



## Training for VITA and Tax-Aide Volunteers

Dear Volunteer,

*The U.S. Department of the Treasury thanks you for taking the time to review this important information. In your work as a VITA or Tax Aide volunteer, you will meet low-income and elderly taxpayers who still receive their Social Security or Supplemental Security Income (SSI) payment by paper check. You have the opportunity to make their lives safer and easier, and move them toward a better financial future in just a few minutes by motivating them to sign up for a safer, easier electronic payment option. The information below will show you how.*

### What are **Go Direct**<sup>®</sup> and the **Direct Express**<sup>®</sup> Debit MasterCard<sup>®</sup>?

Treasury encourages senior citizens and individuals with disabilities to switch from paper checks to safer, easier electronic payments for their federal benefits. Two options are available:

- Direct deposit: **Go Direct** is a national campaign that motivates people who have checking or savings accounts to switch to direct deposit.
- The **NEW Direct Express** card: a Treasury-recommended prepaid debit card that provides a safe, user-friendly option for people without bank accounts.

### Treasury is promoting direct deposit and the **Direct Express** card for many important reasons:

- **Safety:** Checks can be lost, stolen or forged. Last year alone, nearly 60,000 Treasury-issued checks – totaling an estimated \$56 million – were fraudulently endorsed. Direct deposit and the **Direct Express** card eliminate the risk of lost or stolen checks and help safeguard against identity theft.
- **Convenience and control:** Payments arrive at the same time each month, either directly to a bank account with direct deposit, or straight into a prepaid debit card account with the **Direct Express** card. No more waiting for a check to arrive in the mail – the money is available on payment day, accessible from virtually anywhere.
- **Saves taxpayer dollars:** Since 1986, the federal government has saved \$6.6 billion due to direct deposit. If every federal check were converted to electronic payments, about \$130 million would be saved each year.

### What do **Go Direct** and the **Direct Express** card have to do with volunteer tax preparation?

Many taxpayers who come to see you receive Social Security or SSI payments by paper check. Since they are coming to you with their financial documents in hand, it's an ideal time for you to talk with them about electronic payment of federal benefits and help them sign up onsite, or give them information to read at home. While your primary goal is to help them file a quality return and claim important tax credits, helping them make wise financial decisions is important too – such as choosing direct deposit or the **Direct Express** card for federal benefit payments. Tax refunds cannot be posted to the **Direct Express** card.



**No matter what your role, you can help spread the word to taxpayers about safer, easier electronic payment options for their federal benefits. Some ideas include:**

- **Tax preparer:** If a taxpayer receives federal benefit payments, you can discuss direct deposit and the **Direct Express** card as you prepare the return. Help the taxpayer sign up or bring them to someone who can help them make the switch during quality review. Give the taxpayer **Go Direct** or **Direct Express** card information and urge them to read it at home.
- **Intake:** Add a question to the intake survey asking whether taxpayers receive federal benefit checks. If someone does, flag him/her for a tax preparer or other volunteer.
- **Volunteer:** Ensure **Go Direct** and **Direct Express** card posters and fliers are displayed in the waiting area. Play a **Go Direct** video where waiting taxpayers can watch it.
- **Information table:** If you have access to a telephone or the Internet, help taxpayers who have a bank account sign up for direct deposit onsite through [www.GoDirect.org](http://www.GoDirect.org) or by calling (800) 333-1795. Help taxpayers without bank accounts sign up for the **Direct Express** card at [www.USDirectExpress.com](http://www.USDirectExpress.com) or by calling (877) 212-9991.

## Signing up is easy

### Direct Deposit

**Go Direct** offers three quick and easy ways to sign up for direct deposit of federal benefits:

1. Online at [www.GoDirect.org](http://www.GoDirect.org)
2. Call toll-free (800) 333-1795 (English and Spanish)
3. Fill out and mail FMS Form 1200, available at [www.GoDirect.org](http://www.GoDirect.org)

You will need the following information from the taxpayer:

- Name as it appears on the benefit check
- Social Security number
- Checking or savings account number
- Bank or credit union routing number
- Amount of the taxpayer's most recent benefit payment
- Check number from a recent benefit payment or the claim number from the paying agency

### Direct Express card

There are three quick and easy ways to sign up for the **Direct Express** card:

1. Online at [www.USDirectExpress.com](http://www.USDirectExpress.com)
2. Call toll-free (877) 212-9991
3. Fill out and mail the enrollment form, available at [www.USDirectExpress.com](http://www.USDirectExpress.com)

## The IRS supports Treasury's effort

The Internal Revenue Service supports Treasury's effort to help people switch to safer, easier electronic payment options as part of its commitment to asset-building at volunteer tax preparation sites. Over the past two years, thousands of VITA and TCE sites and volunteers around the country have participated by handing out materials, sharing information in financial literacy presentations and helping people choose a better way to get their federal benefit payments. Get started today!





## How to talk about direct deposit and the Direct Express card – a complete guide

### 1. Introduce direct deposit and the Direct Express card:

“Do you receive monthly federal benefit payments such as Social Security or Supplemental Security Income?” (If the taxpayer has filled out an SSA-1099, you can reference it at this time).

**IF YES,** “Do you direct deposit these payments? Like your tax refund, you can easily direct deposit your monthly payments. If you don’t have a bank account, there’s another safe and easy way to get your payments – a prepaid debit card designed specifically for federal benefits.”

### 2. For check recipients who have a bank account:

“I strongly encourage you to use direct deposit. It’s easier than a check because the money goes directly into your checking or savings account. And it is safer, eliminating the risk of stolen checks and fraudulent endorsement. It also provides you with more control over your money.”

**Describe your personal experience with direct deposit:** “My salary is paid through direct deposit. I haven’t had any problems and it saves me time. I found once I signed up I wondered why I hadn’t been using direct deposit all along.”

### 3. For check recipients without a bank account:

“I strongly encourage you to use the **Direct Express** prepaid debit card. It’s easier than a check because the money goes right onto the card each month. And it’s safer because it eliminates the risk of lost, stolen or fraudulently endorsed checks. It also provides you with more control over your money.”

**Share information about the way the card works:** “With the **Direct Express** card, your federal benefit payment will be posted to the card each month and will be ready to use on payment day. It’s a MasterCard® card, so you can use the card to make purchases anywhere MasterCard is accepted, and you can get cash back at ATMs or when making purchases. There’s no sign up fee, no monthly fee and no overdraft charges.”

### 4. If the taxpayer seems interested:

The ideal situation is for you to help the taxpayer sign up for direct deposit or the **Direct Express** card onsite. If that is not feasible, you can help them enroll at home by handing them a **Go Direct** flier (available in English and Spanish) or **Direct Express** card pamphlet and encouraging them to read it and consider signing up later.

*Note: Tax refunds cannot be posted to the **Direct Express** card.*



## Signing up for direct deposit is easy:

- Online at [www.GoDirect.org](http://www.GoDirect.org)
- Call toll-free (800) 333-1795 (English and Spanish)
- Fill out and mail FMS Form 1200, which can be downloaded at [www.GoDirect.org](http://www.GoDirect.org)

## Signing up for the Direct Express card is easy:

- Online at [www.USDirectExpress.com](http://www.USDirectExpress.com)
- Call toll-free (877) 212-9991
- Fill out and mail the enrollment form, available at [www.USDirectExpress.com](http://www.USDirectExpress.com)

## 5. If the taxpayer seems uncertain or apprehensive:

These are the most common reasons people continue to receive checks – and what you can say in response:

### They never got around to it:

"Why don't I help you sign up right now? It will only take a few minutes."

### They don't know how it works:

- Direct deposit – Explain that direct deposit is a secure electronic transfer from the U.S. Treasury to their checking or savings account. It does not involve the Internet or mailing a physical check to their bank or credit union.
- **Direct Express** card – Explain that the prepaid debit card is recommended by the U.S. Treasury and Social Security Administration. It does not involve the Internet or mailing a physical check to their bank or credit union.

### They have an emotional attachment to their check:

Help them understand the safety issues involved. Direct deposit and the **Direct Express** card eliminate the risk of stolen checks, and can help protect people from identity theft and fraud.

## 6. If the taxpayer does not want to sign up at this time:

"Here's some information (**Go Direct** flier/**Direct Express** card pamphlet) about direct deposit/the **Direct Express** card. Why don't you read this and discuss it with someone you know who uses direct deposit or has signed up for the **Direct Express** card? You can also visit the **Go Direct/Direct Express** card Web site or call the toll-free number for more information or to sign up."

*Note: Tax refunds cannot be posted to the **Direct Express** card.*

