

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

**Federal Deposit Insurance Corporation (FDIC)  
2023 FDIC Survey of VITA Providers**

**Overview**

***What is the purpose of this survey?***

The purpose of the 2023 FDIC Survey of VITA Providers is to better understand the relationship between VITA sites and the clients they serve, as well as any opportunities or efforts in place to help unbanked VITA clients open checking or savings accounts to direct deposit their refunds. The FDIC is committed to expanding economic inclusion in the financial mainstream and would very much value the expert knowledge that VITA providers have to share about their important work.

***What kind of questions are asked on the survey?***

Most of the questions in the survey are multiple choice questions about the service models you use, the clients you serve, and the ways in which you may help your clients direct deposit their refunds in a variety of accounts. There are also a few quantitative questions at the end of the survey that relate to the number of Federal tax return filings that were completed by your site in 2023. None of the questions asks for any of your clients' personal or financial information.

***Who in my organization should respond to this survey?***

We believe that most of the questions on this survey are best completed by the VITA Program Director, VITA Program Manager, or someone that has knowledge of your organization's VITA program decision making and its site-level logistics. If certain questions (such as the quantitative questions about tax return filings) may be better answered by someone else, the Program Director, Program Manager, or equivalent can forward the email link to that person to complete that portion of the survey.

***How long will this survey take?***

We estimate that this survey will take about 15 to 20 minutes to complete. If you have to stop in the middle and return later, your answers on any pages that you have completed will be saved.

***What will the information be used for?***

Responses to this survey will only be reported in aggregate; individual responses will not be shared and will only be used by the FDIC for internal purposes unless required by law. A publicly available report is expected to be released by the FDIC in early 2024.

***What if I have questions?***

If you have questions about this survey or experience any problems completing it, please contact the Help Desk at 1-XXX-XXX-XXXX or [FDICSurveyHelpDesk@icf.com](mailto:FDICSurveyHelpDesk@icf.com).

**Thank you for your invaluable participation in the  
2023 FDIC Survey of VITA Providers.**

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

Please answer all questions in this survey in relation to the VITA site, *[VITA SITE NAME]*, at *[VITA SITE ADDRESS]*. Even if you are involved with more than one VITA site, all of your responses should be based only on this one site.

## Respondent Information

This survey is best answered by someone who has knowledge of your organization's VITA program history and decision making, as well as the logistics of the specific VITA site listed above. Knowledge of VITA site logistics includes awareness of offered service models, any bank or credit union partnerships associated with the site, and options to help clients with direct deposit of their tax refunds. **If you feel that you are not sufficiently knowledgeable about these topics, then please forward the survey link that you received to someone in your organization that would be more knowledgeable.**

RI1. What is the name of your organization? \_\_\_\_\_

RI2. What is your name? \_\_\_\_\_

RI3. What is your email? \_\_\_\_\_

RI4. Is your role equivalent to that of a VITA Program Director or VITA Program Manager?  
a. Yes  
b. No

*[If RI4 = b]*

R15. What is your position within your organization? \_\_\_\_\_

## General Questions

Please remember to answer all questions in this survey specifically in relation to the VITA site, *[VITA SITE NAME]*, at *[VITA SITE ADDRESS]*.

1. Select the option that best describes your host site in 2023:
  - a. Community center
  - b. Library
  - c. Religious house of worship
  - d. Senior housing facility
  - e. Public housing facility (non-senior)
  - f. Social services organization
  - g. Financial institution
  - h. Rented business space
  - i. K-12 school
  - j. College or university building
  - k. Government building

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

1. This site is fully virtual and does not provide on-site VITA services
  - m. Other (specify)
2. In 2023, what service models were offered by this VITA site? *(Select all that apply.)*  
**[REQUIRE RESPONSE]**
    - a. In-person tax preparation (traditional VITA)
    - b. Drop-off (on-site visit to drop-off or scan materials, volunteers prepare returns)
    - c. Virtual (no on-site visit to drop-off materials, volunteers prepare returns)
    - d. Facilitated-Self Assistance (FSA) – On-site (client mostly self-prepares return on-site)
    - e. Facilitated-Self Assistance (FSA) – Remote (client mostly self-prepares return virtually, for example through MyFreeTaxes)
    - f. Other (specify)
3. In 2023, did this VITA site serve any clients in the following racial or ethnic groups? *(Select all that apply.)*
    - a. White
    - b. Black or African American
    - c. Hispanic or Latino
    - d. Asian
    - e. American Indian or Alaska Native
    - f. Native Hawaiian or Other Pacific Islander
    - g. Do not know

**[If Q3 = b or c or d or e or f or g]**

4. In 2023, did more than half of VITA clients at this site belong to any racial or ethnic group other than White?
  - a. Yes
  - b. No
  - c. Do not know

**[If Q4 = a or c]**

5. In 2023, did more than half of VITA clients at this site belong to a single racial or ethnic group other than White?
  - a. Yes
  - b. No
  - c. Do not know

**[If Q5 = a or c]**

6. In 2023, which racial or ethnic group did more than half of VITA clients belong to?
  - a. More than half of clients at this site were Black or African American
  - b. More than half of clients at this site were Hispanic or Latino
  - c. More than half of clients at this site were Asian
  - d. More than half of clients at this site were American Indian or Alaska Native
  - e. More than half of clients at this site were Native Hawaiian or Other Pacific Islander
  - f. Do not know

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

7. In 2023, were any staff, volunteers, or dedicated people available to promote financial well-being (for example, a financial advocate, a financial counselor, or volunteers encouraging saving of refunds) for any VITA clients served at this site? *(Select all that apply.)*
  - a. Yes, staff engaged in some of these activities
  - b. Yes, volunteers engaged in some of these activities
  - c. Yes, through referrals to third parties or others in your organization
  - d. Other (specify)
  - e. No, no one was available for these activities
  - f. Do not know
  
8. For the 2023 tax season, did VITA site, *[VITA SITE NAME]*, at *[VITA SITE ADDRESS]* have a partnership with any bank or credit union to help its VITA clients open new checking or savings accounts, either onsite, online, through referrals, or through any other method?  
***[REQUIRE RESPONSE]***
  - a. Yes *[Go to Q9–Q24]*
  - b. No *[Go to Q25–Q29]*

### Questions for VITA Providers That Partner With Banks or Credit Unions

You responded that, for the 2023 tax season, this VITA site partnered with a bank or credit union to help VITA clients open new checking or savings accounts. The following questions pertain to this partnership.

***[If Q8 = a]***

9. How was the partnership with your partner bank or credit union formed? *(Select all that apply.)*
  - a. Bank or credit union initiated the partnership by contacting the VITA organization
  - b. Bank or credit union employee was a volunteer with the VITA organization and made the connection
  - c. Bank or credit union member is also a member on the board of the VITA organization
  - d. Bank or credit union was involved with the VITA organization on non-VITA related projects
  - e. VITA organization and bank or credit union met or heard about each other in a joint event or through a network (such as the Bank On coalition, FDIC Alliance for Economic Inclusion, VITA coalition, or community organization coalition)
  - f. VITA organization met the bank or credit union through its fundraising, volunteer recruitment, or other in-kind support efforts
  - g. VITA organization initiated partnership by “cold-calling” a bank or credit union
  - h. Other (specify)
  - i. Do not know

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

*[If (Q8 = a) and (Q2 = a or b or c). Row(s) should display only if options a or b or c were selected in Q2.]*

10. In 2023, at what point(s) during the tax return preparation process were unbanked clients told that a partner bank or credit union was available to set up checking or savings accounts? (Each row is for a different VITA service model offered at this site. Select all that apply for each row.)

	During marketing and outreach or appointment scheduling	During intake	While waiting or in the waiting area	During tax return preparation	During qualitative review	After tax return completion	Clients were not told	Do not know
a. In-person tax preparation (traditional VITA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Drop-off (on-site visit to drop-off or scan materials)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Virtual (no on-site visit to drop-off materials)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*[If (Q8 = a) and (Q2 = a or b or d or f)]*

11. In 2023, did clients have the option to open (or begin the process of opening) partner bank or credit union checking or savings accounts while physically on-site at this VITA site?

- Yes
- No
- Do not know

*[If Q11 = a or c]*

12. In which of the following ways were clients able to open (or begin the process of opening) checking or savings accounts on-site at this VITA site in 2023? (Select all that apply.)

- Bank or credit union employee was present on-site to help clients
- VITA site was located within a bank or credit union where clients could set up accounts
- VITA volunteer, staff, or client used the phone, virtual conference, mobile app, or paper form associated with the partner bank or credit union to set up an account
- Other (specify)
- Do not know

*[If Q11 = b]*

13. Which of the following were reasons you did not offer an on-site option to open checking or savings accounts in 2023? (Select all that apply.)

- Most clients already had checking or savings accounts
- Clients who did not have checking or savings accounts were not interested in opening these accounts
- Number of clients served at this site was too few to justify offering service on-site
- Partner bank or credit union employees were not available to be on-site at the times that were needed

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

- e. VITA volunteers or staff felt uncomfortable providing assistance with opening checking or savings accounts
- f. Not enough funding or in-kind support (for example, time, people, or space) to provide on-site services
- g. Our organization did not believe that opening checking or savings accounts was a key part of our mission
- h. Most or all of this VITA site's services were provided virtually
- i. Other (specify)
- j. Do not know

*[If Q11 = a or c]*

14. In 2023, did clients have the option to open (or begin the process of opening) partner bank or credit union checking or savings accounts without having to be at the physical VITA site?
- a. Yes
  - b. No
  - c. Do not know

*[If (Q8 = a) and (NOT(Q2 = a or b or d or f) or (Q11 = b or c) or (Q14 = a or c))]*

15. In which of the following ways were clients directed to open checking or savings accounts off-site with your partner bank or credit union in 2023? *(Select all that apply.)*
- a. Clients were directed to physically visit the partner bank or credit union
  - b. Clients were directed to call a phone number, visit the website, or download the app of the partner bank or credit union
  - c. Clients were provided a referral with a "warm hand-off" to the partner bank or credit union (for example, an email referral with an introduction between the client and bank or credit union representative)
  - d. Other (specify)
  - e. Do not know

*[If Q8 = a]*

16. In 2023, what other option(s) did this VITA site provide clients who may have wanted to receive their refunds through direct deposit but who did not have a place to deposit the refund into and could not or did not want to open an account with the partner bank or credit union? *(Select all that apply.)*
- a. A prepaid debit card
  - b. Information about other banks or credit unions where clients could open a checking or savings account on their own
  - c. A link to a government or other trusted website where clients could find and open a checking or savings account on their own
  - d. Direct deposit their refunds into savings bonds
  - e. Other (specify)
  - f. Did not provide an alternative option
  - g. Do not know

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

*[If (Q12 = a or b or c) or (Q15 = a or b or c) or (Q16 = a or b or c or d) or (Q12 = d with verbatim present) or (Q15 = d with verbatim present) or (Q16 = e with verbatim present). Row(s) should display only if an option was chosen in Q12, Q15, or Q16.]*

17. For clients who did not have a place to direct deposit their refunds, how interested were they in the services that your VITA site offered? (Each row is for a different service offered at this site. Select one option per row.)

	Interested	Indifferent	Not interested	Do not know
a. <i>[If Q12 = a]</i> Opening an account on-site with bank or credit union employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. <i>[If Q12 = b]</i> Opening an account at the bank or credit union that VITA site was located within	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. <i>[If Q12 = c]</i> Opening an account on-site with partner bank or credit union through phone, virtual conference, mobile app, or paper form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. <i>[If Q12 = d with verbatim present]</i> On-site option of: <i>[Insert verbatim for Q12 = d]</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. <i>[If Q15 = a]</i> Being directed to physically visit partner bank or credit union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. <i>[If Q15 = b]</i> Being directed to call, visit or download app of partner bank or credit union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. <i>[If Q15 = c]</i> Being provided a referral with a “warm hand-off” to partner bank or credit union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. <i>[If Q15 = d with verbatim present]</i> Off-site option of: <i>[Insert verbatim for Q15 = d]</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. <i>[If Q16 = a]</i> Direct deposit of refunds onto a prepaid debit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. <i>[If Q16 = b]</i> Receiving information about non-partner banks or credit unions where clients could open a checking or savings account on their own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. <i>[If Q16 = c]</i> Receiving link to a government or other trusted website where clients could find and open a checking or savings account on their own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. <i>[If Q16 = d]</i> Direct deposit of refunds into savings bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. <i>[If Q16 = e with verbatim present]</i> Option of: <i>[Insert verbatim for Q16 = e]</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*[If Q8 = a]*

18. To the best of your knowledge, did your VITA clients commonly encounter any of the following issues when trying to open a checking or savings account with your partner bank or credit union in 2023? (Select all that apply.)

- a. Clients did not follow up on opening accounts if an off-site step was required
- b. Partner bank or credit union did not accept Individual Tax Identification Numbers (ITINs) as an alternative to Social Security numbers when opening accounts
- c. Clients did not have sufficient documentation to meet the bank’s or credit union’s identification requirements
- d. Clients were prevented from opening a checking or savings account because of their credit or banking history (for example, a flag in ChexSystems)
- e. Clients were confused about what type of account to open
- f. Clients encountered undesirable account fees or features (for example, minimum balance requirements)

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

- g. Other (specify)
- h. To the best of my knowledge, clients did not commonly encounter any issues
- i. Do not know

*[If Q8 = a]*

19. In 2023, which of the following were reasons why clients declined to open a checking or savings account when the option was offered? *(Select all that apply.)*
- a. Clients worried about being charged fees or penalties on their account
  - b. Clients worried that their application for a checking or savings account would be rejected
  - c. Clients worried that it would be too time consuming or too much effort
  - d. Clients distrusted banks or credit unions
  - e. Clients did not want to share their personal information with a bank or credit union
  - f. Clients worried they did not have enough money for the opening deposit
  - g. Clients felt that the partner bank's or credit union's hours or locations would be inconvenient
  - h. Other (specify)
  - i. No clients declined to open a checking or savings account when the option was offered
  - j. Do not know

*[If Q8 = a]*

20. In next year's tax season (2024), do you expect to have a partnership with a bank or credit union to help your clients open new accounts?
- a. Yes, with the same or all the same banks or credit unions we partnered with in 2023
  - b. Yes, with at least one change to a bank or credit union of those we partnered with in 2023
  - c. No, we do not expect to have a partnership with a bank or credit union in 2024
  - d. Not applicable because site will not reopen in 2024
  - e. Do not know

*[If Q20 = a or b or c or e]*

21. In next year's tax season (2024), it is likely that this VITA site will increase or decrease its efforts to help clients open new checking or savings accounts?
- a. Likely to increase its efforts
  - b. Likely to decrease its efforts
  - c. Likely to keep its efforts the same
  - d. Do not know

*[If Q21 = a]*

22. Which of the following are reasons that this VITA site may increase its efforts to help clients open checking or savings accounts in next year's tax season (2024)? *(Select all that apply.)*
- a. Greater client demand or need for this service
  - b. Partner bank or credit union proposed or wanted this change
  - c. Other (specify)
  - d. Do not know

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

*[If Q21 = b]*

23. Which of the following are reasons that this VITA site may decrease its efforts to help clients open checking or savings accounts in next year’s tax season (2024)? *(Select all that apply.)*
- a. Most clients already had checking or savings accounts
  - b. Unbanked clients were not interested in opening checking or savings accounts
  - c. Partner bank or credit union wants to decrease resources allocated to offering this service
  - d. Received complaints about this service from clients
  - e. Received complaints about this service from staff or volunteers
  - f. Will not have the resources (for example, time, people, or space)
  - g. Clients preferred other options for direct deposit, rather than opening checking or savings accounts
  - h. Staff or volunteers preferred other options for direct deposit, rather than opening checking or savings accounts
  - i. Other (specify)
  - j. Do not know

*[If Q8 = a]*

24. **Bank On** accounts are accounts that meet Bank On National Account Standards and provide a safe and low-cost option for consumers. These accounts are based on the FDIC Model Safe Accounts Template and have features such as no overdraft fees, no low balance fees, and no or limited monthly maintenance fees. Banks and credit unions across the United States offer Bank On Accounts, including over thirty that offer remote account opening capabilities.

Does this VITA site already do the following, or is it willing to do the following related to **Bank On** accounts? *(Select one option per row.)*

	Already do this	Willing to do this	Not willing to do this	Do not know
a. Provide VITA clients with a website link that allows them to lookup banks and credit unions in their area that offer accounts certified as meeting Bank On National Account Standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Provide VITA clients with a list of banks and credit unions in their area that offer accounts certified as meeting Bank On National Account Standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Partner with a bank or credit union that would provide to your VITA clients accounts certified as meeting Bank On National Account Standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

## Questions for VITA Providers That Do Not Partner With Banks or Credit Unions

*[If Q8 = b]*

25. There are different reasons why a VITA site might not partner with a bank or credit union. Which of the following are reasons why this VITA site did not partner with a bank or credit union in 2023? (Select all that apply.)

*Reasons related to partnerships*

- a. Local banks and credit unions were unwilling or unavailable to provide services for this site
- b. Did not have enough funding or in-kind support (for example, time, people, or space) to engage in this partnership or provide this service
- c. Did not know how to find a partner bank or credit union
- d. Did not know how to execute a partnership with a bank or credit union
- e. Worried that the bank or credit union may charge high fees
- f. Worried about privacy regulations or sharing client information with outside parties
- g. Did not know how to remain a “neutral” entity when interacting with specific financial institutions
- h. Not aware that this type of partnership was a possibility

*Reason related to clients*

- i. Most clients already had checking or savings accounts
- j. Clients who did not have checking or savings accounts were not interested in opening these accounts
- k. The number of clients served at this site was too few to justify offering this service

*Site-specific reasons*

- l. VITA site already met the needs of its clients through alternative methods for direct deposit (for example, through prepaid debit cards)
- m. VITA volunteers or staff felt uncomfortable providing assistance with opening checking or savings accounts
- n. Do not believe that opening checking or savings accounts is in the mission of the organization
- o. Other (specify)
- p. Do not know

*[If Q8 = b]*

26. Did this site ever partner with a bank or credit union to help VITA clients open checking or savings accounts?

- a. Yes
- b. No
- c. Do not know

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

*[If Q8 = b]*

27. In 2023, what option(s) did this VITA site provide clients who may have wanted to receive their refunds through direct deposit but who did not have a place to deposit the refund into? *(Select all that apply.)*
- a. A prepaid debit card
  - b. Information about banks or credit unions where clients could open a checking or savings account on their own
  - c. A link to a government or other trusted website where clients could find and open a checking or savings account on their own
  - d. Direct deposit their refunds into savings bonds
  - e. Other (specify)
  - f. Did not provide an alternative option
  - g. Do not know

*[If Q8 = b]*

28. **Bank On** accounts are accounts that meet Bank On National Account Standards and provide a safe and low-cost option for consumers. These accounts are based on the FDIC Model Safe Accounts Template and have features such as no overdraft fees, no low balance fees, and no or limited monthly maintenance fees. Banks and credit unions across the United States offer Bank On Accounts, including over thirty that offer remote account opening capabilities.

Does this VITA site already do the following, or is it willing to do the following related to **Bank On** accounts? *(Select one option per row.)*

	Already do this	Willing to do this	Not willing to do this	Do not know
a. Provide VITA clients with a website link that allows them to lookup banks and credit unions in their area that offer accounts certified as meeting Bank On National Account Standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Provide VITA clients with a list of banks and credit unions in their area that offer accounts certified as meeting Bank On National Account Standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Partner with a bank or credit union that would provide to your VITA clients accounts certified as meeting Bank On National Account Standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*[If Q8 = b]*

29. In 2023, did any of your organization's other VITA sites partner with a bank or credit union to help VITA clients open checking or savings accounts?
- a. Yes, at least one of my organization's other VITA sites partnered with a bank or credit union
  - b. No, my organization had other VITA sites, but a bank or credit union did not partner with any of them
  - c. No, my organization did not have any other VITA sites
  - d. Do not know

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

**Questions Related to the Number of Federal Tax Returns Serviced by VITA Site, *[VITA SITE NAME]*, at *[VITA SITE ADDRESS]***

The questions in this section ask for the number of Federal tax returns in different categories completed by this VITA site. If it is possible to get an exact count (for example, by running a report from TaxSlayer), please do so. If that is not possible, then please estimate the answers to the best of your ability.

30. In 2023, approximately how many Federal tax returns did this VITA site complete?
- a. Number: \_\_\_\_\_
  - b. Do not know
31. In 2023, approximately how many Federal tax returns for this VITA site produced refunds?
- a. Number: \_\_\_\_\_
  - b. Do not know
32. In 2023, approximately how many Federal tax return refunds for this VITA site were issued through a direct deposit?
- a. Number: \_\_\_\_\_
  - b. Do not know
33. In 2023, approximately how many Federal tax returns for this VITA site had a primary or secondary filer that was aged 60 or older?
- a. Number: \_\_\_\_\_
  - b. Do not know

*[If Q8 = a]*

34. In 2023, approximately how many Federal tax returns at this VITA site were prepared for unbanked clients who opened a checking or savings account with a partner bank or credit union?
- a. Number: \_\_\_\_\_
  - b. Do not know

*[If Q8 = a]*

35. In 2023, approximately how many Federal tax returns at this VITA site were prepared for unbanked clients who did not open a checking or savings account with a partner bank or credit union?
- a. Number: \_\_\_\_\_
  - b. Do not know

*[If Q8 = b]*

36. In 2023, approximately how many Federal tax returns at this VITA site were prepared for unbanked clients?
- a. Number: \_\_\_\_\_

Please answer all questions in this survey in relation to the VITA site:

*[VITA SITE NAME]*  
*[VITA SITE ADDRESS]*

b. Do not know

*[If Q16 = a or Q27 = a]*

37. In 2023, approximately how many new prepaid debit card accounts did volunteers or staff at this VITA site help clients open?

a. Number: \_\_\_\_\_

b. Do not know

38. Thank you very much for taking the time to complete this survey. May we reach out to you in the future if we have any further questions about your responses or your organization's work?

a. Yes

b. No