TWO Immersion

A Guide for Training Coordinators and Instructors

In preparation for TY 2014, the National Tax Training Committee (NTTC) introduced a new training concept called TWO Immersion. The purpose of this training methodology is to make maximum use of current technology to enhance our training programs and to provide more opportunities for "hands-on" learning while decreasing the use of lecture. This document is not a "cookbook" for TWO Immersion; it is intended to provide information and suggestions for incorporating this concept into district training programs.

The TWO Immersion methodology is based on the following principles:

- Active Involvement of Students
- Appropriate use of PowerPoint
- Nominal reliance on lecture (more discussion)
- Optimal use of Resource Material
- Effective use of mentors
- Adult Learning Principles
- Focus on "Hands on" TaxWise Online (TWO)
- Evaluation of instruction

None of these principles are independent. They all interact with each other to provide an effective method of instruction. You will see this interaction in the discussions below.

- **Active involvement of Students.** TWO Immersion is an attempt to build on the strengths of Processed Based Training and to eliminate the disadvantages.
  - Active Involvement of Students is a key training feature of TWO Immersion. Pre-reading assignments, guided study, and tips and helpful hints about how to approach training materials, for use now and in the future, get the students actively involved.
  - How do we get students to follow through on study outside of the classroom? We set the stage by providing a <u>rationale for self-study</u>. For <u>Prospective Counselors-In-Training</u>, awareness of topics is heightened, and students become familiar with available resources. Q&A and discussions about tax law continue while the students are working in TWO. <u>Returning Counselors</u> brush up on what they know as well as focus on comprehensive curriculum which needs more in-depth study. Self-study can be useful for reinforcing what has been taught and for evaluating the level of learning.

TWO is introduced and learned through hands-on use. **Tax Law** is introduced and learned through self-study <u>and</u> class discussions at the beginning of each class as well as while entering taxpayer data in TWO. Feedback from TWO Immersion Instructors is that students who engaged in self-study did significantly better than those who did not. Giving students a choice of 3 or 4 resources for self-study was effective and appreciated by the students.

- **Appropriate Use of PowerPoint.** PowerPoint presentations provide a visual component to a training lecture/discussion. Use of various senses is an Adult Learning Principle. The NTTC has produced a very comprehensive library of PowerPoint slides that can be used by instructors to teach their lessons. The slide sets cover all the topics for our program from interviewing, policies and procedures, to specific Form 1040 line items and tax law. They are extremely comprehensive covering both core (basic) and comprehensive (unusual or seldom seen in-scope) topics. Most slide sets contain screen shots of both IRS Forms and TaxWise Screens that can help the students as they learn to transfer data from forms to software. The slides frequently reference the appropriate resource document (e.g. Pub 4012, Pub 17, etc.). <u>They were never intended to be used in their entirety</u>, but rather to be modified by individual instructors to suit their audience and their particular instruction style. They can not only be used to support the discussion part of a lesson, but also as self-study for classroom students or self-study guides for those volunteers certifying on-line through Link & Learn.

- **Nominal reliance on Lecture.** While some lecture is required for most lessons to teach tax law, Instructors should examine what concepts would be better served by discussion during the hands-on phase of the lesson. For example, to teach the lesson on Filing Status, the Instructor could use a series of slides pulled from the NTTC slide library to introduce the five Filing Status categories and their basic requirements. Then using a TWO Immersion Template (discussed below) the Instructor could have the students change the Filing Status on the return and promote a discussion of why the refund changes. This discussion will better illustrate the disadvantages of MFS than simply lecturing about them. Short quizzes could be used to promote discussion. Quizzes can be handouts or projected as a PowerPoint slide. Interviewing and Quality Review are great topics for discussion during the lesson rather than lecture (i.e. what probing questions should counselor ask if a taxpayer provided this document? Or what should you look for when doing a QR on this particular part of the return?). In summary, PowerPoint slides should be used primarily to enhance discussion. Slides can be pulled from the NTTC slide sets to emphasize key points during the discussion and be used to “talk to the slide” rather than reading the slide.

- **Optimal Use of Resource Material.** Slides and handouts are not used at the tax site so students need to be continually directed to the appropriate reference document during training. This is most often Pub 4012. This should be done throughout the lesson: instruction, discussion, and hands-on phases. PowerPoint slides contain references to Pub 4012 and students should open their copy and be encouraged to make notes in the pub if helpful. By looking at the page in Pub 4012 when the screen shot is shown on the PowerPoint slide, the use of resource material will be reinforced. An effective teaching technique: If a student asks a question about tax law, have the class refer immediately to Pub 4012 to find the answer. Wait until everyone has found the answer before soliciting a response from the student. There are very few entries in TaxWise that are not referenced in Pub 4012. Use of other resource documents such as Pub 17 (especially for Schedule A) and the Dependent and Exemptions Tri-Fold can be reinforced in a similar manner. One idea would be to have a take home quiz asking students to identify the page and paragraph where the answer to various tax law and TaxWise questions can be found. In addition to publications used at the tax site, Training Coordinators and Instructors should consider the various resources available through OneSupport on the Volunteer Portal for use in their training programs.

- **Effective Use of Mentors.** Instructors can only do so much from the front of the classroom. Mentors can help the student better understand the lesson material including how to make entries in the software. They can also help introduce and nurture the exceptional culture we have all come to enjoy being a Tax-Aide Volunteer. The brand new volunteer quickly comes to learn this is not your typical volunteer activity and many are intimidated at first. A mentor can be a great complement to that Instructor at the podium. There are a variety of ways to provide mentorship. Some districts assign mentors by name to new volunteers. This works very well when there are a small number of new volunteers for the season. Another technique is to seat new volunteers next to a returning volunteer if the classes are mixed. Roving Instructors can serve as mentors. Mentorship should continue at the tax site with returning volunteers and site coordinators helping the new volunteers during the season.

- **Adult Learning Principles.** Some of our Instructors are former school teachers and are well versed in teaching children. However, adults learn differently than children. The following is an excerpt from the Tax-Aide Training Guide: "*Some adults learn best by listening, some by watching and some by doing. As much as possible, all three learning styles should be included. The use of visuals, PowerPoint or equivalent slide presentations, videos, demonstrations, practice exercises, and varied techniques are encouraged in the development of training sessions to accommodate different learning styles, as well as to address the needs of those with impaired vision or hearing.*" A discussion of Adult Learning Principles should be considered for State Instructor Workshops. A PowerPoint Presentation on Adult Learning Principles is available on OneSupport

- **Focus on "Hands-On" TWO.** The discussion to this point may have you thinking: "We already do most of this – so what is different about TWO Immersion". As the name implies, the heart of the concept is the focus on using TaxWise Online in the classroom. The innovation in the methodology is the creative use of training templates within TWO. The master template provides the "Blank Return" that shows up when we enter an SSN in TWO. For TWO Immersion, the idea is to use a variety of different training templates that can be assigned to all the students in the class to support and enhance each lesson. The training template is a partially completed return that will appear when the students enter their unique exercise SSN. By having a significant amount of return information (e.g. Main Info, some income W-2 or 1099-R, etc.) already entered, the Instructor can have the students focus on just the information he/she wants to practice/reinforce for the lesson at hand. There are several ways in which templates can be used to enhance a training program, especially a program that is already well established and effective:

    - <u>Promoting Discussion</u>. This can be one of the best uses of templates. The basic tax law of the lesson can be taught and then students could practice entering data into an assigned template. After the data is entered, the Instructor could have the students manipulate the data to demonstrate how the return is affected and generate discussion. For example, a template created around a fairly simple return could be used and have the students change the Filing Status and record various Form 1040 line entries: What changed? Why? Another Example: assign a template with a return containing a W-2 and/or a 1099-R and then change or introduce new codes (Box 12 for W-2s, box 7 for 1099-R). What changes? Why? For the 1099-R with Code 3 what happens if you check the disabled block? Why? For Code 1, when and how can you eliminate the 10% penalty?

    - <u>Just for practice</u>. After teaching a lesson and then walking students through how to make an entry in TWO using a practice exercise, a template could be assigned and then the students could practice entering data for that particular lesson. For example, if the lesson was wages, the students would just spend time entering a variety of W-2s without wasting time entering Main Info Data. Unlike using a comprehensive problem which is continued from lesson to lesson, this eliminates the problem of every student having the same AGI and Refund before proceeding to the next lesson.

    - <u>Demonstration Problem</u>. A template could contain a completed return so that the Instructor can demonstrate how TaxWise looks and works. The "Tree" can be examined and discussed. The Instructor can show how data flows to Form

1040 in TaxWise: Form to Line (Wages); Statement-Schedule-Line (Interest/dividends); Worksheet to line (Social Security); Worksheet to form to schedule to line (CAP Gain/loss); Schedule to Line (Self-Employment). This can be used at the beginning of instruction to set the stage.

- Advanced practice and scenarios. For more experienced returning volunteers, templates could be used to practice and/or research some of the more complex or seldom seen scenarios that are not normally taught to new and less experienced volunteers. Examples might include, HSAs, injured spouse, early withdrawal exceptions, K-1s, creative use of scholarships and educational expenses, etc.

- Amended Return Scenarios. A template is a great device to use to teach and practice doing an amended return by having a template set-up as a completed return ready to be amended.

- Quality Review Training. Templates can be created with returns containing a variety of errors to be examined by the students.

- Affordable Care Act Training. Templates with income data already completed could be used for a variety of ACA Scenarios. This way the students could just focus on how to complete the return requirements for ACA.

- Miscellaneous Teaching Points. There are some routine issues that can be better taught through demonstration and hands-on where a template could prove useful:

    - Finishing the return. Creating a template that would give practice in "getting the red out" (include some F3 type red and some required entry red); Completing the main info page; Completing the Prep Use Form; Run Diagnostics (Include some diagnostic errors); Make eFiles (include eFile errors).

    - Use of taxpayer diary, including looking at previous diary entries and how they might affect an interview.

Templates are an important aspect of TWO Immersion. Instructors need to determine the who, what, when, why, and how of template development and use. The NTTC will provide a separate document detailing the considerations of Template development including how to construct and use a template during training.

- **Evaluation of Instruction.** We train every year, but how well do we evaluate the effectiveness of our training? Results of the Advanced Exam can be considered as one measure of effectiveness as well as performance on the required exercises. Some Instructors ask for a survey or critique at the conclusion of training. Many ask Local Coordinators for feedback during/after tax season of any training areas of weakness. By focusing more on hands-on use of TWO during training, Training Coordinators, Instructors, and mentors should be able to get an on-going feeling of the effectiveness of their training. Getting Instructors to huddle up at the end of each day can be very useful in providing feedback on training effectiveness.

The above discussion provides the basic principles for a training program using TWO Immersion. Instructors need to decide how they want to incorporate these principles into their programs. Some programs may already be doing most of this. Others could probably make a few adjustments to their current program such as incorporating the use of templates. Some programs use a comprehensive exercise like the Kent Exercise to walk students through a complete return. Others use a combination of lecture and "lab". For TY 2014, several districts implemented some form of TWO Immersion. Some used templates provided by NTTC; others created their own templates. The intent is not to dictate a standard training approach, but rather to provide a basic framework from which to develop a training program that works best for each district and encourage the maximum use of Tax Wise Online. Going back to Adult Learning Principles, adults learn from listening, learn better from listening and seeing, and learn best from listening, seeing, and doing. Below are a few examples of the TWO approach:

Instruction-Walk-Through-Immersion-Discussion Lesson Flow:

1. The Instructor introduces the lesson topic and shows which lines of the Form 1040 the topic deals with.

2. The Instructor "teaches" the basic tax law associated with the topic, starting with where on the Intake/Interview Sheet/process the topic is identified. A PowerPoint presentation is developed by selecting/modifying appropriate slides from the NTTC PowerPoint Lesson Library.

3. The students are then instructed to "walk-through" entering data in TWO by following along with the Instructor. Selected problems from Pub 4491-W or the NTTC Exercise Library could be used for this purpose. A continuing,

comprehensive problem could also be used.

4. Once the Instructors/mentors agree that all the students have successfully mimicked the podium Instructor, the appropriate TWO Immersion training template is assigned to all students who would be instructed to open a new return using their unique SSN for that lesson.

5. After entering the SSN, a partially completed return will be presented and the Instructor will provide the scenario to add additional items to the return on their own with help from mentors if necessary. The scenario can be developed separately by the Instructor or forms/data from an existing exercise (4491-W or NTTC created exercise) could be used.

6. Once the students have entered data on their own, the Instructor leads further discussion as appropriate. Data on the return can be “manipulated” to demonstrate effects on the return to stimulate discussion.

Discussion (using immersion)-Walk-Through-Practice-Discussion Lesson Flow:

This is a variation of the lesson flow above that uses immersion training templates earlier in the lesson and tax law is taught during data entry.

1. The Instructor introduces the lesson topic and objectives (slide);

2. Students are assigned to a training template and instructed to create a new return (first three digits of the SSN assigned by Instructor);

2. The Instructor then engages the class in a discussion of the basic tax law associated with the objectives of the lesson starting with the relevant Intake/Interview Sheet areas, the forms presented by the taxpayer, and the data entries in TWO. A combination of selected NTTC PowerPoint slides, handouts, and training templates are used to enhance this discussion;

3. The students are then instructed to “walk-through” entering data in TWO by following along with the Instructor. **<u>Throughout this 'walk-through', the relevance of tax law and TWO entry is emphasized and reinforced for the students!</u>** Discussion is encouraged and questions are answered by directing the students to their resource material such as the 4012;

4. Once the Instructors/mentors agree that all the students have successfully mimicked the podium Instructor, the appropriate (different) TWO Immersion training template is assigned to all students and they would be instructed to open a new return using their unique SSN for this next step in the lesson.

5. After entering the SSN, a partially completed return will be presented and the Instructor will provide the scenario to add additional items to the return on their

own with help from mentors if necessary. The scenario can be developed separately by the Instructor or forms/data from an existing exercise (NTTC created exercise or a scenario created by the Instructor) could be used.

6. Once the students have entered data on their own, the Instructor leads further discussion as appropriate. Data on the return can be “manipulated” to demonstrate effects on the return to stimulate discussion.

TWO Immersion Tool Kit

As mentioned earlier, the intent of this initiative is not to dictate how to conduct a training program. The objective is to incorporate the basic principles discussed above and to enhance our training programs by incorporating the use of the technology provided by TWO. Training Coordinators and Instructors are responsible for planning and executing their training plans. To support this effort, the NTTC will provide various resources that can be used for TWO Immersion. In addition to the NTTC Lesson Slides, Practice Problems, quizzes, Link & Learn Exercises and tools found on OneSupport, the following tools designed specifically for TWO Immersion will be provided:

- This TWO Immersion Training Guide and PowerPoint Presentation
- Series I Lesson Plans
- Series II Lesson Plans
- Suggested Self-Study assignments
- Training Templates
- Guide for Creating and Using Templates
- TWO Webinars