



Figure 1 Caroline Beit at School of the Holy Child in Rye, New York. She will start at Yale next fall, after a gap year. Credit Chad Batka for The New York Times

Bronxville, N.Y.

“While I have not changed the tax system (though someday I plan to), I have changed how my clients interact with it.”

Caroline S. Beit

“Nothing can be said to be certain, except death and taxes.”

Not only do Benjamin Franklin’s words still resonate today, but, if you are like most, filing income taxes is simply unpleasant. For me, however, preparing taxes has been a telescopic lens with which to observe the disparate economic realities present in our society. In looking through this lens, I have seen firsthand how low wages and, at times, regressive public policy can adversely impact the financially fragile, and how I can make a difference.

This coming year will be my third volunteering every Saturday during tax season with AARP’s [Tax-Aide Program](#). In the basement of the Morningside Heights Library in Manhattan, we help the elderly and low-income individuals file their taxes. During my first season, I handled organizational tasks and assisted intake counselors with the initial interview process.

When I told the AARP manager that I wanted to return the following season and do actual tax preparation, she was skeptical, especially since the next youngest tax preparer at my location was 37. That, however, did not deter me: Though I would be just 16 before the start of the season, I diligently studied the material and passed the advanced I.R.S. qualification [test](#).

As a volunteer, my goal is to help my clients obtain every credit they are entitled to and place vitally needed money in their pockets. To do this, I need much more than just technical knowledge. It is also essential to connect on a human level. I make it a point to put each person at ease by actively listening to his or her story.

For example, the young woman, who is a recently minted United States citizen and barely speaks English, mentions that her disabled grandmother lives with her. Her story allows me to determine she can claim a dependent care credit for her grandmother and a \$1,000 earned income credit. These credits represent approximately 20 percent of her income and will go toward buying her grandmother’s medications and other necessities.

I am saddened at times by the palpable stress of those living on the edge of economic subsistence. Basic necessities such as sneakers and dental care, which I had never thought twice about, are out of reach for many. I vividly remember the single mom from Queens who works at Target and spent \$400 (a week’s paycheck) at H&R Block last year. By not having to pay for tax preparation this year and the credits she can claim, she confided she will be able to buy her son, who is my age, new shoes for track and hopefully see a dentist for a tooth that has been throbbing for months.

As a volunteer, I have learned the importance of empathizing, listening and communicating complex and technical matters simply. Making my clients feel at ease allows them to understand my explanation of how their money is being taxed. I have also gained insight into how tax policy affects the financial and physical health of the working poor and elderly. While I have not changed the tax system (though someday I plan to), I have changed how my clients interact with it.

Beyond Benjamin Franklin’s two certainties in life of death and taxes, I would add a third: the enduring power of the human spirit. I remember an octogenarian man with a cane who waited two hours in line on a bone-chillingly rainy Saturday in February. He is somehow able to survive in Manhattan on \$15,000 of Social Security earnings a year. Even though his income is below the filing requirement, together we claim \$77 of school tax and rent credits, which translates into two weeks of groceries.

When we finish, he says to me, “See you next year.” It is at that moment I know I have made a tangible difference.