



Native Financial Education Practitioners Summit
Building Assets In Native Communities
Through VITA and Other Integrated Programming
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Oklahoma Native Assets Coalition, Inc. (ONAC)

Christy Finsel

Citizen of the Osage Nation

Executive Director

Oklahoma Native Assets Coalition, Inc.

cfinsel@oknativeassets.org

www.oknativeassets.org





The Oklahoma Native Assets Coalition, Inc. (ONAC) is an American Indian-led nonprofit Native asset building coalition that collaborates with Native nations and other interested partners to offer Native-led and culturally compatible asset-building programs and initiatives in Native communities. The coalition, started in Oklahoma and headquartered in Oklahoma City, has existed since 2001, and was classified by the Internal Revenue Service as a 501(c)(3) nonprofit in 2014. ONAC focuses on promoting culturally responsive asset-building strategies and serves Native communities on a national level.

www.oknativeassets.org

Overview: ONAC's Interrelated Asset-Building Programs and Initiatives

- National Native EITC/VITA Network
- Mini-grant program (AI/AN)
- Training, TA, and national research
- Prevention of frauds and scams
- General financial coaching (basic budgeting/homebuyer education/credit counseling program)
- Native-specific financial education (youth booklet, CSA-related investor education, going remote resources)
- Native women entrepreneurship summary data report and resource guide
- Children's Savings Account program
- Emergency Savings Account program
- ONAC COVID-19 emergency cash assistance program
- Native Bank On ONAC initiative
- Down payment assistance



ONAC Support of Free Tax Preparation and Integrated Asset Building

- As part of its grants program, ONAC has awarded grants to five Native VITA programs to support their VITA programming, and resources to one of those grantees to also seed fund emergency savings accounts and Children's Savings Accounts.
- During the past two years, ONAC has worked to link Bank On accounts (safe and affordable bank accounts) to VITA programming, as well as to connect financial coaching and emergency cash assistance to taxpayers.
- For those able to file their own simple returns, ONAC partners with the IRS to promote MyFreeTaxes.
- Administration of the ONAC Native EITC/VITA Network.

ONAC-Provided Resources Available to VITA Clients in Native Communities

- [MyFreeTaxes](#) (link for those in a position to file their own simple returns, in case VITA resources are not near to them)
- [Providing remote and socially distanced Native VITA services](#)
- [National Resource Guide to Support Native Women Entrepreneurs](#) (may assist VITA clients)
- [Several entities providing Native VITA services also offer Native Children's Savings initiatives](#) (documenting models that work)
- [Native Bank On ONAC resources](#) (helping tribal citizens open safe and affordable bank accounts to hold tax refunds)
- [Free financial coaching for American Indians and Alaska Natives in the U.S.](#) (registration form available in this link, the coaching is free and available to those to whom you provide financial education and VITA services)
- [ONAC Going Remote Resource Guide and Video](#) (providing remote Native-specific financial education)

Oklahoma Native Assets Coalition, Inc. (ONAC)

Patsy Schramm

Citizen of the Cherokee Nation

ONAC Native EITC/VITA Coordinator

edgpj@aol.com

www.oknativeassets.org



ONAC Native EITC/VITA Network

- The ONAC Native EITC/VITA Network is comprised of Native VITA site coordinators and advocates. The purpose is to share resources and opportunities, to provide a platform for interaction among Native site coordinators (American Indians, Alaska Natives, and Native Hawaiians), and to bring concerns from Native VITA sites to appropriate parties. We have been instrumental in arranging scholarships for Native site practitioners to attend TON conferences and give priority in our recommendations to those listed in our directory.
- The network has 179 participants. Some participants share information of interest to benefit other network members. We are usually able to help answer questions or steer in the proper direction to obtain answers.

Earned Income Tax Credit (EITC)

- To claim the Earned Income Tax Credit (EITC), you must have what qualifies as earned income and meet certain adjusted gross income (AGI) and credit limits for the current, previous, and upcoming tax years.
- For tax year 2020 (current year filing), the maximum AGI for MFJ with 3 or more qualifying children is \$56,844, yielding a credit of \$6,660.
- The maximum AGI for MFJ with 3 or more qualifying children increases to \$57,414, yielding a credit of \$6,728 for 2021.
- Filers who were eligible, but did not claim the EITC, may amend returns for up to 3 years.
- <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/earned-income-and-earned-income-tax-credit-eitc-tables>

EITC 2020

Children or Relatives Claimed	Maximum AGI (filing as Single, Head of Household, or Widowed)	Maximum AGI (filing as Married Filing Jointly)	Maximum Credit Amounts
Zero	\$15,820	\$21,710	\$538
One	\$41,756	\$47,646	\$3,584
Two	\$47,440	\$53,330	\$5,920
Three	\$50,594	\$56,844	\$6,660
Investment income limit: \$3,650 or less			

EITC Resources

The Center on Budget and Policy Priorities provides numerous resources related to the EITC. Two examples:

<https://www.eitcoutreach.org/tax-credits/earned-income-tax-credit/>

https://www.cbpp.org/search?search_text=EITC

Volunteer Income Tax Assistance (VITA)

- VITA has operated for more than 50 years.
- According to Prosperity Now, in 2020, “tens of thousands of IRS-certified volunteers, working at more than 3,700 VITA sites, prepared over one million tax returns...These sites generated more than \$1.7 billion in refunds to households generally earning less than \$54,000 in annual income.”
- VITA offers high-quality tax preparation at no cost, saving filers tax preparation fees and the temptation of high-cost short-term refund loans.
- <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

VITA, Continued

- IRS provides training for volunteers in a full range of activities from intake, to preparation, to quality review. Preparers must be certified by the IRS to prepare returns to ensure a high level of quality.
- In 2020, VITA sites helped thousands with claiming the Economic Impact Payment (EIP), or stimulus checks (& will again this year).
- In the face of the pandemic, VITA sites worked through multiple challenges. Many VITA sites quickly moved to virtual and other alternative service delivery models. Some found the alternative methods so successful that they may consider utilizing them, at least to some degree, even when the pandemic ends.

IRS VITA Resources

- If you are interested in volunteering at an existing site, or in referring clients to a site, you may find site information at:
<https://irs.treasury.gov/freetaxprep/>
- VITA resources for Indian Country: <https://www.irs.gov/government-entities/indian-tribal-governments/volunteer-tax-assistance-resources-for-indian-country>
- IRS Tax Volunteers: <https://www.irs.gov/individuals/irs-tax-volunteers>
- Partner and Volunteer Resource Center:
<https://www.irs.gov/individuals/partner-and-volunteer-resource-center>

Exploring Offering VITA Services in Native Communities

Before contacting IRS, you should have ideas about the following:

- Where you will locate your site, keeping in mind that privacy is needed for in-person return preparation.
- If you plan on virtual preparation, that you have the tools needed.
- Who will serve as site coordinator for your site.
- How you will recruit volunteers and an estimate of the number you can recruit.
- How you can communicate with volunteers and keep them engaged if you elect to use a virtual model.

If you would like to start a VITA site, you should contact the IRS no later than June, to allow time to make arrangements.

<https://www.eitcoutreach.org/outreach-strategies/irs-territory-managers/>

ONAC Research: Providing Remote and Socially Distanced Native VITA Services

- ONAC generated a handout, with information provided by ONAC grantees, regarding how they delivered remote and/or socially distanced Volunteer Income Tax Assistance (VITA) services during the 2020 tax season and shutdowns associated with the COVID-19 pandemic.
- Due to necessity, both tax preparers and filers are now using technology that they may not have used before to successfully complete remote tax filings. While providing VITA services to their local Native communities, these Native-led VITA programs are striving to keep both the preparers and filers as safe as possible.
- We hope this information might be useful to those providing Native VITA services.
- A big thank you to the Native VITA programs that shared their innovations.

Handout: [Providing remote and socially distanced Native VITA services](#)

Examples of Providing Remote and Socially Distanced Native VITA Services in 2020

- Four Bands Community Fund (South Dakota): drop-off tax preparation services to over 300 filers during the 2020 tax season. Documents were transmitted through Facebook Messenger and picture messages via text message.
- White Earth Investment Initiative (WEII) (Minnesota): conducted a scanned document pilot through [TaxSlayer](#). Briefly met with taxpayers to collect documents, intake forms, and consents. Scanned documents into a portable scanner and returned documents to the taxpayer. Scanned docs into TaxSlayer and return completed remotely, with a VITA volunteer acting as a quality reviewer. Taxpayer returned to site for 2nd brief meeting to review the return, conduct the quality review discussion, and authorize WEII to file the return electronically. WEII staff also received training on how to use [DocuSign](#) to accommodate virtual VITA delivery.

Examples of Providing Remote and Socially Distanced Native VITA Services in 2020

- Tlingit-Haida Regional Housing Authority (Alaska): offered socially distanced one-on-one services by appointment.
- Wabanaki CA\$H/Four Directions Development Corporation (Maine): offered a socially distanced clinic and started developing a scan-and-go drop-off procedure which would allow for tribal citizens to drop-off their tax documents to be scanned into a secured server to be prepared off-site. Also, explored the GetYourRefund tool which would allow clients to scan and send their documents to them.

Taxpayer Opportunity Network (TON)

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- TON is sponsored by Prosperity Now and provides a wealth of resources for volunteer tax preparers.
- The TON Steering Committee recently added 2 Native site practitioners (and Patsy Schramm/ONAC has served on the committee for several years).
<https://prosperitynow.org/get-involved/taxpayer-opportunity-network>
- Through the participation in TON, ONAC is able to bring issues impacting Native VITA sites to appropriate parties.

TON resource examples are:

- Alternative Tax Prep Option
- VITA-Train
- Tax Prep Dispatch
- Tax Roundtable Listserv

Joining the Native EITC/VITA Network

To support the broader Native EITC/VITA programs, ONAC administers the national Native EITC/VITA Network. To join the Network, go to <https://www.surveymonkey.com/r/ONACVITA>.

For further information about Native VITA, EITC, and the Native EITC/VITA Network, contact Patsy Schramm (*Cherokee Nation*), ONAC Native EITC/VITA Network Coordinator, at edgpj@aol.com.

Questions and Further Discussion

