



# E-PARCC

## COLLABORATIVE GOVERNANCE INITIATIVE

Syracuse University

Maxwell School of Citizenship and Public Affairs

Program for the Advancement of Research on Conflict and Collaboration

## 明尼苏达 AccountAbility 实施所得税抵免

### B 部分

Bonnie Esposito 经过计算风险和收益后，决定开发可替代退款预期贷款（RALs）的产品。虽然这个选择有许多相关的风险，包括金融资本和人力资本资源的不确定性，但这似乎是一个路径，这可以让机构真正帮助客户解决由 RALs 带来的执行问题。她现在需要进一步发展这个概念，筹集资金，并寻找合作伙伴。

她以学习更多有关在纽约的替代信用联盟资助的试点项目来开始并搜集更多的模式。替代的模式运作，替代信用联盟的模式可以运作时因为信用联盟既是一个志愿的所得税服务（VITA）机构和也是一个可以直接实施替代贷款项目的金融机构。作为一个基于服务的非营利性组织，AccountAbility 将需要与金融机构合作。

Bonnie 还需要认识到目前 AccountAbility 的组织能力并大足够强大的现实。虽然其规模和客户数量在过去三年增加了，但这种扩大是集中在机构的核心工作上的——税务申报——而不是通过增加额外方案的发展。想要了解 AccountAbility 的现有客户对于快速退款贷款的需求有多大也是不可能的。新项目能吸引新客户吗？这一成果将使机构获得主动权以直接切入到问题的核心，减少对于低收入工人的剥削。但 AccountAbility 能达到一个什么规模呢？

这个案例是我们 2010-11 年度“协作公共管理，协同治理和协作问题的解决”的教学案例和模拟竞赛的 Snow 基金奖得主。这是由学术界和实务界组成的审查委员会的同行双盲审的。它是由明尼苏达大学 Humphrey 研究所的 Jodi Sandford 写的。这个案例的研究是由明尼苏达大学的教学技术基金支持的，它同样也从纽约的雪城大学的 Snow 基金得到了资助。特别鸣谢 Annie Anderson 对这个项目的研究给予的帮助。本案例是用于课堂讨论的，而不是为了评判所描述的情况下的处理是有效的还是无效的。本案例是由 E-PARCC 提供的，E-PARCC 是锡拉丘兹大学马克思韦尔学院的合作治理倡议的一部分，是（PARCC）的一个子集。如果需要，这个材料可以被多次复制，只是要对作者的工作给予充分的肯定。

## DEVELOPING THE PROGRAM IDEA

### 发展方案的设想

In a traditional RAL, the tax preparer collaborates with a bank and creates a temporary account to which the taxpayer's refund can be deposited by the IRS. Once that happens, the loan is considered paid off and the bank account closed, robbing taxpayers of the opportunity to develop an ongoing relationship with a financial institution. Customers are not able to build their credit history or grow their wealth, leaving them vulnerable to take out another RAL the following tax season if they again want quick access to their refunds. To develop an alternative approach, Bonnie needed to start conversations with financial institutions sharing AccountAbility's mission of access for disadvantaged people.

在传统的 RAL 中，报税机构与银行合作，并创建一个临时帐户以由国税局存入纳税人的退款。一旦出现这种情况，贷款就还清了，并会关闭银行帐户，抢夺了纳税人与金融机构发展持续关系的机会。客户无法建立自己的信用记录，或增加他们的财富，使他们很容易在下一个报税季节采取另一个 RAL，如果他们要再次快速获得他们的退款。为了开发一种替代方法，Bonnie 需要开始与金融机构进行商谈并把 AccountAbility 帮助弱势民众快速获得退款的使命分享给他们。

Before doing so, however, she first called the local office of the Internal Revenue Service (IRS). As she explained, "They are an important partner to us. We are dependent upon them for software and computers. The IRS (and Minnesota Department of Revenue) was not a huge fan of RALs. So I strategically called someone there who I had talked with about the problem, to let her know there might be an alternative. I wanted to let her know about the idea before talking to anyone else. And she was thrilled and willing to communicate internally about it." In addition to building some political goodwill, this initial conversation helped Bonnie begin to learn more about some technical details. In particular, she learn about the functioning of the Debt Indicator, which private preparers were mining to identify customers who might be particularly interested in the RALs.

然而，在这样做之前，她先给国税局（IRS）在当地的办公室打了电话。就像她所说的那样，“他们是我们的重要合作伙伴。我们依赖他们的软件和计算机。美国国税局（和明尼苏达州税务局）并不是 RALS 的忠实拥护者。所以，我战略性地给那里的一个我曾经和

她谈到过这个问题的人打电话，让她知道有可能的替代方案。她非常兴奋并愿意就此内部沟通一下。”除了建立一些政治善意，这个最初的谈话帮助 **Bonnie** 开始更多地了解一些技术细节。特别是，她了解了债务指标的功能，私人报税机构正在挖掘它以确定那些对于 **RALs** 特别感兴趣的客户。

Then she turned to thinking more about potential financial institution partners. A number of years earlier, the US Federal Credit Union had donated some computers to AccountAbility to assist in their build-out of electronic filing capacity. The President, Bill Raker, was a forward thinking leader who started free tax sites at two of their offices. After two years, they were planning on expanding tax preparation to a third site located in their northern suburban office. Bonnie called to run her idea past Bill and see if he had heard of the model. As it turns out, he knew the President of Alternative Credit Union and was eager to get more specific information. Together, they began to consider what type of pilot program might be possible in Minnesota.

然后她转向更多地思考潜在的金融机构合作伙伴。数年前，美国联邦信用联盟捐赠了一些计算机给 **AccountAbility** 以协助机构的电子报税能力建设。**Bill Raker** 主席是一个具有前瞻性思维的领导者，他们在他们的两个办事处建立了免费报税服务站点。两年之后，他们计划把报税服务扩大到第三个站点，该站点位于其北部郊区的办公室。**Bonnie** 打电话告诉了 **Bill** 她的想法并了解他是否听说过这种模式。事实证明，他认识替代信用联盟的主席，并渴望得到更具体的信息。同时，他们开始考虑什么类型的试点方案在明尼苏达州是可行的。

To distinguish the program from RALs, they decided to name the new effort the “Express Refund Loan & Savings” program, illustrating both the quick loan and importance of longer-term savings. US Federal had a number of existing financial services: a “Share” or “Preferred” savings account with no minimum balance and no monthly fee; certificates of deposit; Individual Retirement Accounts; free no-minimum balance checking accounts, unlimited check writing, and debit cards useable at over 1,000 surcharge-free ATMs. As Bill said, “When Bonnie explained her ambition to develop an alternative to the Refund Anticipation Loan, I was intrigued by the idea but initially had no concept about how it would work. I knew we were in the business of making loans but we have set processes and underwriting practices, all to protect the assets of the organization and our members.” How would the process work in a new context?

为了使项目和 **RALS** 区别开来，他们决定把这种新的努力命名为“快速退税贷款及储蓄”计划，既提到了快速贷款，也说明了长期储蓄的重要性。美国联邦信用联盟目前有一些金融服务：一个“共享的”或“优先的”储蓄账户，它没有最低余额要求也没有月费；定期存单；个人退休帐户；免费且无最低余额要求的支票帐户，可以写开无限的支票以及可以在超过 1000 个自动柜员机（**ATMs**）上免手续费使用的借记卡。就像 **Bill** 说的那样，“当 **Bonnie** 说明了她的预期退款贷款（**RAL**）的替代方案的雄心时，我被这个想法所吸引，但我最初并不知道它如何运作。我知道我们在进行贷款业务，但我们有设定的流程和保险行为来保护组织和会员的资产。”在一个新的环境中，整个过程如何运作？

Bonnie also began talking to a number of key stakeholders in the field, including the state's Children's Defense Fund, the Office of Economic Opportunity, and potential private funders. She also needed to talk with her board. In initial discussions with the Executive Committee, she encountered resistance. The Refund Anticipation Loans were the pariah of the industry and any association with them could put the organization at risk. Many on her board were accountants, and they wanted to know all of the details. To help summarize the key elements, she worked with her staff and planners at the Credit Union created a short discussion document for a board meeting (See Appendix B). However, the staff, too, were initially resistant to the idea. The Operations Director wondered, "Would this just be a gimmick to mirror what the paid preparers did? It needed to have value. How we managed the relationships and the build-out was critical. We needed to show how the loan was just a way to bring customers in so they could save money."

Bonnie 也开始和一些此领域的关键利益相关者进行洽谈，包括州儿童保护基金，经济机会办公室和潜在的私人资助者。她也需要和她的董事会商谈。在与执行委员会的初步讨论中，她遇到了阻力。退税预期贷款行业里被排挤的对象，任何与他们的关联都可能给组织带来风险。她董事会的许多成员是会计师，他们想知道所有的细节。为了总结关键要素，她与她的工作人员和信用联盟的规划师创建了一个董事会会议的简短的讨论文件（见附录 B）。然而，工作人员，最初对此想法也有抵触。运营总监质疑道，“这只是一个用来反映付费的报税机构做了什么的小花招吗？它需要具有自己的价值。我们如何管理关系和扩建是至关重要的。我们需要展示贷款如何只是作为一种可以给客户省钱的方式。”

Knowing the focus of the McKnight Foundation's family economic security portfolio and their interest in expanding access to financial services, Bonnie spoke with the program officer to test her interest in providing funding for a year-long pilot program. The program officer wanted to know more, particularly what the organization was learning about the potential strengths and pitfalls. What did other partners think of this idea? How were those reactions affecting program development? While funders often ask these types of questions, Bonnie realized this co-creation process was particularly important in an initiative like this that required nonprofits, government, and financial institutions to work together. After a number of conversations with the program officer, AccountAbility Minnesota was invited to submit a three-year proposal for the pilot program. The organization requested \$430,000 over that time period, including a reserve pool to help guarantee costs associated with the new credit union product.

在了解了 McKnight 基金会的家庭经济安全投资组合的核心和他们对于扩大金融服务的兴趣之后，Bonnie 与项目官员进行了会谈以测试她是否有对长达一年的试点计划进行资助的兴趣。该项目官员希望了解更多，尤其是组织对于有关的潜在优势和缺陷的了解。其他的合作伙伴对这种想法有何看法？这些反应是如何影响项目开发的？虽然出资者经常会问这些类型的问题，但 Bonnie 意识到这种共同创造的过程在这样的要求非营利组织、政府和金融机构进行合作的计划中尤其重要。明尼苏达 AccountAbility 被要求为试点项目提交

一个三年建议书。机构要求在这三年期间有 430000 美元经费，这包含一个资金储备库，以保障新的信贷联盟产品带来的相关成本。

The proposal delineated the three-year plan. In the first, the Express Refund Loan & Savings program would be offered at two community-based free tax sites. One site was in south Minneapolis not far from the Credit Union's branch; the other would be in north Minneapolis, a neighborhood with the highest rate of RALs in the metropolitan area. To show maximum impact, the initiative would target customers who otherwise *would* use a commercial tax preparation service and a RAL. The initiative would save these customers between \$100 and \$300 previously spent at commercial preparers.

建议书描绘了三年计划。在第一年，将会在两个社区为基础的免费报税点提供快速退税贷款及储蓄计划。一个站点在明尼阿波利斯以南，离信用联盟的分支机构不远；另一个在明尼阿波利斯北部，它是大都会区的一个有最高的 RALS 使用率的街区。为了表现出最大的影响，计划的目标客户是那些如果没有这个计划则将使用商业报税服务和 RAL 的人。这一举措为这些客户每人节省 100 美元到 300 美元，这些钱以前用于商业报税服务。

The customers' refund would be direct deposited in a savings account. AccountAbility Minnesota staff would screen customers, complete their tax returns, and initiate obtaining the refund and new savings account. Credit Union staff would complete the transaction and provide people access to their refund the next day, while also introducing customers to the variety of financial services available to them. Altogether, they planned to provide loans to 110 customers in year one, 215 in year two, and 430 in year three, providing approximately \$1.05 million in instant refunds loans through the pilot. They also wanted to begin to replicate the initiative statewide. As Chair of the Minnesota Credit Union Network, Bill Raker promised to leverage his relationship with the 160 member credit unions. Additionally, AccountAbility felt confident it could draw upon its existing relationships in 13 communities where they were providing technical assistance to nonprofits running free tax preparations sites.

客户的退款将直接存入储蓄帐户。明尼苏达 AccountAbility 的工作人员将审查客户，完成他们的纳税申报表，并开始获取退款和建立新的储蓄帐户。信用联盟工作人员将完成交易并在第二天向申请者提供退款，同时也向客户介绍他们提供各种适合客户的金融服务。总之，他们计划在第 1 年向 110 个客户提供贷款，第二年增加到 215 个客户，第三年增加到 430 个客户，在试点期间总共提供大约 105 万美元的即时退款贷款。他们也希望开始把这复制到全州范围。作为明尼苏达信用联盟网络的主席，Bill Raker 承诺将利用他与 160 个信用联盟之间的关系。此外，AccountAbility 相信它可以利用其与现有的 13 个社区的关系，在那里他们向运行免费税务申报服务站点的非营利组织提供技术援助。

With encouragement from the McKnight Foundation, additional details need to be decided. Bonnie drafted a formal agreement with US Federal Credit Union. They agreed that eligible customers could open a savings account and, if they wanted, borrow against their anticipated refund at no cost. Once the IRS deposited the customer's refund into the credit union account, the loan was considered paid. Customers could then retrieve the remaining amount in the account and close it, or choose to leave it open and access additional financial products, such as checking accounts, mortgages, and Individual Retirement Accounts. Financial counseling by staff from both organizations could be provided at every step.

由于 McKnight 基金会的鼓励，更多细节需要解决。Bonnie 起草了一份与美国联邦信用联盟的正式协议。他们同意，符合资格的客户可以开一个储蓄帐户，并且可以抵押他们的预期退款来免费获得借款，如果他们想的话。一旦国税局把客户的退款存入信用联盟的帐户中，贷款就被认定为已经还清。然后，客户可以提取帐户中的剩余金额并关闭账户，或选择继续开着账户，使用额外的金融产品，如支票帐户，抵押贷款，个人退休帐户。在每一步，来自这两个组织的工作人员会向他们提供财务咨询。

It took a long time, though, to work through differences between the two organizations' operations. Credit Union underwriting practices helped to assure the security of loans, but it was not possible to place their staff at the tax sites. Instead, AccountAbility staff would be providing initial access to the accounts where the IRS could deposit the return. Yet those account numbers needed to be protected and assigned by Credit Union staff. As Bill Raker explained, "To have someone from outside the credit union assign the account numbers seemed to be insurmountable. We didn't want the control of the numbers outside of the organization because of potential of fraud. But the trust between the two organizations—and our personal trust in each other as leaders—ultimately enabled us to work out a system that we could live with." In the end, the credit union reserved a block of account numbers for new customers coming to them through AccountAbility Minnesota. At the tax site, staff provided applications with unique account numbers to customers.

解决两个组织的运作的差异仍然花费了很长时间。信用联盟的保险行为有助于确保贷款的安全性，但它不可能把其工作人员放到报税点。作为替代，AccountAbility 的工作人员将有对国税局存入返还资金的帐户的初始访问权。然而，这些账户号码需要得到信用联盟工作人员的保护和分配。正如 Bill Raker 所言，“让信用联盟之外的人员来分配的账户号码看起来是无法解决的。我们不希望让组织之外的人来控制这些号码，因为这有欺诈的可能。但是这两个组织之间的信任和我们作为领导者的个人之间的信任，最终使我们能够制定出一个我们可以使用的系统。”在最后，信用联盟为那些通过明尼苏达 AccountAbility 来办业务的客户保留了一组账户号码。在报税点，工作人员向申请者提供独特的账户号码。

In the middle of the negotiation over these important details, AccountAbility was notified the proposal to the McKnight Foundation for the three year pilot program was funded.

在关于这些重要的谈判中，AccountAbility 被告知提交给 McKnight 基金会的三年试点项目建议书得到了资助。

## IMPLEMENTING THE PILOT YEAR

### 实施试验年

With the grant commitment in hand, Bonnie could post and hire a new staff member, allowing the staff expertise during the pilot phase to be institutionalized in a way that it would not if she relied upon traditional volunteers. Eva Song Margolis was hired as Program Coordinator and, as she worked with customers, Eva began to learn a lot more about their real needs and questions. A lot of the customers did not trust banks. Some had been burned before. Others had always relied heavily on alternative financial services like check cashing services. Some told stories of being turned away because of poor credit or a history of bounced checks. When Eva discussed the Express Refund Loan & Savings program, some were initially hesitant to participate, uncertain about the differences between a bank and credit union, recounting stories of abuse. Eva learned to listen carefully, communicate clearly about the product, and try to educate at every step of the way (see Appendix C).

由于到手的赠款承诺，Bonnie 能够发布职位并聘请一个新的工作人员，这允许员工专长在试点阶段以一种方式被制度化，而如果她依靠传统志愿者，这种制度化将不会形成。伊娃·宋·玛戈利斯 (Eva Song Margolis) 被聘为项目协调员，因为她要与客户工作，Eva 开始了解更多的他们的真正需求和问题。很多客户不信任银行。有些以前被坑过。其他的一直主要依赖替代的金融服务，如支票兑现服务。有的讲述了自己因为信用差或者空头支票历史而被银行拒之门外的事迹。当 Eva 讨论到快速退税贷款及储蓄计划时，有些人最初不愿参加，他们不清楚银行和信用联盟之间的差别，担心类似事迹再度发生。Eva 学会了仔细倾听，把产品有关信息详细给他们解释，并尝试教他们在每一步如何进行（见附录 C）。

From Bonnie's vantage point, it seemed there was the potential to make the pilot program—if successful—into a national model. But that would require taking the time to raise money for formal evaluation and marketing. Because of the growing concern about RALs nationally and the model's potential to offer a free alternative, she thought a national foundation might be interested in funding an evaluation. She called the McKnight program officer and explained the issues and potential solution. The program officer offered to make a call of introduction to the Annie E. Casey Foundation, which was interested in tax credit policy and reform. After a series

of additional calls, Bonnie was invited to write a proposal to support the pilot program evaluation, requesting \$225,000 over three years. When the grant was made, she decided to contract with Children's Defense Fund, the state-wide organization already familiar with tax policy and the problems of RALs, rather than an independent evaluation firm. Together with staff from the Credit Union and Eva, they decided to track eligible customers at intake, assess what happens after they entered the Express Refund & Savings program, and conduct a follow up survey.

从 Bonnie 的优势点来看，似乎有可能使试点方案——如果它成功的话——在全国推广。但那需要的时间来筹集正式评估和市场营销的资金。由于对全国 RALS 的担心的不断和模型提供一个免费替代的潜力，她认为全国性的基金会可能会有兴趣对评估进行资助。她给 McKnight 项目官员打电话，说明了问题和潜在的解决方案。项目官员给 Annie E. Casey 基金会打了一个推荐电话，该基金会对于税收抵免政策和改革很感兴趣。在一系列其它的电话之后，Bonnie 被邀请写一个提案以支持试点项目评估，她提出了三年共 225000 美元的经费申请。当拨款申请通过时，她决定与儿童保护基金，这个已经很熟悉税收政策和 RALS 问题的全州范围的组织签订评估合同，而不是与一个独立的评估公司签订合同。与来自信用联盟的工作人员和 Eva 一起，他们决定在一开始追踪有资格客户，评估当他们进入快速退税及储蓄计划后会发生什么，并进行跟进调查。

New layers also continued to unfold in the relationship with the US Federal Credit Union. As Bill Raker explained, "Among some of my staff, there was skepticism because this was different than the business model we operated. We needed to do some education with our employees—what were we doing and why were we doing it to reach people not in the financial mainstream." At the same time, clients would question whether or not AccountAbility Minnesota had any financial interest in working with the Credit Union. The nature of the free tax preparation helped to establish AccountAbility's legitimacy but many customers had some serious questions at first. On a day-to-day basis, the difference in worldview between the Credit Union, clients, and AccountAbility was something Eva needed to navigate and manage. It was essential if this partnership was going to actually *live* and not just be an idea sitting on paper.

与美国联邦信用联盟的关系不断进入新的层面。正如 Bill Raker 所言，“在我的一些工作人员中存在着怀疑态度，因为这是与我们经营的商业模式不同。我们需要对我们的员工做一些教育——我们在做什么和我们为什么要把不是金融主流客户的人纳入到我们服务范围中。”同时，客户会质疑明尼苏达 AccountAbility 在于信用联盟的合作中是否获得了财务收益。免费报税服务的本质帮助 AccountAbility 建立了其合法性，但许多客户起初仍有一些严重的问题。每天，信用联盟、客户和 AccountAbility 在价值观上的差异都是 Eva 需要定位和管理的。这是非常必要的，如果这种伙伴关系要在实际中维系，而不仅仅是纸上谈兵。

While the original idea for the pilot focused on the development of the no-fee loan, daily work helped to see that the larger goal was really to engage the customers in developing a sustainable relationship with a mainstream financial institution. With more electronic refunds, customers could expect fairly quick returns, even without taking out a loan. In fact, a few weeks into the tax season, it also became apparent—from the tracking being done through the evaluation—that insufficient numbers of customers were signing up for the loan product. They would never come close to making the 110 loans promised in the grant proposal. Program staff consulted with those at US Federal Credit Union and decided that four additional sites should be added—two in Minneapolis and two in St. Paul. They also began to realize that, during screening, many customers did not understand that their refund could be directly deposited into existing savings or checking accounts.

虽然试点的最初想法集中在不收费贷款的发展，但日常工作帮助大家看到更大的目标实际上是让客户和主流金融机构建立可持续的关系。随着电子退款越来越多，顾客可以很快获得预期退款，即使没有贷款。事实上，进入报税季节几个星期后，这也变得明显——从评估中进行的追踪来看——签署贷款产品的客户数量并不多。这根本无法接近申请拨款建议书中承诺的 110 个客户。项目的工作人员与美国联邦信用联盟进行协商并决定增加四个额外的报税点——两个在明尼阿波利斯，两个在圣保罗。在审查过程中，他们也开始意识到，许多客户并不明白他们的退款可直接存入到现有的储蓄或支票帐户。

As tax season drew to a close, Bonnie was eager to see the results from the evaluation. There were some surprises in the formal report, and she discussed them extensively with her staff and US Federal Credit Union partners. While the pilot began without much sense of the demand, particularly among the targeted group (those who had previously had a RAL from a private preparer), the lack of demand was really quite surprising. Only 4% of the agency's total customers fit the targeted profile and expressed interest—a total of only 161 people. Even among those interested, when they heard about the IRS quick turn-around time and the ease of opening Credit Union savings accounts, there didn't seem a real need to take out a loan. In fact, only 23 customers used the Express Refund Loan program as originally envisioned. Instead, the real program success seemed to be in encouraging people to direct deposit their refunds into new or existing bank accounts; more than twice as many (54) targeted customers opened new savings accounts instead of taking loans. The pilot year suggested that an alternative strategy to issuing a loan would be to make tax refunds accessible in a timely way. Yet, the neighborhood dimension of the issue persisted; 70% of the Express Loans were given in north Minneapolis, and 61 of the new savings accounts were also started there.

随着报税季节接近尾声，Bonnie 很渴望看到评价的结果。在正式报告中有一些惊喜，她就这些和她的工作人员以及美国联邦信用联盟的伙伴进行了广泛的讨论。尽管试点开始时本来就没有期待非常大的需求，但是尤其是在目标群体中（那些以前从私人报税服务商获得 RAL 的人），需求不足真的相当惊人。该机构的总客户中只有 4% 的人符合配置并表示了兴趣——总共只有 161 人。即使在那些有兴趣的人中，当他们听到国税局快速周转时间和在信用联盟开通储蓄账户的不费力之后，他们似乎对于贷款没有真正的需要。事实

上，只有 23 个客户依照最初的设想使用了快速退税贷款计划。然而，计划真正的成功似乎是在鼓励人们直接把退款存入新的或现有的银行账户中；超过两倍多（54 个）客户开通了新的储蓄帐户，而不是贷款。这一年的试点暗示，对发放贷款的一个替代性的策略是让客户及时得到税收退款。然而，街区在此问题上的维度持续；快速贷款的 70% 是在明尼阿波利斯北部，而且 61% 的新储蓄账户是在那里开通的。

As Bonnie sat down to write the first-year grant report to the McKnight Foundation, she thought hard about how to represent the experience. There were many achievements in the first year; the partnership was able to develop a loan product that was entirely free and linked to free tax assistance; participants from the first year saved an average of \$295 in fees and interest; more taxpayers' refunds were directly deposited into a savings account. Although the original proposal stressed the number of loans to be given, she hoped the program officer would realize that the key measure of success was moving people to free tax preparation and establishing relationships with a mainstream financial institution. The organization also had continued to expand the number of clients served, both in the metro community-based sites and through Greater Minnesota partners.

在 Bonnie 坐下来向 McKnight 基金会撰写第一年拨款报告时，她苦思如何表现这个经验。在第一年，有许多成就；和金融机构的伙伴关系能够发展一个完全自由并且和免费税务援助相联系的贷款产品；第一年的参与者在费用和利息上平均节约了 295 美元；更多的纳税人的退税直接存入到其储蓄帐户中。虽然原提案强调给予贷款的数目，她希望项目官员能认识到实现成功的关键措施是促使人们获得免费报税服务以及与主流金融机构建立关系。该组织还在不断扩大其服务的客户的数量，通过在都会区的社区为基础的报税站点和整个大明尼苏达的合作伙伴。

News of the Express Refund Loan and Savings pilot program was shared, including articles in the two major metropolitan papers and a segment on the state's public radio news. A foundation in the western part of the state also contacted Bonnie about piloting the program there, and calls were coming from other parts of the state for presentations.

快速退税贷款和储蓄的试点项目的新闻被分享了，包括在两个主要的都市报纸上的文章和在州公共广播新闻中的一段。在该州西部的一个基金会还联系了 Bonnie，希望在那里试点，州内的其他地方也打来电话，希望能展示一下项目。

Given these results, Bonnie now needed to consider how to expand the initiative in the remaining two years.

鉴于这些结果，Bonnie 现在需要考虑如何在剩下的两年里扩大计划。

## **Appendix B: Overview of Express Refund Loan & Savings Pilot program for discussion with the Board of Directors (April 2005)**

### **附录 B：用于与董事会进行讨论的快速退税贷款和储蓄试点项目概述（2005 年 4 月）**

Many questions need to be answered before a final process can be established with this new partnership between AccountAbility Minnesota (AAM) and the credit union. The pilot program will help define responsibilities of the community-based nonprofit and their local credit union partner. Roles of staff and volunteers from each organization will be defined and documented. Training curriculum for agency and credit union staff will need to be created and training materials developed. The pilot program will be small, serving approximately 100 low-income taxpayers the first year and it will test and develop a process that could eventually be replicated across the state. In year two of the pilot the number of taxpayers served will double to 200 and by the third year we anticipate expanding the service to parts of Greater Minnesota and hope to serve 400 taxpayers.

在一个最终的计划通过明尼苏达 AccountAbility (AAM) 和美国联邦信用联盟之间新的伙伴关系建立起来之前，许多问题需要答案。试点项目将有助于确定以社区为基础的非营利性组织以及它们的本地信贷联盟合作伙伴的责任。来自每个组织的工作人员和志愿者的作用需要被定义和记录。我们需要为机构和信用联盟的工作人员开发的培训课程和培训材料。试点方案规模将比较小，在第一年为 100 个低收入纳税人服务，并且它将测试和发展一个计划来使其最终可以在整个州进行复制。在试点项目的第二年，所服务的纳税人数目将翻一番，达到 200 人；到第三年，我们期望把服务范围扩大到大明尼苏达部分地区，并希望为 400 个纳税人服务。

Although many details of the process are still to be determined, the following briefly summarizes the steps the low-income taxpayers will follow:

虽然过程中的许多细节仍有待确定，以下简要总结了低收入纳税人将遵循的步骤：

1. Customers come to an AAM pilot tax site for tax assistance and learn about the pilot program and free instant refunds.
1. 顾客来到AAM试点的报税点，获得税务援助并了解试点方案和免费的即时退款。
2. Customers who express interest are screened for eligibility.

- Income at or below: \$26,000 single person; \$36,000 family; \$46,000 sole proprietor, self-employed Customer used a RAL or Refund Anticipation Check (RAC) in 2004
- Customer has a photo ID and Social Security Number
- Customer qualifies for a savings account with US Federal
- Customer agrees to open a savings account with US Federal for their anticipated refund deposit

2. 对表示有兴趣的客户进行资格审查。

- 收入标准：个人年收入在 26000 美元以下；家庭年收入在 36000 美元以下；在 2004 年使用过 RAL 或退款支票（RAC）的个体业主、自雇佣者客户其年收入在 46000 美元以下。
- 客户有照片的身份证件和社会保险账号。
- 客户有资格获得美国联邦信用联盟的储蓄帐户。
- 客户同意在美国联邦信用联盟开通储蓄帐户以存入预期的退款。

3. Customers have their taxes completed and reviewed by AAM volunteers.

3. 客户完成纳税申报单并让AAM志愿者审查。

4. While the customer is waiting for her taxes to be done or reviewed, she meets with an AAM staff member. During this meeting the staff member explains the program procedures including that their refund will be deposited in a savings account and that the instant refund is a loan even though there are no fees or interest associated with it. Explains and gives written copy of loan disclosure, discusses incentives for saving a portion of their refund and the products available through the US Federal Credit Union or partner organization explains and, if needed, helps customer complete US Federal member application for savings account. Explains and, if needed, helps customer complete US Federal loan application.

4. 在客户等待其纳税申报单完成或者审查时，她会与 AAM 的工作人员见面。在这次见面中，工作人员解释项目的程序，包括他们的退款将存入储蓄帐户以及即时退款是一项贷款，即使它不收取它相关的费用或利息。解释贷款披露并给予书面的副本，讨论可以节省他们的一部分退款的激励，可以通过美国联邦信用联盟或合作机构获得的产品，如果有必要的话向顾客解释并帮助他们完成美国联邦信用联盟储蓄帐户的会员申请。如果有需要的话向顾客解释并帮助他们完成美国联邦信用联盟贷款申请。

5. Upon completion of the review of her tax return the customer signs the IRS 8453 and receives a copy of their tax return, and the originals of the credit union applications. AAM staff electronically files the tax return to the IRS and faxes a copy of the US Federal applications, customer's photo ID and Social Security card to US Federal.

5. 一旦纳税申报单的审查完成后，客户签署国税局8453号文件（IRS8453），并获得他们的纳税申报单的副本和美国联邦信用联盟申请的原件。AAM的工作人员以电子文件方

式把纳税申报单递交给国税局和并把美国联邦信用联盟申请表副本、客户的有照片的身份证件副本和社会保险卡副本传真给美国联邦信用联盟。

6. AAM receives confirmation from the IRS within 24 hours that the customer's tax return has been accepted (or rejected) and if it is free of garnishments, such as child support or back taxes. (AAM staff calls clients that have tax returns rejected and resubmits if possible. If customer has partial garnishment AAM staff encourages direct deposit of remaining refund in client's new savings account.)

6. AAM在24小时内从国税局收到客户的纳税申报单是否已接受（或拒绝）以及是否是没有扣押的（如子女抚养费或者退缴税）的确认信息。（如果纳税申报单被拒绝，AAM工作人员会给客户电话并重新提交申报单，如果可以重新提交的话。如果客户有部分扣押，AAM工作人员鼓励客户将其剩余退款直接存入客户新的储蓄帐户中。）

7. AAM calls US Federal to confirm acceptance of return by IRS and if refund is free of garnishments.

7. AAM给美国联邦信用联盟打电话确认他们收到国税局的退款以及退款是否是不受扣押的。

8. US Federal calls to inform customer that the refund amount is available in their new savings account at US Federal and they are reminded they need to visit the branch office to complete the paperwork before they can access the refund in their new account.

8. 美国联邦信用联盟打电话通知顾客他们的退款已经在其新的美国联邦信用联盟的储蓄帐户中了，并提醒顾客，他们需要访问美国联邦信用联盟的分支机构，完成相关手续，才可以使用他们的新帐户的退款。

9. Customer visits the US Federal office closest to them to complete the loan process, learn more about savings products and receive some or all of their tax refund.

9. 客户去离他们最近的美国联邦信用联盟办事处以完成贷款过程，了解更多的储蓄产品，并收到其退款的部分或者全部。