

## **Establishing a Volunteer Income Tax Assistance (VITA) Program for Academic Credit – A Win-Win for Students and the University**

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### **ABSTRACT**

The IRS sponsored Volunteer Income Tax Program (VITA) has long been a cornerstone of accounting education offered at our university in various formats for decades. The program took off in terms of increased student participation and volume of tax returns completed two years ago when it was approved as a course for academic credit; *Income Tax Practicum*. This allows students to enroll in the VITA program obtaining experience in preparing tax returns, engaging physically with taxpayers, organizing tax information and learning to use tax software; all recognized by 3 academic credits. The course is limited to 10 students enrolled with approval of the coordinator. During the Spring 2019 academic semester, the 2018 filing season, the VITA program did over 50 returns with 8 student volunteers. The evolution of the VITA program at our university is a paradigm that other universities will find informational and inspirational.

### **INTRODUCTION**

In 2019 the IRS sponsored Volunteer Income Tax Program (VITA) celebrated its 50th year providing free tax preparation services to the American taxpayer. The VITA program started in 1969 as the result of an IRS mandate to provide free income tax service to low-income taxpayers (Blanthorne & Westin, 2016). Today the VITA program has grown to several thousand volunteer sites throughout the country. The program, administered by the Internal Revenue Service (IRS), has partnered with nonprofit organizations, churches, municipalities, colleges and universities to provide this service to millions of taxpayers annually. The IRS Reports in Publication 5347 that during the 2020 tax season (2019 tax returns) despite the lockdown due to COVID-19 as of July 30, 2020 73,00 volunteers prepared over 2.4 million tax returns with a 94.33% accuracy, (Internal Revenue Service, 2020<sup>a</sup>). The free tax preparation program is available to taxpayers with earnings of less than \$60,000 per year. The U.S. median household income was \$63,179 in 2018 according to U.S. Census Bureau statistics. (Rothbaum & Edwards, 2019). This provides for the free tax preparation service to nearly half the American households to encourage them to file their tax returns annually.

The roots of VITA programs incorporated with academic programs goes back to 1971. The first on campus VITA program was started in 1971 by Gary Iskowitz; an employee of the IRS, graduate student, and adjunct professor at California State University (Segall, 2010). From its modest beginning with 10 students so many years ago, the program was still active in 2010 run by former students of Iskowitz. The California State

program became a model for on-campus VITA programs serving students, the campus community and the neighboring residential community.

## **LITERATURE REVIEW**

VITA programs have been the subject of several research projects over the past decade with sometimes divergent but very interesting results. A rigorous research project considered the outcome from quantitative assessments of student competencies and qualitative assessments of both student reflections and tax clients' assessments (Boneck, Barnes & Stillman, 2014). Results suggest participation in the VITA program enriched student communication, interview skills, tax law knowledge and competent use of tax forms and software. Additional findings suggest the programs helps students develop professional confidence and a more positive attitude towards community service. This study was unique in using exit surveys completed by taxpayers; taxpayers consistently reported favorable experiences and expressions of gratitude. A 2011 descriptive study of a VITA program at a Franciscan University was prepared from anecdotal information describing many similar benefits of the program on student volunteers (Fischer, Anders, Brown, & Vilasi, 2011).

In terms of the VITA program's impact on problem-solving skills, the outcomes are somewhat mixed. Results from a 2010 study of data from the VITA program of eight universities suggests that students reported *less* confidence in their problem-solving skills after participating in a VITA program (Christensen, Schmidt, & Wisner, 2010). While counter intuitive, the suggested explanation for this outcome is students may become intimidated by complex decision-making situations they are exposed to during the VITA experience. Conversely, results of a subsequent study using survey data across seven Universities by the same author suggest students participating in VITA programs did experience an improvement in problem-solving skills as a result of the VITA program (Christensen & Woodland, 2016). However, this study found no marked improvement in students' commitment to the profession comparing before and after data from a 7-point assessment issued to VITA participants. This outcome was attributed to the short duration of the VITA program and the possibility of professional commitment growing most during the first 3 years the students were in the accounting program.

Most relevant to the current project are VITA program research which address granting academic credit for VITA participation. An extensive research project was accomplished surveying all 895 accounting programs in the U.S. with a particular focus on structural aspects of the program (Blanthorne & Westin, 2016). This study concluded that VITA is an incredibly valuable educational opportunity; in many cases the highlight of students' accounting education. The study goes on to recommend the impact of academic credit on student performance in VITA programs as an opportunity for future research. The academic credit issue is also identified as relevant in a 2015 study of an interdisciplinary VITA program structured as a collaboration between Accounting and Finance Departments (Poston & Smith, 2015). In this scenario, the role of students was expanded to include a personal financial component. In addition to delivering the completed tax returns, students prepared a presentation for VITA clients

with strategies to more effectively utilize their refunds and how to avoid the pitfalls of tax refund and payday loans. Students were also required to analyze data from the program, prepare summary reports and provide reflection on the learning experience. Results suggest providing elective or discipline specific credit for the course inspires student accountability and results in a higher level of student engagement. Finally, a 2013 informational report of an award-winning VITA program shares their best practices in terms of location, layout, operating hours, staffing, training and other important features (Miller & Thalacker, 2013). The study identifies the program grew dramatically when 2 academic credits were offered for student participation.

### **VITA AT OUR UNIVERSITY**

Beginning in 2014, the VITA Program had a very humble beginning at our university as a volunteer program. The program was started by an accounting professor, now the coordinator, as strictly a student volunteer, non-credit program. The coordinator had no actual VITA experience despite extensive practical tax experience as an IRS agent and in public and private accounting. Support from a university administrator with prior VITA experience in an established program was solicited and did prove to be invaluable. However, the process of starting a VITA program from scratch proved to be an onerous undertaking; basically, one of trial and error. The coordinator worked in reaching out to the campus community and beyond to prepare free tax returns during the filing season. This program was originally structured as a sub unit of a local community agency.

The first challenge was a poor location. The program was assigned to a multi-purpose computer laboratory on the second floor of a classroom building located deep within the university. Next, student volunteers had to be solicited. Since the program had no history at the university, 6 students were “encouraged” to participate. An additional constraint was that resources were scarce. There was only one shared printer to use for tax returns located in an adjacent room. Initially not every student had a computer linked to the printer which required the transfer of files to the coordinator’s computer. The coordinator then had to print out all returns which proved to be time consuming, awkward, not a good use of students’ time. Tax payers were kept waiting while the process dragged on. Without any signage or advertisement to speak of, only about 7 or 8 tax returns were completed. Even after the first tax season was over, the academic community was completely unaware of VITA.

The program continued in this fledgling format for a few years with only minor improvements. VITA was relocated to a ground level computer room near the edge of campus which was handicapped accessible and adjacent parking. As the years moved on, every year improvements were made in the program as students and the coordinator gained more experience and the number of returns continued to grow. Taxpayers from the neighboring residential area became repeat clients returning both because of the accessibility to the new location and they concept of having students prepare their returns. The no-cost option of having returns prepared and e-filed was also a significant enticement. Soon the number of returns began to increase.

An important development was enlisting the aid of the student run Marketing Club to develop an advertising plan including a pamphlet to be distributed to publicize the program. When the coordinator realized these marketing students were awarded academic credit for a marketing internship, they decided to investigate the reality of offering academic credit for VITA at our university.

The idea that the VITA Program be restructured as a course was well received when discussed during an Accounting Department faculty meeting. When the proposal later passed the university curriculum forum, the course entitled *Income Tax Practicum* was added to the curriculum. In the Spring of 2019, our university introduced the VITA Program into its Accounting Curriculum as a 3-credit course. The course allowed students to enroll in the program to gain experience not only in preparing tax returns but engaging physically with the taxpayer in verifying identities, organizing tax information and gaining experience in using tax software. The course is limited to no more than 10 students approved by the professor. During this Spring 2019 season, the 2018 filing season, the program did over 50 returns with 8 students. Tax season 2019 marked the first tax season when our university was the sponsoring VITA facility as opposed to being a sub unit of another community organization.

With much anticipation, the 2020 tax season was expected to be especially busy and productive. The program had booked many advance appointments with taxpayers and the students were basking in pride as the program approached the beginning of the busy period of the tax season. In the first two weeks of the season, the students had actually completed nearly 20 tax returns which was on pace to be the most productive year ever. This was especially impressive since this was only through the first week of March. Then disaster hit in the form of the Covid-19 pandemic causing the school to close all on-campus classes and enforcement of social distancing rules caused the students to no longer be able to complete the tax season. The disappointment was mutual between both the students and taxpayers alike.

In the remainder of the paper we develop a paradigm for establishing a VITA program weaving in lessons learned over the years as the program evolved from its humble beginnings to the current thriving for-credit program. The common theme throughout is that offering the VITA program on a for-credit basis was a defining factor that helped the program grow and thrive.

### **FACILITIES AND TECHNOLOGY FUNDING**

VITA programs require some significant resources so funding for these items should be identified at the onset. Setting up a dedicated area for operating a VITA location requires some advanced planning. An appropriate facility would be a large room in which all the students and taxpayers (including family members) can be accommodated. Ease of access and nearby parking, especially for the disabled, must be available. Ideally, the room should have work stations with room to accommodate each taxpayer and student volunteer. Privacy and confidentiality is essential. The room must also have a copier, printers and scanners to facilitate copying tax and identity

information for taxpayers and their dependents; (e.g., photo identification and social security cards).

Technology requirements are of course a major funding challenge in setting up a VITA program. Each student needs to have a laptop computer at the onset to complete the VITA course and to prepare tax returns. Either personal laptops or school provided computers are allowed. Many colleges and universities have very strict policies regarding the use of university issued and privately owned computers. Professors should check with University Information Departments to be sure they adhere to the institution's policies.

In terms of privacy issues, note that the software used by the IRS is internet based. All taxpayer information is directly entered into the software and no information remains on the computer of the user. Each student, when correctly set up by the coordinator can access, only the returns they prepare. The coordinator will have access to all returns filed by all the students. Only the coordinator will be able to control the timing of the students' access so that after returns are e-filed and accepted and the season is ended the students will be unable to access the system.

While the VITA program at our university was started without any discernible financial support, with time and planning, there are federal funds that can be accessed. Since many VITA facilities traditionally are operated by not-for-profit community and church-based entities, grants are provided by the IRS to help fund some of the needs of a VITA office. The IRS states on its website: "The Volunteer Income Tax Assistance (VITA) grant program is an IRS initiative designed to support free tax preparation service for the underserved through various partner organizations. This service helps low-to moderate-income individuals, persons with disabilities, the elderly, and limited English speakers file their taxes each year. IRS awards matching funds to these support organizations that offer free tax preparation services during the tax filing season at locations in all 50 states and the District of Columbia." (Internal Revenue Service, 2020<sup>b</sup>). Applicants must meet the following criteria to be eligible to file an application for funding under the VITA Grant Program: "A private or public non-profit organization qualifying for tax exemption under IRC 501, including but not limited to educational institutions, faith-based or community organizations.". While our university was clearly eligible for these grants, the time and expertise were not readily available to access these resources.

Instead, a seemingly more expedient route was chosen; the coordinator wrote a university grant proposal requesting \$1,000 for computers. The proposal was approved and the funds were awarded. However, when the coordinator went about trying to actually purchase computers, the lesson learned from this scenario was the grant funds should not have been awarded to purchase computers. The university has a strict information technology policy in place prohibiting professors from purchasing computers independently. All computer purchases must be centralized and made by the information technology department to ensure the computers are set up with the appropriate security software. The coordinator's attempts to utilize the funds were

drawn out to the point that the grant nearly expired and the funds lost. A last-minute special dispensation by university administration allowed the purchase of computers under the control of the coordinator to be handed out to students in the VITA program.

### **VITA STUDENT VOLUNTEER EXAMINATIONS**

In accordance with IRS Publication 4012, every VITA volunteer is required to complete the Volunteer Standards of Conduct (VSC) Certification and sign a Volunteer Standards of Conduct Agreement (Form 13615) (Internal Revenue Service, 2020<sup>c</sup>). However, a very significant challenge for student volunteers is to pass the exam on tax law and site requirements and procedures. IRS publications and other summaries are provided to help students prepare for the three exams in ethics, procedures and tax law. Access to the TaxSlayer software is provided on a limited basis for the completion of the tax scenarios which are related to the questions on tax law. Coordinators must pass an advanced version of the exam every year of the program as well.

All exams are taken online and in a sequence in which exams on the Ethics and Procedures are taken first before the exam on Tax Law. All exams must be passed with a grade of 80 or higher before the student can proceed to the next exam. Where a student is unable to attain the necessary grade, they are provided with the details of passed and failed questions and answers. The student is then allowed to retake the exam after review of the failed questions. The entire exam is again taken with the same questions. However, the format of the questions and answers are changed. For example, true/false, fill in blank and calculated numbers are rotated on re-examination. Each exam can be taken no more than 3 times to attain the passing grade of 80. After each exam is passed the student is able to print out a certificate showing that specific exam has been satisfactorily completed. Once a student has successfully completed their exams, a Form 13615 will be provided on the Link and Learn testing site. That form needs to be signed and provided to the professor. The professor notifies the IRS of the student's name, along with the completed Form 13615. At that point the student is given full access to TaxSlayer software.

Students frequently experience extreme difficulty in passing these exams. Herein lies further justification for awarding academic credit for VITA; the dedication of time and energy necessary to pass these exams is unrealistic for students just to participate in a volunteer program. The exam is first available to students in December. In order to begin preparing returns by the end of February or March 1 at the latest, exams by the students, should be completed by mid-February. This time frame fits nicely with the spring semester as the Coordinator chooses the students who are to be enrolled in the course late in the fall semester. Enrolled students are then encouraged to sign up for the examination early in the spring semester and to review the materials by taking practice scenarios.

Herein lies a major benefit realized from instituting the VITA program for academic credit. The first meetings of the Income Tax Practicum class in the spring semester are centered around the coordinator and students working together through sample test

questions. This timely instructional review resulted in a much higher passing rate than students studying on their own in the volunteer program.

### **TRAINING AND PROCEDURES**

Once all the students have taken and passed their exams, they need to be trained in the procedures of the office they will be working in stressing professional above all else. Issues of proper attire, greeting, courtesy in the use of language and procedural steps in requesting the required documents are necessary. The coordinator must provide tactful guidance on professionalism in conduct and appearance pointing out that we represent the program and the university to the taxpayers we are servicing. Careful instruction of what documents need to be copied is also a requirement.

In terms of adherence to procedures Publication 5101, Form 13614-C Intake/Interview & Quality Review Sheet prepared by the taxpayer needs to be reviewed by the student/preparer in the presence of the taxpayer (Internal Revenue Service, 2020<sup>d</sup>). Introduction of this structure is important as it provides a framework for students to work through return preparation and requires students to pay close attention to detail. Once the identity of all taxpayers and dependents are verified and Form 13614-C is reviewed, then the process of completing the return using the TaxSlayer software is started.

The next step is to complete the return and have the file reviewed by the coordinator. This review is done in the presence of both the student preparer and the taxpayer. Subsequent to the review and corrections of any error or omissions, the return is printed by the coordinator. Signatures are obtained, by the preparer, for permission regarding the release of information to the IRS and the e-filing of the federal and state tax returns. Once all the forms are signed and the necessary signatures are obtained, a copy of the completed return is provided to the taxpayer returning all necessary documentation. The coordinator is then able to e-file the return and transmit it to the IRS and appropriate state. Confirmation of the transmission is sent back. Usually within a few hours an “acceptance” or “rejection” of the return are confirmed by the IRS and state.

### **STUDENT DEDICATION TO VITA PROGRAMS**

Offering the VITA program for academic credit has also inspired even greater student commitment and dedication to the program and the economically disadvantaged taxpayers. For many students, VITA was their first significant experience in the performance of community service. To have this service be within the students' discipline, makes the process so much more meaningful. Student commitment to the program was observed by the coordinator in many different ways.

Students in the 2019 and 2020 years also signed up for additional hours at VITA location outside of the university to enhance their community service experience. It became apparent that student experience in the VITA program at the University was actually a stepping stone to helping out at other VITA programs in the city. Student confidence exponentiates when they complete their first tax return. It is very gratifying as a coordinator to see how student confidence builds with each additional tax return.

One team of students took on additional responsibilities when a taxpayer's return was rejected by the IRS. While students' responsibilities traditionally conclude with the submission of a tax return, these students showed dedication above and beyond. They investigated the situation and resolved the issue by amending a previously filed dependent's tax return by processing a 1040X. They followed through and then refiled the taxpayer return. An excellent tax education experience for students. Just as important, students gained experience in assuming responsibility and following a problem through to its resolution; an important characteristic for becoming a CPA.

Some of the students participating in academic credit during spring 2019, actually came back during the 2020 filing season to volunteer again because they enjoyed the experience so much. These students gained an additional layer of volunteerism experience as mentors to the students coming up behind them earning academic credit during 2020. Their participation was invaluable in the Spring of 2020 with the onset of the global pandemic resulting in the 2019 tax filing season coming to an abrupt halt when the university shut down. With the program coordinator out of town during this week, these student volunteers from the previous year stepped in and effectively coordinated the program supervising the students with less experience in concluding and finalizing the operations for the season. Watching these events unfold during this unprecedented scenario was an extremely gratifying experience for the program coordinator and the departmental faculty.

#### **VITA PROGRAM WRAP-UP AND FINAL GRADING**

Prior to offering the course for academic credit, the end of the tax filing season seemed a letdown for the students. The coordinator observed that on April 15<sup>th</sup>, students simply went their separate ways absent any established forum to share their experiences and enjoy their accomplishment. This observation by the coordinator was actually an important reason in deciding to offer the course for academic credit.

When the syllabus was first designed for the *Income Tax Practicum*, as an attachment to the proposal of the program, the post-tax season class periods were expected to be filled with additional tax problems and exercises for students to complete for credit. As it turned out, there were only very few class periods remaining at the conclusion of the filing season. As a result, what naturally evolved during the post-tax season period of the program was an exchange of student reflections and experiences which proved to be important for moving the program forward.

At the completion of the 2019 inaugural for-credit semester, students had created a camaraderie with each other where there previously was none. They had worked together and helped each other out in completing their returns and researching issues in which they had little experience. It was with this new association that friendships developed and continued outside the class. The experience helped them to develop a trust in co-workers resulting in getting the job done both efficiently and effectively. When the program was expanded to provide academic credit, the post-tax season was now a period of reflection and shared feelings and experiences. However, it became clear that the students deserved first to celebrate their success and accomplishments. Most tax



offices end the filing season with a party to work off the pressure of getting returns completed timely. The first meeting after the tax filing season should be a pizza party or a visit to a local restaurant to celebrate the filing season.

An interesting outcome was that the few classes remaining in the semester after the filing season ends are as important as the weeks prior to the tax season and filing returns. A procedure that is of vital importance to any VITA program is that each student volunteer should complete an evaluation of their experience working in VITA. The evaluation should cover many aspects of the program. Questions should be asked about the training the professor/coordinator has given both before the student takes their exams and the training in preparation for the beginning of the filing season. The evaluation should also cover the experience that the student had and their impressions of dealing with taxpayers, the software and any questions or concerns they may have. It should provide an opportunity for suggestions on how to improve the program and deal with issues that developed that can be corrected for the next filing season.

This feedback was especially helpful during the beginning years of the program/course. Questions were asked about the training provided by the professor/coordinator in taking the qualifying exams and the training in preparation for the beginning of the filing season. The evaluation also captures student experiences, impressions of dealing with taxpayers, the software and any questions or concerns they may have. It was actually found that the season end pizza party celebration provided some of the most important and useful information about the program as it was an informal and less scripted setting.

In terms of final grading, the coordinator found it beneficial *not* to spend a significant amount of time assigning grades. This is despite the fact that the starting point of the Income Tax Practicum course focuses on passing the IRS exams. While the students in the course were carefully screened by the coordinator, there was a spectrum of student quality spanning from outstanding performers through those who struggled. The coordinator has to approve every student admitted to the course so students observed to be good performers were approached and solicited. While some programs require that students had already taken the Federal Income Taxation course, this was no longer a requirement to be included in the VITA program. The coordinator actually discovered that many of the excellent performers in the program actually took the course *after* their participation in VITA.

The coordinator assigned grades, of course, but went a step further providing practical feedback regarding important pointers that will be beneficial when they leave the university and go on to full time employment. These include the process of meeting with taxpayers, reviewing the taxpayer's information, the use of the TaxSlayer software, and the wrap up of their session with the taxpayer. Issues of repetitive mistakes and failure to follow instructions were discussed in a constructive manner with each student privately.

Basically, most students received grades of A unless there were some concrete issues that the coordinator identified. Students that exhibited consistent carelessness would

receive a B. In addition, one student was selected each year to be honored at the Annual Accounting Society Awards Banquet as the Outstanding VITA Volunteer. When the coordinator named the recipient, it was always mentioned that they wished everyone could receive the award but they did have to choose one recipient each year.

### **BENEFITS OF VITA**

By and large, the most obvious benefit of the VITA program is the honor of offering free tax services to the financially underprivileged. Tax return preparation fees increase over 4% annually where it now costs a taxpayer an average of nearly \$175 annually to have their federal and state income tax return completed. In addition to the benefit of a free return to the taxpayers, the VITA system has provided to the taxpayers the availability of tax credits such as the Earned Income Tax Credit and Education Credits and more that are available to taxpayers. These credits may be unknown to the taxpayers if they attempt to prepare the return themselves or sometimes result in higher additional cost for paid return preparers. For all these reasons, VITA provides a forum for students to have a satisfying community service experience by making a difference in the lives of many needy individuals.

The benefits to the college or university are significant. Potential employers will see the students' grade for the course on their academic transcript of certifying to potential employers the student's participation in a structured volunteer course. Experiential education could incite employers to recruit on the school's campus. Community outreach is beneficial for all educational institutions especially where campuses are in urban areas and surrounding neighborhoods include low to moderate income minority taxpayers. Additionally, every school has support and administrative staff, including student workers that would be able to take advantage of this free-tax service. VITA could enhance the benefits provided to employees that could attract personnel. Finally, universities are constantly required to demonstrate commitment to community outreach for regional and AACSB accreditation. VITA programs are an excellent example of such community service.

### **FUTURE POTENTIAL OF VITA PROGRAMS**

Tax laws get more complicated every year. New laws, filing procedures and tax credits become burdensome to the average citizen for them to take full advantage of. With the cost of having a return prepared by a professional and additional fees for additional schedules and credits, more and more people will want to have their returns prepared at the lowest cost or for free.

The marketplace for tax preparation is highly competitive. Not only accounting professionals but non-accounting professionals have entered into the tax preparation business. With the complexity of tax laws and procedures, taxpayers need to feel confident that they are in compliance with the law and that their returns are filed correctly. Plus, they need to pay the least amount of tax allowed by law and receive all the deductions and credits they are entitled to.

## CONCLUSION AND RESULTS

Overall, the story of the VITA program at our university is consistent with the outcome of previous research. Results of the current study concur on a perceived improvement in problem-solving skills (Christensen & Woodland, 2016). In terms of the impact of introducing academic credit, there was an observed development in student accountability and a higher level of student engagement (Poston & Smith, 2015). Finally, the program did grow dramatically with the institution of the VITA program for academic credit (Miller & Thalacker, 2013).

In conclusion, the establishment of the VITA program at our university as a college credit course has been beneficial all around. The student learning experience was enhanced shown by higher grades and increased passing rates on the standardized exams. The coordinator also observed greater camaraderie and commitment of students to both volunteerism in general and the VITA program specifically. These are skills that will be invaluable to students to apply to practical settings when they go to internship and full time positions at CPA firms.

In addition, taxpayers, the community and the university all benefit from the expansion of the VITA program at our university. The taxpayer (from the campus community and surrounding community), the student, and the educational institution at large come away knowing that they received something of benefit with no-cost or low cost to the parties involved.

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