Vivian Harrington Gray  
Notre Dame-Saint Mary’s College  
TAX ASSISTANCE PROGRAM

2014 Annual Report  
Prepared by:  

Ed Hums, Faculty Coordinator and  
Ken Milani, Technical Coordinator
VIVIAN HARRINGTON GRAY NOTRE DAME – SAINT MARY’S COLLEGE
TAX ASSISTANCE PROGRAM

A BRIEF HISTORY: A DEDICATION TO SERVICE

In 1999 the University received a generous donation to be used to fund the work of the long-established TAX ASSISTANCE PROGRAM (TAP).

The donor of the Vivian Harrington Gray endowment describes Mrs. Gray in these words:

Vivian Harrington Gray was a school teacher in northwestern Wisconsin. She supported two sons as they attended Notre Dame. Both sons studied accounting; one had a career in business and the other in the Army.

A grandson also studied accounting at Notre Dame. In her retirement, Mrs. Gray volunteered her time to assist low income individuals in the preparation of their taxes. The endowment in her name was established by a family member to recognize her support of her children's education in accounting and her example as a volunteer.

In keeping with the spirit of Mrs. Gray, the University of Notre Dame for over forty years has served the tax needs of low income individuals by the work of the TAP. The stated purpose of the tax assistance program is "to provide free income tax return preparation service to low-income individuals on a regularly scheduled basis at convenient locations."

When the University began accepting international students for study, it realized that the students would be required to file tax returns and other reports with the US government. In the late 1980s the Tax Assistance Program was expanded to support the reporting needs of international students, researchers, visiting scholars, and faculty.

This portion of the program has grown significantly as can be seen by reviewing program statistics in this report, especially for program years after 2000.

The Annual Report on the 43rd year of TAP operations begins with a hearty THANK YOU to Tim Gray whose generosity has provided monetary sustenance for the TAP and, more importantly, displayed a level of moral support that supplies the TAP with renewed energy every year. The Annual Report will focus on the following topics:

* Planning Activities
* Preparation of tax returns
* Problems
* Planning for the future
* Preparing to help
* Perspectives
* Positive Strokes

- 1 -
Scripture instructs us (per Titus 3:14) “Have our people learn to give their time in doing good works to provide for real needs.” The Vivian Harrington Gray Notre Dame-Saint Mary’s College TAX ASSISTANCE PROGRAM (TAP) implements the teaching of Titus. As the oldest service learning program in the Mendoza College of Business, the TAP provides free income tax preparation for individuals whose income is at or below $40,000. The majority of the tax preparers are Notre Dame and Saint Mary’s college students who commit their time and talent to meeting a real need (i.e., timely filing of income tax returns for those who cannot afford professional help and/or are intimidated by the prospect of completing an income tax return). One student participant caught the essence of the TAP in the following succinct statement that was part of his reflection paper:

“I . . . enjoyed being able to make use of my major and future career . . . by combining service and learning in a way that helped people.”

PLANNING ACTIVITIES

During the fall semester, a variety of planning activities occur. Although the TAP has been operative for over 40 years, none of these actions can be taken for granted since there is a great deal of change (after all, we are dealing with the income tax laws) and turnover. The major planning activities involve:

**Student recruiting**

Students are informed about the TAP through letters, memos and other announcements. They are encouraged to ask questions or seek further information before they express their interest in participating by sending in a personal information sheet.

**Supplies acquisition**

Since the Internal Revenue Service and the Indiana Department of Revenue provide forms at no
charge, this aspect of the supplies side of planning is handled via a computer generated order to the IRS and the Indiana Department of Revenue. Other supplies (e.g., stamps, envelopes, staplers, staples) are acquired at local office supply outlets.

**Seeking professional help**

Since its inception, the TAP has relied on CPAs for technical and other support. The best time to garner a commitment from a CPA for some of his/her most precious resource (TIME!) in February, March and/or April is in November or December. With the help of Professor John Cergnul (the Saint Mary’s College Faculty Coordinator), individual CPAs are contacted in the final two months of the year. Communication with larger CPA firms occurs early in January. We were especially pleased to have Bridget Keating, CPA (ND ’08) and Joe Zaviska (retired) participate as regular volunteers. Major centers (identified later) included services from a variety of CPAs. Their efforts are appreciated by the student preparers as seen in these comments:

* . . . the CPA at our location was very helpful. She stopped at every table and asked for questions and/or commented on the particular tax situation being handled. That was very comforting.

* . . . our CPA was informative and also challenging . . . providing information and then giving us some time to digest that before checking back with my partner and I.

* . . . after a slow start, the CPA assigned to our site became very involved especially with a very complex tax return.

**Securing locations**

Public library branches in South Bend and Mishawaka are the primary locations for serving taxpayers. A commitment of space at these locations is garnered in the latter part of the summer and the early fall by working with library personnel. Patricia Coleman of the St. Joseph County Public library and Lisa Book at the Mishawaka Penn Harris Public Library have been very helpful and agreeable in providing space, access to copy machines and other library resources. The TAP operates at both Notre Dame and Saint Mary’s College. Again, there is a need to reserve these spaces as soon as possible once the academic year starts. The sites have been secured in the libraries for the 2015 tax preparation season.
PREPARING TO HELP

When classes resume in mid-January, the TAP enters into a 4-week “crunch time” (i.e., a period when a variety of important and interrelated tasks must be accomplished).

**Classes are conducted**

Since its inception, students involved in the TAP complete a one-semester federal income tax class at either Notre Dame or Saint Mary’s. Prior to beginning the actual preparation of tax returns, the students receive an additional 10 to 12 hours of training. These sessions occur during the first four weeks of the semester.

Homework assignments play an important role and a reflection paper (written at the conclusion of the course) is part of the TAP experience. The training emphasizes situations students are most likely to encounter when preparing tax returns for the typical client (e.g., earned income credit, child credit, credit for dependent care, tax treatment of welfare benefits, claiming a dependent). During the training sessions, students are given a variety of factual scenarios. Oftentimes, the information they are provided is incomplete requiring students to ask questions of the instructor to clarify a situation, obtain more information, and determine the proper treatment of a given factor. For example:

- **Clarification**—Information about spending for the care of children is provided. The students seek clarification about the ages of the children being cared for and why the care is being provided.

- **More information**—Information about life insurance proceeds is provided. In order to determine the proper treatment of the proceeds, the students ask for additional information about the person who died and the taxpayer’s relationship to the deceased.

- **Proper treatment**—Medical expense information is included in a set of data. The students ask about the nature of the expense (e.g., is the item prescribed by a physician?)

Since Tax Assistance Program personnel also prepare state of Indiana returns, two training sessions are devoted to the Indiana tax forms. Again, there are exercises that focus on special tax treatments allowed by Indiana law (e.g., renter’s deduction, property tax deduction, military pay deduction, special deduction for spending money to insulate one’s home).
IRS Examinations are taken

After the completion of the federal portion of the course, students are **required to take and pass** the appropriate examinations before they can prepare a return. All student preparers are IRS certified at the advanced level. This certification and completion of two undergraduate classes (Tax Assistance and Federal Income Tax) provides outstanding, well-prepared students for the program.

Communication with the community

In early February, formal and specific communication with the Michiana and campus communities begins through a variety of newspaper stories, public service announcements and other media efforts (e.g., radio and television interviews). The 2014 TAP operated at eight locations in South Bend and Mishawaka, (see EXHIBIT 1 for a listing of the locations where TAP personnel served) while students and CPAs staffed the SWAT-1 operation in Plymouth, Indiana and the SWAT-2 service. The SWAT efforts will be described later.

PREPARATION OF TAX RETURNS

From the first Saturday in February until April 15, TAP personnel were involved in the preparation of Federal and State of Indiana tax forms.

Sites

In addition to the locations listed in EXHIBIT 1, TAP personnel staffed the SWAT-1 operation in Plymouth, Indiana and the SWAT-2 service. SWAT-1 (Note: SWAT is an acronym for Students Working at Taxes) personnel worked three seven-hour days at the Marshall County Neighborhood Center. The SWAT-1 service has been part of the TAP since 1981. Jamie O’Brien, Professional Specialist and Assistant Chairperson of the Accountancy Department, did his usual fine job of coordinating the Plymouth effort.

SWAT-2 is a service that provides personal attention to taxpayers who are unable to visit a TAP site due to age, disability, or other extenuating circumstances. SWAT-2 personnel prepared tax returns in personal homes. Taxpayers are a mix of several individuals whose returns have been prepared for years as well as new clients who call for an appointment.
“... I had the opportunity to make two home visits ... a wonderful service that we are able to offer. For those individuals ... our efforts to come to them provided them with great joy and thankfulness. Witnessing their appreciation made it all worthwhile.”

Two additional sources of service also operated: (1) the international component of the TAP prepared tax returns and answered tax questions for foreign students who are treated as non-resident aliens for federal income tax purposes and as non-residents by the state of Indiana. Tom Bullock, International Tax Assistance Program Coordinator, supervised 15 Master of Science in Accountancy students and Maria Moon (a tax compliance specialist who has been a temporary worker for the TAP since 2011) in this effort. Bullock and Moon handled the more complex international issues while also serving as the source of quality control on the returns prepared (2) the Technical Coordinator handled foreign faculty, foreign visitors and other rigorous income tax issues brought to his attention by TAP personnel.

**Statistics**

EXHIBIT 2 reports the number of taxpayers helped and the number of tax returns prepared during 2014. Over 2,000 individuals were helped and 4,009 tax returns (a near record number for the TAP) were prepared as detailed below:

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<td>Federal returns</td>
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<td>State returns</td>
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<td>4,009</td>
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</tbody>
</table>

Unlike the last several years Easter break impacted the downtown South Bend and Mishawaka sites. Also, the Centre branch was closed twice due to severe weather conditions.

**Stories and Insights**

Each student involved in the TAP prepares a reflection paper at the conclusion of the TAP efforts. Stories and insights from these papers are included throughout the paper. One of the more meaningful efforts that described the realities of the current economic situation follows:

“Hearing stories of some people ... helped me remember that many families are struggling ... and that the ultimate goal of business students is not necessarily to maximize profits but to better the world. Taking time ... to focus on helping the community and those who need our assistance has been refreshing.”
PERSPECTIVES

The above section closed with a mention of stories and insights. Now, the Annual Report will move into specific perspectives as reported in the student reflection papers.

“Town and gown” relationships

An interesting, intriguing and integral element of the TAP occurs as students interact with the citizens of Michiana. During the first Notre Dame Day world-wide Internet presentation in April 2014, Joe Kernan, former Governor of Indiana, specifically cited the Tax Assistance Program as a project that significantly affects the South Bend community. “Notre Dame students… helping people figure out their taxes who do not have a CPA to do that for them.”

Here are some interesting perspectives reported by Notre Dame and Saint Mary’s students who participated in the 2014 TAP:

“. . . my favorite part of the Tax Assistance Program was the feeling that I was giving back to South Bend community. As a . . . student this is something that I feel I have not done enough of . . . I really enjoyed interacting with the TAP clients . . .”

“The interactions I had with the residents of the . . . area were fantastic. I spoke with people of varied backgrounds . . . Hearing their stories and seeing their appreciation was very fulfilling.”

“I feel that the program clearly illustrated to the community the power of asking more of business, which is exactly what our years in the Mendoza College of Business have challenged us to do.”

Thankful

A thankfulness for a variety of elements in their lives surfaces for the students as reported below:

“After helping many low-income individuals and couples file their tax returns, I was reminded of how blessed and fortunate I am to have a family that supports and loves me. Sometimes I take the things I have been blessed with for granted and the Tax Assistance Program really reminded me that I should not take anything for granted.”
“The Tax Assistance Program . . . made me very grateful for all the blessings God has bestowed on me . . .”

“It sounds so cliché, but it really is true; until you . . . step outside the Notre Dame bubble and into the heart of northern Indiana, it smacked you right in the face how lucky you are to go to a school like Notre Dame.”

**Tax as a career choice**

Looking to the future, some students examined the possibility of pursuing tax as the major aspect of their professional career. Here is some student input regarding that alternative:

“One of the things I liked most . . . was the building of real world skills . . . Being part of the program made me more comfortable with taxes, their preparation and the laws . . . I believe the skills gained will help me this summer with my internship and . . . ultimately my career in the tax field.”

“Although these returns were quite easy compared to what I might encounter later at work, they are the first step to climb. And with such a good start, I now feel ready for my career to begin.”

“I learned a lot and feel more ready to work in tax after graduation.”

**Theory turned into practice**

Several students expressed their thoughts about being able to utilize their classroom knowledge in a practical setting.

“Being involved in TAP allowed me to become far more confident in preparing tax returns than the classroom ever did (since) . . . one can only learn so much in a classroom. The opportunity to work with real tax forms . . . furthered my understanding of income tax . . .

“Participating in the program provided me a great foundational knowledge of completing . . . income tax forms and I feel comfortable filling them out. I really
enjoyed my tax class and the amount of knowledge I learned. However, TAP provided the opportunity to apply this knowledge in real life situations.”

“It was . . . the first time I was able to use my accounting skills in practice rather than just studying from a textbook and working practice problems.”

“To be continued”

A desire to do this type of volunteer work in the future is also a common reaction.

“My experience with TAP makes me want to continue with this type of pro bono service throughout the rest of my life.”

“It has been an eye-opening and rewarding experience for me, and inspired by this . . . I hope that next year when I am working . . . I will have the opportunity to volunteer in a similar capacity.”

“I hope in the future as a professional my job will afford me the opportunity to give back to the community and help people who need it most with their taxes.”

It should be noted at this point that the Notre Dame Alumni Association Clubs utilize the TAP “model” and provide free income tax service in their local communities. EXHIBIT 5 provides a list of these Notre Dame alumni groups.

PROBLEMS

Despite its long history, the TAP continues to be a work-in-progress where problems/dysfunctions appear. The 2014 TAP experienced several of problems, which are addressed below.

Issue – Coordination at Western Branch

Two locations in particular (Western Branch of the St. Joseph County Public Library and the Center for Social Concerns on the Notre Dame campus) were cited in the reflection papers. The Western Branch had (1) a supervisory situation surface during the last few weeks and (2) too many taxpayers to handle each week. This is the second year in a row that the number of
taxpayers has been a problem at this location. In 2015, an extra effort will be made to communicate to the location supervisor the importance of arriving on time and checking the supplies inventory on a regular basis and to have library personnel “cap” the number of taxpayers through a “controlled” sign up procedure that has been used successfully at other library locations.

**Possible Solution**

In cooperation with the staff at the St. Joseph County Public Library the Thursday night session at The Western Branch will be moved to the Downtown South Bend Branch. This will provide benefits including substantially more space, additional level of privacy, more accessible parking, closeness to the downtown bus station and a more attractive opportunity to attract volunteer CPAs from daily downtown work sites. Discussions are underway as to how the sign-up procedure can be improved at the library sites.

**Issue – Space at Center for Social Concerns**

The Center for Social Concerns space is not adequate and, at times, was “double-booked,” causing TAP personnel to shift their operating activities in the middle of a shift.

**Possible Solution**

Discussions are underway for alternative space on campus or an alternative time slot at the Center for Social Concerns.

**Issue - Critical taxpayers**

When dealing with the public, criticism of the service tends to “come with the territory.” A pair of student comments reflected this reality:

“... some taxpayers became very angry at having to pay and wanted us to cheat to get them larger refunds.”

“... dealing with unhappy people as well as observing how other groups handled their situations, I learned a lot on how to deal with people in difficult circumstances ...”

**Possible Solution**

In 2015, TAP training will attempt to do a better job of preparing students for the occasional (and random) taxpayer “melt down.” Also TAP publicity will again emphasize the first come—first served policy of the TAP.
POSITIVE STROKES

About 90 Notre Dame and Saint Mary’s students participated in the 2014 version of the TAP. All of them deserve praise, because without their time and talent, the TAP would not be able to serve the community. However, three individuals stood out during 2014—Tom Bullock, Elizabeth Tucker and Mike Trivella.

**Tom Bullock**, the International Services coordinator of the TAP, received a 2014 University of Notre Dame Presidential Values Award. The award recognizes individuals whose work and actions exemplify the University of Notre Dame’s Core Values. As the only full-time employee of the TAP, an article in *ND Works* described Bullock as

“... an excellent role model ... His interaction with and assistance to Notre Dame’s international students has proven especially valuable. Those who work with Bullock notice his commitment to the University’s contributions for the betterment of Notre Dame.”

**Elizabeth Tucker and Mike Trivella.** Notre Dame seniors (participating in the TAP for the second year), provided service at the Centre Branch Library and to SWAT-2 clients. Tucker, an All-American soccer player, is a finalist for the NCAA Woman of the Year. She is poised to begin full-time employment as a consultant at McKinsey & Company in Chicago, with an eye on pursuing graduate studies at Harvard Business School in the near future. At the Centre Branch, this pair of dedicated workers were ready, willing, and able to stay beyond the scheduled working hours in order to serve all the taxpayers seeking income tax preparation help on more than one occasion. Mike Trivella, a process consultant with Protiviti in Chicago comments on his SWAT-2 home visits as having a strong impact on him;

“... I sometimes wonder what life is the best life to lead, but without a doubt those home visits made me believe ... that a life of service to those who are unable to help themselves is one of the greatest gifts one can ever give. In some ways, it was not really about the return, it was more about spending time with those people who live rather solitary lives, letting them know that there will always be people there to care for them and that they are cherished.”
PLANNING AHEAD

As the TAP ends its 43rd year of activity, a look forward considers the priorities and possible alterations of the service-learning effort.

Priorities

The basic priorities of the TAP will continue to reflect the basic mission of the TAP—“Provide free income tax preparation service to taxpayers on a regular and weekly schedule at convenient locations.”

Student Comments—A combination of student input and other ideas will be covered below. Student responses included the following suggestions for improving the TAP:

“Having a CPA at every location would be ideal.”

“A more efficient procedure for finding a substitute tax preparer should be considered. Perhaps a Google document or some type of website could handle this . . activity.”

“Determine if there is some way we can use our laptops and store the returns in a secure cloud or other locations provided by ND”

As administrators of the TAP, we are going to explore the possibility of implementing the above recommendations. Some other changes to be considered for the 2015 version of the TAP are

*Relocating the Western Branch to the Downtown South Bend library will lead to a more attractive environment for attracting CPA volunteers.

*”Super Saturdays”—The final two Saturdays of the filing season would be designated “Super Saturdays.” Extra tax preparation personnel and CPAs would be assigned to the Downtown South Bend Library location. Student preparers would be assigned (1) from locations that have shorter working hours (2) to make-up tax preparation sessions that were missed (3) to substitute for phone coverage time.

*Requesting an alternative campus space or a larger (and reserved) space at the Center for Social Concerns.

*Hiring a part-time employee to assist Tom Bullock with the international component of the TAP with the expectation that this individual would succeed Bullock who plans to retire in 2016.

Affordable Care Act (ACA) -- Major uncertainty exists at this time as to how the ACA will affect the tax assistance program. We will be consulting with our IRS partners during the year to collect more information. This may be a significant challenge. However, as we have done in the past we will address this issue head-on.
CONCLUSION

Again we turn to the student reflections as we conclude the 2014 TAP Annual Report. One student wrote:

“It is apparent that this program is directly in line with the University’s mission statement. As a Notre Dame student, I realize that I have been blessed with an opportunity and that many people do not receive. It is imperative that I make the most of my education and give back to the common good as much as I can. This program has increased my awareness of my calling to give back to others . . .”

And Mike Trivella (who was mentioned earlier) offered the following:

“Small acts of kindness . . . can go a long way towards making the world a better place . . . TAP has showed me that being a net giver in life makes not only yourself a happier person, but all those who your actions in life have touched.”

As we close this report, we realize that we have been provided an opportunity to (1) serve by utilizing our accounting and administrative skills in a manner that puts us in the net giver category, and (2) SMILE as the curtain goes down on the 2014 version of the TAX ASSISTANCE PROGRAM.
EXHIBIT 1
2014 – Vivian Harrington Gray Notre Dame-Saint Mary’s College

TAX ASSISTANCE PROGRAM

Monday
Notre Dame Center for Art and Culture
1045 W. Washington
5:30 - 8:00 p.m.
Phone: 631-3249  Director: Jaquelyn Rucker (631-3249)

Tuesday
RIVER PARK BRANCH—St. Joseph County Public Library (MAJOR CENTER—CPA staffed)
2022 East Mishawaka Avenue
2:30 – 5:00 p.m.
Phone: 282-4635  Director: Scott Sinnett (282-4636)

Centre Branch—St. Joseph County Public Library
1150 E. Kern Road
5:30 – 7:30 p.m.
Phone: 251-3700  Director: Bill Bloom

Wednesday
Center for Social Concerns—Coffee House
2:30 – 5:30 p.m.
Phone: 631-5293

St. Mary’s College—337, 338 and 343 Spes Unica
3:00 – 5:30 p.m.  Phone: 284-4750

Thursday
WESTERN BRANCH—St. Joseph County Public Library (MAJOR CENTER—CPA staffed)
611 S. Lombardy
5:30 – 7:30 p.m.
Phone: 282-4639  Director: Judy Falzon (282-4640)

Friday – No centers open on Friday

Saturday
DOWNTOWN SOUTH BEND BRANCH—St. Joseph County Public Library (MAJOR CENTER—CPA staffed)
304 South Main Street (corner of Main and Wayne)
1:00 – 4:00 p.m.  Contact person: Patricia Coleman/Dana Labrum
Phone: 282-4630  (282-4615/282-4616)

MISHAWAKA PUBLIC LIBRARY (MAJOR CENTER—CPA staffed)
209 Lincoln Way East, Mishawaka, IN
1:00 – 4:00 p.m.
Phone: 259-5277  Contact person: Lisa Book
EXHIBIT 2
University of Notre Dame
Tax Assistance Program
Tax Year 2013 Returns Prepared

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Number of returns filed

Federal 2,113
State 1,896
Total 4,009

(*) 48 international; 30 domestic
(!) Advising sessions
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<td>391</td>
<td>278</td>
<td>39</td>
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<tr>
<td>Totals</td>
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<td>412</td>
<td>386</td>
<td>781</td>
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<td>Total Filings</td>
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<td>412</td>
<td>386</td>
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<td>730</td>
<td>1,896</td>
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### EXHIBIT 4
Notre Dame – St. Mary’s Tax Assistance Program
Statistics 1992 to 2014

<table>
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<tr>
<th>Year</th>
<th>Taxpayers Served</th>
<th>Federal Returns Filed</th>
<th>State Returns Filed</th>
<th>Total Returns Filed</th>
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<td>2007</td>
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<td>2011</td>
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<td>1,996</td>
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<td>2013</td>
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<td>2014</td>
<td>2,038</td>
<td>2,113</td>
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</tr>
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</table>

### Return 1992 to 2013

![Graph showing the trend of returns from 1992 to 2013]
Notre Dame Alumni Association Clubs providing free income tax preparation service in 2013 (*)

Ann Arbor, Michigan
Atlanta, Georgia
Baltimore, Maryland
Black Hills, South Dakota
Charleston, South Carolina
Columbus, Ohio
Cuyahoga County, Ohio
Denver, Colorado
Des Moines, Iowa
DuPage County, Illinois
Eastern North Carolina
Fairfield, Connecticut
Hilton Head, South Carolina
Houston, Texas
Indianapolis, Indiana
McHenry County, Illinois
New York, New York
North Central Florida
Northwest Indiana
Omaha, Nebraska
Orange County, California
Philadelphia, Pennsylvania
San Diego, California
Saint Louis, Missouri
St. Paul, Minnesota

*Note: As this report was being prepared, a listing of 2014 participation was being compiled.
THE PRESIDENTIAL VALUES AWARD
In recognition of employees whose performance reflects the University's core values of integrity, accountability, teamwork, leadership in mission, and leadership in excellence.

Thomas Bullock
Staff Accountant, Accountancy

The Tax Assistance Program has grown exponentially over the years, preparing over 4,000 tax returns for 2013. Each year this program needs and recruits more than 90 students along with faculty members and local accountants to operate 9 area service centers. Volunteers form "SWAt" teams to serve disabled taxpayers in their homes and hospital rooms. The number of clients served and tax returns prepared continually increases. As a full time staff member, Tom is a strong role model to those student volunteers. His interaction with and assistance to the University's international students provides a valuable and greatly appreciated service.

Those that work with Tom quickly notice his commitment to the University's values while making significant contributions for the betterment of the University. During the height of the tax preparation season, Tom is actively involved with many volunteers. As the full time staff person with this program, Tom is often seen as the individual responsible for coordinating volunteers and logistics. His work is essential in making sure the Tax Assistance Program is successful year after year.
As the tax deadline of April 15 arrived, I was probably one of the only people who was sad to see it come and go. This tax season, I had had the opportunity to participate in the University of Notre Dame/Saint Mary's College Tax Assistance Program.

The program is a joint effort of the two institutions, and provides free tax services to individuals below a certain income level. The services are offered at a number of locations around the community, many of which are branches of the St. Joseph County Public Library system. Actually a credit-bearing course in Notre Dame's Mendoza College of Business, the course and the program are taught and administered by professor Kenneth Milani, with the assistance of professional specialist Edward Hums.

I had had an eye open for a volunteer program that would be worth my time and energy. As it turned out, Milani and I had a mutual friend in Claude Renshaw, a retired accounting professor at Saint Mary's, and he suggested to me and to Ken that I might want to participate in the program. (Milani and Renshaw write the Tax Talk column in Sunday Tribunes from January through April).

Having had some background in finance and accounting, but none in taxes, I was slightly intimidated by the prospect of participating in a college course for the first time in more than 40 years. The class was held twice a week during January and February, and the material was voluminous. Also required was a series of on-line courses conducted by the Internal Revenue Service, culminating in a somewhat difficult test. The pressure and self-imposed stress were worse than I would have imagined, but I managed to pass the exam and qualify to be a volunteer.

Beginning in late February and continuing through April 15, I spent two or three days a week doing taxes at various county library branches. The work was interesting and challenging, especially given the fact that all the returns were done on paper and by hand. With the multiple locations, dozens of volunteer participants and other complexities, the university has chosen not to try to computerize the process. And, as Milani and Hums like to say, the lack of computers requires the students to actually have to think.

The experience of spending large amounts of time with college students was exhilarating and energizing. As we all know, Notre Dame and Saint Mary's students come from all over the world (two notable contributors to the program were women from China) and their stories are interesting and compelling.

But by far the most rewarding aspect of the program, for me, was the human element of meeting and hearing the stories of the individuals who came to us to have their taxes done. The basic understanding that I came away with was this: there is infinite complexity and variety to the American family. Anyone who thinks that there is a typical or traditional family has not spent any time in the real world.

As my sister-in-law likes to say: "Everybody has a story." The people I met included:

- A 90-year old man whose wife of 70 years had passed away three weeks before he came to see us.
- A couple in their 50's who both worked full-time jobs and earned a total of $32,000 in 2013.
• A woman who had lost three jobs in the last nine years to plant closings, and after looking for work for months and months, had earned a total of $128 in the past year.

• A man who had started a lawn-care business at the age of 60, had made a total of $17,000 in 2013, and had no idea that he could deduct expenses or that he had to pay self-employment taxes. He also spoke so little English that he brought his adult son along as an interpreter.

The stories go on and on. And it became quite clear to me over the several weeks of the program, what a wonderful service Notre Dame and Saint Mary's are providing to the community through this project. Milani and Hums are also giving their students valuable and rewarding experience in community service, and exposing them to the real world that they see so little of while in college.

I was very proud to be a part of it.

Joseph Zavisca lives in South Bend.
MISHAWAKA, Ind. Many people took advantage of the tax assistance offered by local students at the Mishawaka library Saturday afternoon.

It's available to people who are unemployed or whose household income is less than $40,000.

The service is provided by students from Saint Mary's and Notre Dame.

And it takes a big burden off many families.

"The first year I came I had retired and everything had changed and I wasn't up on any of it," said George Jarvis, Mishawaka resident. "So, I came down here and they did a good job. The price was right. Came the next year, the following year, here I am again."

Saint Mary's College Assistant Professor Dr. John Corrul was on hand to help folks out.

"This helps lower income taxpayers get money that's entitled to them from the federal government," he said.

There are several other tax assistance sessions planned.

The next one is March 1 at the Mishawaka library from 1 p.m. to 4 p.m.

But you must register in-person before the event.
Notre Dame students giving free tax assistance

By Kelley O'Brien
Story Created: Mar 9, 2014 at 10:29 AM EST
Story Updated: Mar 9, 2014 at 10:31 AM EST

Notre Dame students will be giving the assistance at the River Park Branch Library.

The sessions begin at 9:30 in the afternoon. For those that can't make it, students will also be here to help on March 26 and 27.

Notre Dame students giving free tax assistance | ABC57 | South Bend IN News, Weather ... Page 1 of 3
Free tax preparation services available - South Bend Tribune: Community

BEYOND THE CAMPUS

Free tax preparation services available

By Ann Maples
February 10, 2014

For students and seniors alike, tax preparation season can be a daunting task. But, help is available.

The University of Notre Dame, Saint Mary's College, and Holy Cross Institute in Notre Dame, along with several local organizations, are offering free tax preparation services for people with low incomes and seniors.

A program run by the DePaul Tax Assistance Program (ATAP) helps more than 60,000 individuals file their taxes each year. "It helps people who don't file their own tax returns," said executive director of ATAP, Pat Heinen. "It's a way for people who don't know how to file to get help." Heinen added that the 2012 program served more than 2,000 people and returned more than $300,000 in refunds.

"Any of the cities have CBOs providing services for people," said Heinen. A CBO, or community-based organization, is a type of non-profit organization that provides services to its community. "They are really good resources for people," said Heinen. "They can help people find what they need and how to get it." Heinen added that the 2012 program served more than 2,000 people and returned more than $300,000 in refunds.

The program started in 1983, and expanded in 1994 by a team of volunteers at the DePaul Tax Assistance Program. "The success of the DePaul Tax Assistance Program is due to the hard work of our volunteers," said Heinen. "They are committed to helping people with low incomes and seniors file their taxes." Heinen added that the 2012 program served more than 2,000 people and returned more than $300,000 in refunds.

The program is open to anyone with a low income and seniors, regardless of their ability to pay. "We accept anyone who qualifies," said Heinen. "We do not charge for our services." Heinen added that the 2012 program served more than 2,000 people and returned more than $300,000 in refunds.

For more information or to schedule an appointment, contact the DePaul Tax Assistance Program at (574) 235-9111 or visit their website at deputax.org. For more information on the University of Notre Dame, Saint Mary's College, and Holy Cross Institute, visit their websites at notre dame.edu, stmarys.edu, and holycrossinstitute.edu. To find a CBO near you, visit the National Association of Community Development Corporations website at ndcare.org. For more information on how to file taxes, visit the Internal Revenue Service website at irs.gov. For more information on the DePaul Tax Assistance Program, visit their website at deputax.org. For more information on the University of Notre Dame, Saint Mary's College, and Holy Cross Institute, visit their websites at notre dame.edu, stmarys.edu, and holycrossinstitute.edu. To find a CBO near you, visit the National Association of Community Development Corporations website at ndcare.org. For more information on how to file taxes, visit the Internal Revenue Service website at irs.gov. For more information on the DePaul Tax Assistance Program, visit their website at deputax.org.