

VITA Volunteer Promotion Process For Prepaid Card

1. Ask about their interest in Direct Deposit:
 - a. Do you have a bank account?
 - b. Do you have an existing portable debit/prepaid card and your account information for direct deposit?
 - i. Need account and routing numbers
2. If No interest to #1, hand to them the Prepaid Card for Your Refund sheet and read the Prepaid Card Script to them
3. Use a fee sheet and other job aids as needed and available
4. After completing the refund option process, ask those who got either the prepaid card or paper check to complete the questionnaire and drop in box (see For Questionnaire request: at end of Prepaid Card Script).

Note

Items on hand with VITA Volunteer:

- o Prepaid Card Script
- o Prepaid Card for Your Refund sheet
- o Map of Sponsoring Bank ATMs within 10-20 miles of VITA site location
- o Fee sheet and any other job aids
- o VITA Post-filing Taxpayer Refund Questionnaire

Prepaid Card Script (30sec-1min)

OK, if the direct deposit is not something you would like to do, then the next option is the prepaid card—sent to you free. If you don't have a bank account, you should think about getting the prepaid card instead of the paper check for your refund.

It works like a gift card—except more secure and you can take your money out right away; have you ever used a gift card?

[if no] The card is in your name and has your refund amount recorded. Money comes out when you pay bills, get cash, or buy things like groceries.

[if yes] The IRS is working with your local banks so that taxpayers can get a prepaid card instead of a paper check. Everyone has this choice, and there is no credit check required.

Many taxpayers want a quick, secure, and convenient way to receive their tax refund; normally, with a paper check you would have to wait for it to be mailed to your home, which can take about 4 weeks. With the prepaid card, your tax refund is automatically loaded onto your card in half the time it takes to get the paper check. You do not have to do anything else.

With the prepaid card, there is no waiting in a long line or paying money to cash it like with a paper check. Think about the savings: The money it will cost you to cash your refund check can now be used for other things, like: groceries, to pay bills, to buy things online, or save up to something special. You could take it to the bank and cash out the whole amount for free.

The prepaid card is protected—as it is insured against theft or loss—and you can always get a new card at a local sponsoring bank if this happens. The PIN (or secret code) you receive with the card also protects against theft.

Plus, the card is easy to use and convenient. You can get cash, for free, at any local sponsoring bank ATM, and, make purchases or pay bills anywhere VISA is accepted. [show map or list of local ATM locations]

The prepaid card is a quick, secure, and convenient way to receive and use your refund, and it's setup and sent to you free, and you are ready to spend.

Can we go ahead and get the card for you?

[If no] Ok, a paper check can be mailed to you, which will take around 4 weeks and you will have to pay to get it cashed. Would you like this or go with the prepaid card?

For Questionnaire request:

The IRS is interested in knowing your opinions about the option to receive your refund either by prepaid card or paper check. Your answers will be used by the IRS to help improve services to taxpayers.

Your answers will remain private, and no information will be collected that could identify you personally, such as your name. You may choose to not answer any of the questions. Would you be interested in answering a short questionnaire?

- o If Yes, provide the questionnaire (either English/Spanish) and pencil. Let them know they can put completed questionnaire in Box with sign.

The Prepaid Card for your Refund

Quick, Secure, and Convenient

Get the prepaid card instead of the paper check.

Quick

- Works like a gift card, except more secure and you can take money out
- Get refund quicker – money automatically loaded onto your card in half the time it takes to get paper check
- No waiting in a long line or paying money to cash it like a paper check

Secure

- Prepaid card is protected against theft or loss – get a new one at the bank and FDIC (government) insured
- Your own secret, personal identification number (PIN)

Convenient

- Take it to the bank and cash out the whole amount for free
- Get cash for free at any sponsoring bank ATMs or use anywhere VISA is accepted (grocery store, restaurant, online)

Save time and money, get the card

