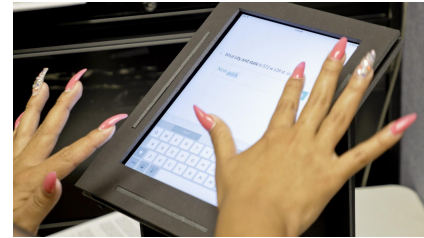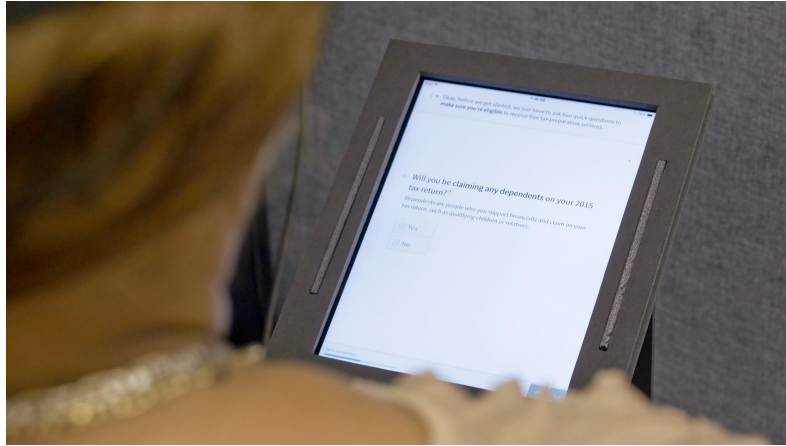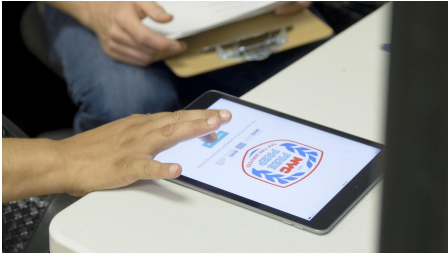
NYC Free Prep is here to help you make the most of tax time.

We connect you with free tax preparation services in your area and provide tools and tips to help you maximize your time and money.

SERVICE SELECTOR
Choose how and where to have your taxes prepared.

PRE-PREP CHECK-IN
Review and upload your tax documents from home.

TAX-TIME TOOLS + TIPS
Receive tax-time text/email reminders and suggestions.

Users generally had a positive reaction to the language of the site (except for too much salesmanship) but they weren't always clear what the service was about.

Some icons were confused with buttons and address fields should be combined.

There was a preference for phone and text communication over email, but no one said the site asked for too much info.

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PRIZE LOTTERY + REFERRAL SCREENS:

Sign up today, and you'll be entered to win one of the following prizes!

Refer people who sign up, and you'll be entered to win again and again!

Four Tickets to See
The Brooklyn Nets

A Target Gift Card
Worth $250

A Home Depot Gift
Card Worth $250

An MTA MetroCard
Worth $250

And spread the love! If someone referred you to sign up for NYC Free Prep, please provide their email, so they're (re)entered to win as well.

All users (except one) expressed interest in the prizes, although it could have been more clear that they were being entered in a lottery and not guaranteed a prize.

When asked to credit the person who had referred them, users often tried to refer other people (or organizations).

Phone numbers seem to be a preferable unique identifier than email addresses.

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EMAIL RESPONSE + GENERAL TAKEAWAYS:

Thank you for signing up for NYC Free Prep!

A welcome email is on its way to your inbox...

Remember to tell all your friends and family about NYC FreePrep as well! Every time you refer someone who signs up, you're entered to win again! The more people you refer, the better your chances! So spread the word!

Share on social media:

Although email wasn't the preferred medium for it, users understood and appreciated the confirmation message they got upon completing registration.

"Service Selector" map seemed useful, but "Pre-Prep Check-In" felt like too much.

Generally, aside from some minor issues, users said they would happily use this service and recommend it to others.

DESIGNING FOR FINANCIAL EMPOWERMENT

Neutral/Unaffiliated Brand

NYC Public Service Brand

VITA Partner/Preparer Brand

VISUAL IDENTITY + BRANDING:

Users were evenly divided about which branding scheme felt the most logical, trustworthy, and easily recognizable.

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PRE SEASON

VITA PORTAL: REGISTRATION

TAX FILER	Learns about free tax preparation services in NYC (and prize lottery for registering) from a friend	Goes to freeprep.nyc.gov to review offerings, procedures, and possible prizes for registering	Decides there is nothing to lose and registers by entering their name, address, and contact info	Chooses from a selection of lottery prizes they could win for registering or referring others	Enters name(s) and contact info of friend who referred them and anyone else they want to refer	Agrees to terms, submits registration, and is invited to share the service on social media	Receives confirmation text, welcoming them to the service, and outlining potential next steps
TOUCH POINTS	Advertising/word of mouth	VITA Portal web site					Test message
TAX PREPARER							
CITY OF NEW YORK	Promotes www.freeprep.nyc.gov (and lottery prizes for registering)	Hosts and updates this web portal as a New York City public service	Maintains database of names, addresses, and contact info	Secures donations of gift cards, sports tickets, and other prizes	Reenters filer in the prize lottery every time they sign someone up	Enforces IRS policies about filer's eligibility, rights, and data security	Automatically sends confirmation emails to filers who register

TAX SEASON

VITA PORTAL: REGISTRATION / VITA PORTAL: INTAKE

TAX FILER	Receives a text message inviting them to select a free tax preparer from a map of nearby locations	Selects a preparer and receives another text with instructions about compiling tax documents	Comes in and has their taxes prepared (or receives a reminder text inviting them to come in)	If using Virtual or on-site VITA, they can complete the intake form and upload tax documents	After their taxes are prepared offsite, they receive a text about their Quality Review call or visit	Upon authorization, their identity is confirmed by a certified staff member or visiting provider	After return is filed, and they can elect to receive texts about other financial services during the year
TOUCH POINTS	Text message and VITA Portal web site		VITA Site (or Text message)	VITA Portal web site	Text message and in-person visit or phone call		Test message
TAX PREPARER		Receives filer info (and schedules appointment, if necessary)	Prepares filer's return and reports that filer has been served	Reviews filer's intake form and tax documents and does their return	Texts filer and then calls or visits them to complete Quality Review	Confirms filer's identity through an in-person visit or on-site partner	Submits filer's complete return and stays in touch via text
CITY OF NEW YORK	Automatically sends text at tax time and updates preparer map	Automatically sends filer info to their free tax preparer of choice	(Automatically sends reminder text, if filer has not been served)				Send filer a confirmation text and invites them to try other services