A Toolkit for Empowering Financial Stability Through Prosperity at Tax Time

About Metropolitan Family Service (MFS)

Founded in 1950 in Portland, Oregon, **Metropolitan Family Service (MFS)** is a 501(c)(3) nonprofit dedicated to strengthening families and communities. We envision a world where children never go hungry, young people are always educated, families are financially stable, older adults remain connected, and everyone is healthy, happy, and cared for.

MFS CASH (Creating Assets, Savings and Hope) Oregon is one of MFS's Economic Empowerment Programs, focused on improving the financial well-being of low- to moderate-income working families and individuals across the state. Through the IRS Volunteer Income Tax Assistance (VITA) program, MFS CASH Oregon provides free, high-quality tax preparation and culturally responsive outreach to communities that face systemic barriers to accessing tax credits.

As a **VITA program partner**, MFS CASH Oregon operates IRS-compliant tax preparation sites staffed by trained, IRS-certified volunteers and staff. While VITA is a program of the IRS, MFS CASH Oregon administers services locally—ensuring accuracy, confidentiality, and community-centered support that helps households claim the full tax benefits they are entitled to receive.

Preface

Building on Proven Credit Union Partnerships

For more than five years, Metropolitan Family Service (MFS) CASH Oregon has formally partnered with credit unions across Oregon to deliver free, high-quality tax preparation through the IRS Volunteer Income Tax Assistance (VITA) program. These collaborations have demonstrated the powerful role credit unions can play in advancing financial stability during tax season—particularly for households navigating barriers to accessing critical tax credits.

This toolkit reflects what we have learned through those partnerships. It summarizes the models, practices, and approaches that have proven effective in creating vibrant, mission-aligned collaborations that are mutually beneficial for both credit unions and the communities they serve.

As MFS CASH Oregon looks to expand this work statewide, this toolkit is designed to support credit unions interested in deepening or launching partnerships that are practical, scalable, and impactful. The goal is not a one-size-fits-all approach, but rather to offer flexible pathways grounded in real-world experience—so each partnership can grow in a way that is meaningful, sustainable, and aligned with shared values.

Acknowledgements

With Gratitude to Our Credit Union Partners

MFS CASH Oregon extends deep appreciation to **Trailhead Credit Union** and **Unitus Community Credit Union** for their extraordinary partnership and leadership.

Both organizations have dedicated hundreds—if not thousands—of staff and volunteer hours to building, refining, and sustaining VITA partnerships that truly serve their communities. Beyond their operational commitment, Trailhead and Unitus have been thought leaders—helping shape what a strong, enduring, and mutually beneficial partnership between credit unions and VITA programs can look like.

The insights, lessons, and best practices reflected in this toolkit are the direct result of their collaboration, creativity, and shared commitment to financial equity. This toolkit would not exist without their hard work, trust, and belief in the impact of this model.

Credit Union Collaboration with MFS CASH Oregon

A Partnership for Oregon

Mission-Aligned Support
Credit unions and MFS CASH Oregon share a mission to improve Oregonians financial health.

10,000 Households Served
Every year, over 10,000 Oregon households rely on MFS CASH Oregon for tax help—reaching low- and moderate-income residents statewide.

Strengthening Member Relationships
Tax-time services deepen trust, reduce financial stress, and enhance the member experience during a financially sensitive season.

Flexible Engagement Options
Credit unions can choose partnership levels that match their capacity, from promoting services to hosting full VITA sites.

The Need: Why Free Tax Preparation Matters

Tackling Barriers to Financial Stability

Complex Tax Code Challenges
Many low- and moderate-income households struggle with tax filing due to complex regulations, language barriers, technology barriers, and limited access to affordable preparation services.

Risk of Refund Loss
Paid tax preparers often charge high fees or steer clients toward costly refund advances, reducing the net benefit of refunds and credits.

Maximizing Refundable Credits
Free, IRS-certified assistance ensures taxpayers can claim vital credits like the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC).

Economic Ripple Effects
Tax refunds help families meet immediate needs, pay off debt, and increase savings—positively impacting community financial health and stimulate the local economy.

Why Credit Unions Are Ideal Partners

Community-Driven Institutions Advancing Financial Inclusion

Mission Alignment
Credit unions prioritize member service and financial wellness—making them natural allies for MFS CASH Oregon's community-focused tax initiatives.

Trusted Financial Institutions
Members view credit unions as trustworthy, approachable, and supportive—ideal environments for promoting VITA resources.

Deep Community Roots
Credit unions are embedded in the communities they serve, enhancing reach and relevance of tax-time support.

Opportunities for Growth
Partnerships can expand credit union visibility, attract potential members, and demonstrate leadership in financial equity.

Overview of Partnership Pathways

Flexible Models to Fit Every Credit Union

Level 1: Awareness & Outreach
Promote VITA through in-branch signage, social media, newsletters, and staff referrals to local MFS CASH Oregon sites.

Level 2: Member Navigation
Train frontline staff to guide members toward relevant tax services and host financial workshops around tax credits.

Level 3: Pop-Up VITA Sites
Host seasonal tax prep events on-site in rural or high-traffic branches with MFS staff and volunteer support.

Level 4: Full VITA Site Hosting
Establish a recurring VITA site operated by trained credit union staff, creating lasting community impact and visibility.

Level 1: Awareness & Outreach

Low-Commitment, High-Impact Engagement

- **VITA Promotions In-Branch:** Place posters, brochures, and flyers in branch lobbies to raise awareness of MFS CASH Oregon's free tax services.
- **Digital Communication Channels:** Share tax season messaging via credit union websites, email newsletters, and social media platforms.
- **Staff Referrals:** Encourage tellers and member service reps to refer members to local VITA sites for trustworthy, no-cost tax help.
- **Volunteerism Culture:** Promote opportunities for staff to train as VITA volunteers, enhancing skills while giving back to the community.

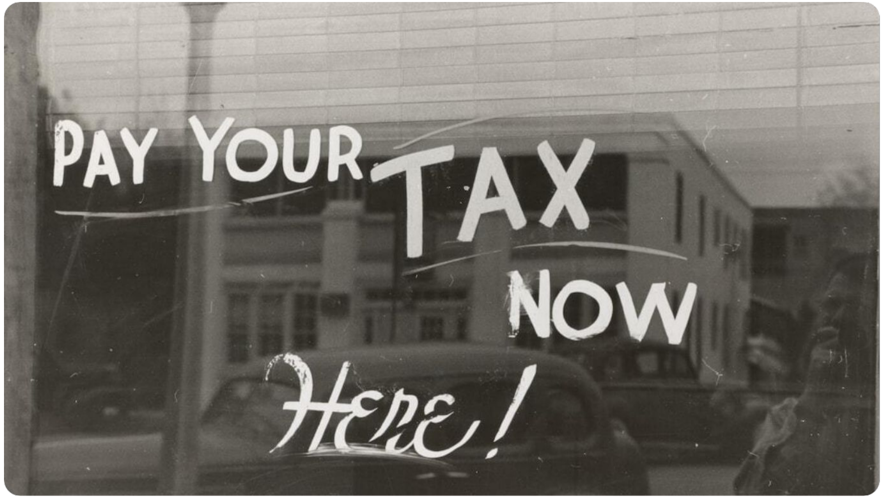

Photo by The New York Public Library on Unsplash

Level 2: Member Navigation Support

Empowering Staff to Connect Members with Tax Resources

- **Staff Training:** Equip frontline staff with the knowledge to guide members toward the right VITA service based on location, eligibility, and needs.
- **Financial Workshops:** Host workshops on maximizing tax credits like EITC, CTC, and retirement savings credits to boost member financial literacy.
- **On-Site Referrals:** Provide in-branch member referrals to trusted MFS CASH Oregon tax sites or virtual tax prep options.
- **Elevated Service Experience:** Help members navigate complex systems while positioning your credit union as a trusted advisor beyond banking.

Photo by Amy Hirschi on Unsplash

Level 3: Hosting Pop-Up VITA Sites

Short-Term, High-Visibility Tax Help in Branches

- **Strategic Space Utilization:** Use a meeting room, training space, or lobby to host limited-time VITA events during peak tax season.
- **Ideal for Underserved Areas:** Pop-up models work well in rural communities or high-traffic branches where full site hosting may not be feasible.
- **Coordinated Staffing:** MFS CASH Oregon provides trained volunteers and logistical support; credit union staff help facilitate on-site success.
- **Boost Community Presence:** These events increase visibility and position the credit union as a hub for financial assistance.

Photo by Olga DeLawrence on Unsplash

Level 4: Operating Full VITA Sites

High-Impact, Yearly Tax Preparation Leadership

- **Seasonal Site Setup:** Credit union branches host fully-operational VITA sites during the tax season with recurring hours, dedicated rooms, and consistent availability during tax season.
- **Certified Staff Commitment:** Requires training 2+ staff as IRS-certified VITA volunteers—one to serve as site coordinator engaging with CASH Oregon year-round.
- **Deep Community Reach:** Sites can serve hundreds of taxpayers per season, building enduring member relationships and regional recognition.
- **Strong Operational Support:** MFS CASH Oregon provides training, materials, compliance guidance, and ongoing technical support.

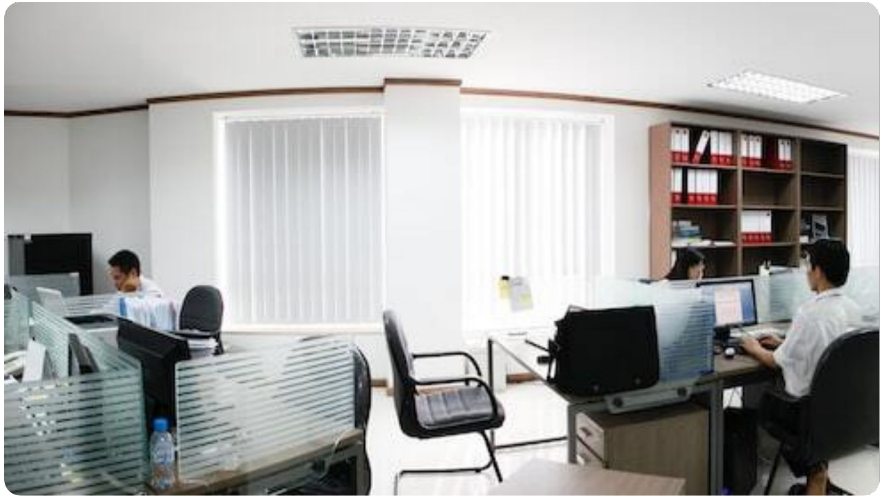

Photo by Tecostore VN on Unsplash

Training & Support From MFS CASH Oregon

Equipping Partners for Success at Tax Time

Comprehensive Volunteer Training
MFS provides in-depth training on IRS tax law, intake procedures, and tax software, ensuring Credit Union staff are knowledgeable and comfortable facilitating services

On-Site Operational Support
Assistance with site setup, event staffing, and quality control is available for both pop-up and full VITA sites.

Marketing & Educational Materials
Partners receive toolkits including signage, digital assets, templates, and educational handouts for members.

Technical Compliance & Security
Ongoing guidance ensures all sites meet IRS standards for data protection and operational compliance.

Impact & Outcomes for Credit Unions and Members

Building Trust, Visibility, and Financial Resilience

- **Boosted Refund Access:** More members claim full refundable credits like EITC and CTC, maximizing household resources at tax time.
- **Improved Financial Stability:** Tax refunds help members reduce debt, increase savings, and meet urgent needs—creating ripple effects in financial wellness.
- **Brand Loyalty & Trust:** Offering free, certified tax help reinforces the credit union's reputation as a trusted community resource.
- **Stronger Member Relationships:** Tax-time interactions deepen engagement and can lead to higher product adoption and long-term retention.

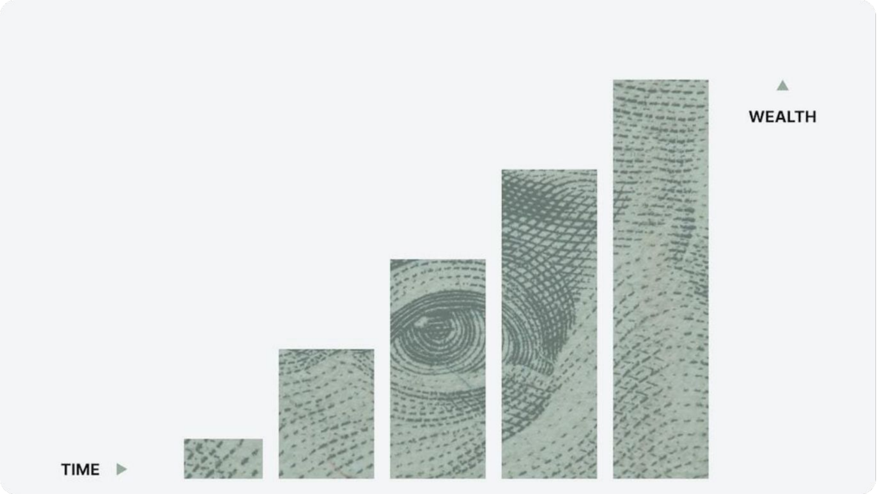

Photo by Morgan Housel on Unsplash

Designing Your Partnership Plan

Customized Engagement Based on Credit Union Capacity

Assess Branch Capacity
Evaluate available space, staff bandwidth, and seasonal readiness to determine an appropriate engagement level.

Identify Staff Champions
Designate employees passionate about financial wellness to lead training and community-facing initiatives.

Set Community Goals
Clarify your impact objectives—whether reaching rural communities, building financial literacy, or expanding access to tax credits.

Plan for Growth
Start small and scale engagement year-over-year with MFS support, adapting as your team and resources grow.

Next Steps & Contact Information

Launch Your Prosperity at Tax Time Partnership

- **Step 1: Schedule a Consultation:** Meet with MFS CASH Oregon to assess fit and choose the right partnership level.
- **Step 2: Identify Champions:** Select staff to complete VITA training and engage with existing tax sites.
- **Step 3: Prepare Space & Technology:** Coordinate with MFS to assess rooms, internet access, and setup needs for pop-up or full sites.
- **Step 4: Launch & Communicate:** Use provided materials to promote services and support members during tax season.

Photo by Katt Yukawa on Unsplash