

CSUN VITA CLINIC

Empowering
Low-Income
Taxpayers to
Reach Higher

2021 ANNUAL REPORT



A MESSAGE FROM CSUN PRESIDENT ERIKA D. BECK

The knowledge taught and gained at CSUN exists to be a bright and unwavering light shared with the world. Few programs embody that purpose more clearly than CSUN VITA. In the midst of a global pandemic that disproportionately affected low-income populations and put socioeconomic inequities into sharp focus, this program's work in assisting community members has never been more critical.

For more than 50 years, CSUN VITA — a service of the CSUN David Nazarian College of Business and Economics — has had a twofold mission: to equip students with the expertise and confidence needed to embark on their professional careers, and to use those skills to serve individuals and families who otherwise would not be able to afford help with preparing their taxes. When COVID-19 shut down all 17 VITA sites last year, the team never lost sight of this mission, quickly pivoting to a virtual platform to help the thousands of low-income individuals who had come to rely on their help.

This year, the CSUN VITA Clinic came back even stronger, with a roaring launch of its CSUN Virtual VITA program. More than 200 student volunteers were trained to provide free tax preparation using a secure virtual platform, and a drop-off method was launched to serve individuals facing technological challenges. The result: Low-income community members had access to VITA Clinic services seven days per week, eight-plus hours per day, throughout the entire tax season.

I am incredibly proud of the dedication of the VITA team and the program's growth. Thanks to supplemental funding from the IRS this year, CSUN VITA was able to continue supporting clinics at Cal State LA, Cal State Long Beach and Cal Poly Pomona, extending its reach across Los Angeles. In addition, CSUN VITA has inspired more than 8,000 clinics around the country, helping families in all 50 states.

My gratitude goes to Nazarian College Dean Chandra Subramaniam and Bookstein Chair in Taxation and Director of the Bookstein Institute for Higher Education in Taxation Rafi Efrat for their continued leadership, especially during these unprecedented times.

CSUN VITA is a clear example of how higher education and a university degree have the power to not only change individual lives, but to impact the world beyond our campus. I look forward to seeing our Matador students, faculty and community partners continue to work toward creating a brighter and more equitable future through this vital service.



Erika D. Beck, Ph.D.
President



CSUN President Erika D. Beck

A MESSAGE FROM THE DEAN

I am proud of the unwavering dedication the David Nazarian College of Business and Economics' CSUN Volunteer Income Tax Assistance (VITA) Clinic has shown to our community and its low-income taxpayers during these unprecedented times.

The challenges brought on by the COVID-19 pandemic tested us in ways we never imagined. The CSUN VITA Clinic was forced to shut its doors on providing face-to-face tax preparation services, but they did not relent and quickly transitioned to an IRS-approved virtual model to accommodate the many low-income taxpayers that needed their assistance. The VITA Clinic returned with full force this year with the CSUN Virtual VITA program, which allowed student volunteers to provide low-income taxpayers with access to their services seven days per week throughout the entire tax season.

This year, 221 students volunteered to serve nearly 6,000 low-income taxpayers in Los Angeles County. More impressively, the clinic helped taxpayers claim \$6.7 million in tax refunds and \$2.6 million in earned income tax credits, and saved taxpayers almost \$1.2 million in tax preparation fees.

Furthermore, with supplemental funding from the IRS, the CSUN VITA Clinic was able to lead the CSU5 Initiative for a third year. While at a reduced capacity due to COVID-19, the collaboration with three of our sister campuses: CSU Los Angeles, CSU Long Beach and CSU Cal Poly Pomona, led to the service of over 2,100 taxpayers.

In addition to this support, I am also grateful to our donors and supporters whose gifts are vital to the success of the CSUN VITA Clinic. Through contributions from our generous donors, Harvey and Harriet Bookstein and gifts from Bank of Hope, City National Bank and Wells Fargo Bank, the CSUN VITA Clinic has been able to continue to expand and provide greater education and assistance to its volunteers and taxpaying clients.

Finally, I want to congratulate Dr. Rafi Efrat and the entire VITA team! Your commitment to the service of our community is truly inspiring and I look forward to supporting and witnessing the continued growth and expansion of this crucial initiative.

Sincerely,



Chandra Subramaniam, Ph.D.

Dean

David Nazarian College of Business and Economics



Dean Chandra Subramaniam, Ph.D.

A MESSAGE FROM THE DIRECTOR

I am delighted to report that despite the challenges posed by the global pandemic, the CSUN VITA Clinic has managed to continue to thrive by training over 220 student volunteers and serving almost 6,000 taxpayers. Our student volunteers and staff have demonstrated the highest level of resiliency and commitment to low-income taxpayers in our community during these difficult times. Over the past 50 years in operation, the CSUN VITA Clinic had to endure many unpredictable challenges. But none of those prior experiences truly prepared us for the monumental test of confronting a global pandemic, while striving to maintain access to vital services for so many low-income taxpayers who have come to rely on us each year.

The just-concluded tax season was dramatically different than any prior tax season. While in a typical year, the CSUN VITA Clinic operates face-to-face in a dozen sites throughout Los Angeles County, this season was done exclusively through virtual means. Students did not only have to complete training in a virtual environment, but they also had to master the technology needed to serve low-income taxpayers in a non-face-to-face setting. I am very proud of our student volunteers and leadership team for adapting to this new environment with an exceptional level of collaboration and a sense of determination.

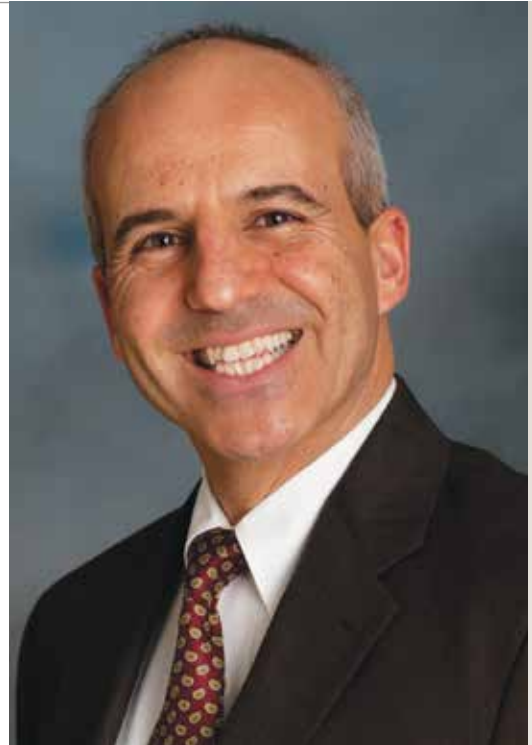
In particular, I would like to applaud the work of professor Lucy Nalbandian and the CSUN VITA Clinic co-coordinators, Cynthia Montes and Daisy Macias. With the help of their operation supervisors, Tejesh Goyal, Jose Oliva, May Tharaphy and Manuel Martinez, as well as the 17 lead supervisors, the CSUN VITA team once again led the way in serving the highest number of taxpayers among VITA clinics in Los Angeles County (among 112 clinics).

The transition into the virtual environment was not only logistically challenging, but also costly. However, with generous funding from Wells Fargo Bank, the CSUN VITA Clinic was able to launch this important virtual platform. Moreover, City National Bank provided us once again with valuable support to serve low-income taxpayers, such as the elderly, who have difficulties accessing technology. Similarly, with the increased need for financial coaching during the pandemic, Bank of Hope's contribution this year helped us offer free virtual financial coaching throughout the tax season. We are also particularly grateful to the Los Angeles Department of Water and Power for providing taxpayers with information about financial relief and subsidies available for them. Finally, Harvey and Harriet Bookstein's \$750,000 endowment to support the clinic in perpetuity continued to provide merit scholarships for VITA student volunteers.

Sincerely,



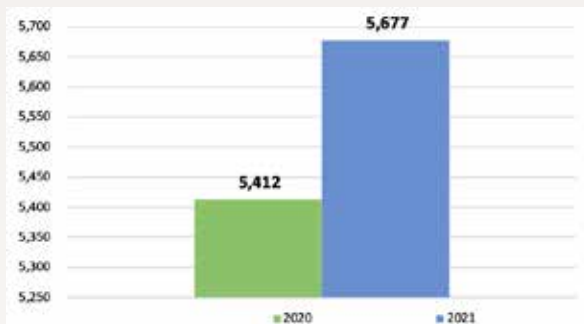
Rafael Efrat
Director, CSUN VITA Clinic



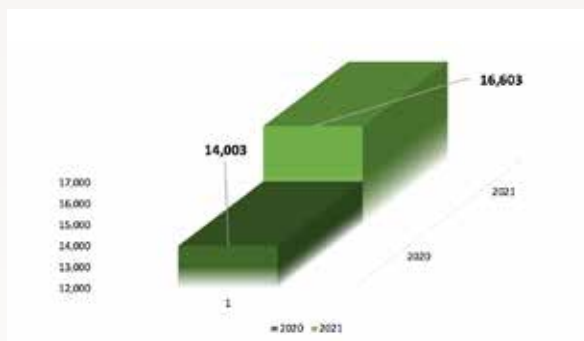
Rafael Efrat, Director, CSUN VITA Clinic

CSUN VITA CLINIC 2021

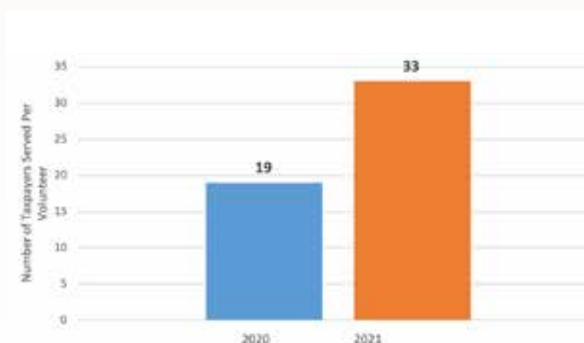
OVER 5,500 LOW-INCOME TAXPAYERS SERVED



OVER 16,000 VOLUNTEER SERVICE HOURS



33 TAXPAYERS SERVED PER STUDENT VOLUNTEER



THE 2021 TAX SEASON

5,677 Taxpayers Served

221 Student Volunteers

\$6.7 Total Refunds
(in millions)

\$2.6 Federal Tax Credits
(in millions)

33 Average Number of
Taxpayers Served
by Volunteer Preparers

\$1,177 Average refund per
taxpayer

Ranked No. 1.

for serving the highest number of taxpayers among 642 VITA clinics in California and among 339 academic institutions nationwide.

WELLS FARGO BANK SUPPORTS LAUNCH OF VIRTUAL CSUN VITA CLINIC

By Wyatt Samuelson

In March 2020, the COVID-19 lockdowns forced the California State University, Northridge VITA Clinic to shut down all tax preparation operations. By early May 2020, the program returned, powered with a new platform to continue to serve the public.

Due to the global pandemic, there has been a large need in the local community for virtual tax preparation services. To get ahead of this challenge, and with a generous \$50,000 grant from Wells Fargo Bank, the leadership team at the CSUN VITA Clinic piloted a virtual VITA tax clinic in 2020 and then launched it for the 2021 tax season.

“We didn’t want to be in the position we were in last year,” said Cynthia Montes, the CSUN VITA Clinic co-coordinator. “We were forced to shut down the clinic, and more and more people, especially the elderly and those more susceptible to the virus, needed to file their taxes but had few options left.”

Along with her co-coordinator, Daisy Macias, Montes’ primary concern for the launch was safety. The virtual clinic enables taxpayers to prepare and send all their tax documents through an online, HIPPA-verified portal. Taxpayers make an appointment online or over the phone with the clinic and schedule a Zoom meeting to discuss their tax return with one of the clinic’s volunteers. Once the

tax return is filed, taxpayers then receive their return electronically.

Taxpayers who don’t have access to a computer can still file their return using the “drop-off method,” where they take their tax documents to one of the local sites, for example the YMCA in Van Nuys or the Volunteers of America in Hollywood, and scan their tax documents directly into a secure server.

“Filing these returns are more important now than ever,” said Montes. “The homeless, elderly and those in low-income communities need to file their returns so they can receive their economic stimulus checks, so it’s extremely important they have access to these services.”

Montes said she didn’t realize the impact this virtual service was going to have on the community. “We started coming in 7 days a week to keep up with the demand,” said Montes. “We hope, by the end of the tax season, to file well over 6,000 returns. We’ve had some taxpayers call in to thank us for

these services and those always make our day at the clinic.” The taxpayers can also thank Wells Fargo Bank for their continued visionary support of the CSUN VITA Clinic during these challenging times.



CSUN VITA Clinic Co-Coordinators Cynthia Montes (right) and Daisy Macias, pictured here before the clinics closed due to COVID-19, helped lead the pivot to virtual tax services.

CITY NATIONAL BANK HELPS CSUN VITA CLINIC IMPLEMENT “DROP-OFF” METHOD

By Wyatt Samuelson

Since the beginning of the COVID-19 lockdowns in March 2020 and tax preparation moving almost entirely to a digital space, the ability of the “technologically challenged” to access necessary tax preparation assistance has starkly declined. This left many in the community to face a much more serious potential threat — their COVID-19 stimulus checks being lost. Having a tax return filed would increase the chances of a speedy receipt of those stimulus checks.

Fortunately, with the support of a generous gift from City National Bank and with collaboration with the Volunteers of America, PARS Equality Center, and the YMCA, the CSUN VITA Clinic was able to implement a drop-off method at their VITA tax preparation sites.

“Though ‘technologically challenged’ might invoke a negative connotation at first,” said Angelica Romera, project manager at the Volunteers of America in Hollywood, “it only refers to those who don’t have the access, resources or ability to file their taxes through our online portal.”

This drop-off method is as simple as it sounds. Taxpayers come to one of the locally run sites – the Volunteers of America in Hollywood, PARS Equality Center in Encino, or either the YMCA in Van Nuys or Reseda – with all their tax documents and identification, then drop them off with one of the tax preparers.

The documents are then uploaded by staff to a secured virtual platform, which the CSUN VITA Clinic volunteer can access to prepare the return remotely. Taxpayers can then come back to one of the sites where they initially dropped off their tax documents to receive their tax return.



A YMCA staff member helps a taxpayer fill out paperwork at a “drop-off” site, designed to serve individuals without access to online resources.

COVID-19 ran a large risk to taxpayers who were more susceptible to the virus in all drop-off sites, so safety became the top priority. “We wanted clients to feel safe when they dropped off their tax documents to us and so everyone in the office followed strict COVID-19 precautions,” said Lionnel Zaragoza, project manager at the YMCA in Van Nuys. “We didn’t want a health risk to turn into a financial one for those coming to our facility.”

“We’ve had some clients send us thank you cards for our services,” said Romera. “We’re glad we can give them peace of mind, especially during a pandemic.”

BANK OF HOPE HELPING MAKE VIRTUAL FINANCIAL COACHING POSSIBLE

By Wyatt Samuelson



CSUN student and VITA volunteer Shant Bagumian helps community members through virtual financial coaching.

Tackling credit card debt, creating a budget plan, striving to be financially conscious — these pursuits can be difficult in and of themselves. However, trying to tackle these feats after a year-long pandemic can be nearly impossible. That’s why the financial coaching team offered in collaboration between the CSUN VITA Clinic and the Financial Planning Program at the Nazarian College of Business and Economics offered virtual financial coaching to students and the local community members alike at no cost.

With the generous support of Bank of Hope, these services became a reality during this tax season, proving to be more important than ever, as many, because of COVID-19, have suffered serious financial hardships with no clear plan to get themselves out of it.

“Our clients come from all walks of life,” said Shant Bagumian, a senior financial coach majoring in financial planning in CSUN’s Nazarian College of Business and Economics. “That’s why at the start of all my meetings, I ask the client specifically what type of financial coaching they need. Once we have pinpointed their goal, I work with them to help achieve that.”

Individuals can make their appointments by either calling the CSUN VITA Clinic or scheduling it online. Once made, a financial coach will contact them to schedule either a one-hour Zoom or telephone call to discuss whatever financial issue the client would like to discuss.

A large demographic of the clientele that needs these services is senior citizens and unfortunately, because of COVID-19, their access to financial coaching has been restricted due to the potential risk that meeting face-to-face with a financial coach carries to their own health.

“The Zoom conferences are a great benefit to ourselves as well as the client,” said Alejandro Cruz, a senior financial coach majoring in financial planning. “People shouldn’t have to worry about their health when they’re trying to better themselves financially.”

Many clients are uneasy sharing private information, especially in a virtual setting, expressed both Bagumian and Cruz. To ensure that clients’ information is kept safe and secure, all financial meetings take place virtually using a HIPPA-credentialed Zoom platform.

While the virtual financial planning program allows many this year to receive financial coaching, the program also offers student volunteers an opportunity to gain invaluable career skills as financial coaches themselves. Both Bagumian and Cruz have expressed a desire to pursue careers in financial planning post-grad.

“The financial coaching internship opportunity is an exceptional learning experience,” said Cruz. “This program allowed me to hone my interpersonal skills and be a more effective communicator overall.”

CSUN VITA CLINIC AND BOOKSTEIN LOW-INCOME TAXPAYER CLINIC COLLABORATE TO SERVE LOW-INCOME TAXPAYERS

By Wyatt Samuelson

You could have said it was a normal day, that is, until Felize Garvin, a local lettering artist, opened a notice from the Franchise State Tax Board to find a bill for \$14,000.

“I had no idea what I was going to do,” said Garvin. “This was right after I’d lost my house and couldn’t keep my business afloat.”

The intricacies of the tax system can be daunting and complicated, and without the help of accountants, which can often be expensive, it can be nearly impossible.

“I was beyond my last straw,” said Garvin. “My business for the past five years wasn’t making a lot of income, so I thought I didn’t have to file. As soon as I got the notice, I called around endlessly looking for a tax office who could prepare my return, but I couldn’t afford their prices.”

Garvin called the Franchise Tax Board to try and explain her situation, when one of the staff told her about the Bookstein Low-Income Taxpayer Clinic. She immediately made an appointment with the clinic.

Unlike the CSUN VITA Clinic, the Bookstein Low-Income Taxpayer Clinic helps low-income taxpayers address disputes they have with tax authorities. Whether the dispute is with the Internal Revenue Service or the Franchise Tax Board, a team of undergraduate and graduate tax students provide free representation to the low-income taxpayers. Established in 2008 with the help of philanthropist and alumni Harvey Bookstein (’70) and his wife Harriet, the Bookstein Low-Income Taxpayer Clinic is open year-round and serves over 200 clients with such disputes each year. The Bookstein Low-Income Taxpayer Clinic handles the representation before the tax authorities, but collaborates with the CSUN VITA Clinic whenever tax returns need to be completed as part of the representation.



When Felize Garvin needed help addressing a tax dispute, she turned to the Bookstein Low-Income Taxpayer Clinic for help.

“The clinic was heavenly,” said Garvin. “They didn’t make me feel like a bad person for falling behind in my taxes and they helped me create a plan to organize my tax documents.”

For the next six weeks, Garvin visited the clinic and filed one return after the other until her taxes were current. Services that would have cost her \$700-\$1,000, she received absolutely free at the CSUN VITA Clinic.

“When my taxes were done, it lifted me out of this hole, and now my business is doing better and I’m motivated,” said Garvin. “It was all a palatable and educational experience.”

SAFEGUARDING THE CSU5 VITA INITIATIVE DURING CHALLENGING TIMES

By Wyatt Samuelson



John Cooper, assistant professor of accounting, and director of the VITA program, California State University, Los Angeles



Mohamed Gomaa, associate professor of accounting, and director of the VITA program, Cal Poly Pomona



Sudha Krishnan, chair of accounting department, and director of the VITA program, California State University, Long Beach

In 2019, VITA expanded its roots to collaborate with four other California State University campuses, as well as six LA-based community colleges, to create the CSU5 Plus Collaboration. Since its inception, the collaboration between CSUN and its sister campuses across California have served thousands of low-income taxpayers in every corner of Los Angeles with free tax preparation services.

However, in early March 2020, COVID-19 changed the entire landscape of tax preparation as in-person contact became neither possible nor safe. Many of CSUN's sister CSUs had to shut down their clinics and later reopen through a digital platform, though unfortunately, many couldn't reopen at all. As large as this hurdle was, CSUs such as CSU Los Angeles (CSULA), CSU Long Beach (CSULB) and CSU Cal Poly Pomona returned this year by implementing a digital space into their tax preparation to keep their local community safe as they file their taxes for 2020.

"Our VITA program was unexpectedly shut down in March of 2020," said John Cooper, assistant professor in accounting at CSULA. "This abruptly ended our tax preparation services for that season. Recognizing that COVID could affect our 2021 tax season, we began exploring alternative approaches during summer of 2020."

By implementing a digital space for taxpayers to use, safety concerns surrounding COVID-19 became easier to manage; however, as a consequence, digital safety

proved to be an entirely different issue. To protect individuals' tax data, a special HIPPA-certified computer program is used to safely upload tax documents.

Each VITA clinic in CSULA, CSULB and Cal Poly Pomona is largely run by student workers who help prepare and file taxpayers' returns. Students can use their time in VITA as a way to gain both college-course credit and real-world career experience.

"The [VITA] program is a win-win for students and taxpayers," said Mohamed Gomaa, associate professor and the director of the VITA program for Cal Poly Pomona. "We're trying to teach student volunteers interpersonal skills that they can use in their respective careers."

Moving to an all digital space not only kept taxpayers safe from the dangers surrounding COVID-19, but it also created an interesting opportunity for VITA clinics to think about for the following tax years.

"We don't know what 2022 has in store for us," said Sudha Krishnan, VITA faculty, and department chair in the Department of Accounting at CSULB. "We are thinking about combining both an online and face-to-face program if that's possible next year so we can reach more of the local community. It's always a pleasure working with CSUN VITA Clinic in expanding our VITA program."

REACTIONS TO BOOKSTEIN INSTITUTE SERVICES

TAXPAYERS

"CSUN VITA tax preparation was easy and quick. I am very grateful for their free remote service especially after the economic stress we all faced due to the pandemic. The volunteers are quite knowledgeable and very patient. The completed forms are thoroughly checked 2 to 3 times by different volunteers before filing. Thank you everyone for a pleasant experience. Greatly appreciated."

– **Patricia L.**

"My first time working with CSUN tax assistance and was blown away by the professionalism, courteous and outstanding service I was given. I was able to book an appointment within 24 hours and my taxes were filed and done within 15 minutes and I got an unexpected refund."

– **Gerry L.**

"I've been out of work in this pandemic and struggling to make ends meet and haven't been able to afford filing my taxes. A rep contacted me at my scheduled time and made the process fairly seamless. He was great, friendly and helpful. My preparer was very gracious and I felt confident with his ability. Thank you so much CSUN Accounting Department for this program. It truly is a godsend!"

– **Nic M.**

VOLUNTEERS

"For the past three tax years, CSUN VITA provided a way for me to give back to the community and learn about the tax system, as well as the opportunity to develop client communication skills. We were given the tools to empower our low-income community and help them maneuver through these times of uncertainty and change."

– **German Cruz Ruiz (Lead Supervisor, Accountancy)**

"This is my third year in a row serving for CSUN VITA. I do not have any words to express how grateful I am for this wonderful opportunity. Helping the community through this program is such a rewarding experience that not only do I get to assist people during these tough times, but it also provided a great platform to jumpstart my career and showcase my learning abilities."

– **Tejesh Goyal (Operation Supervisor, Accountancy)**

REFLECTION FROM CSUN VITA CLINIC FACULTY

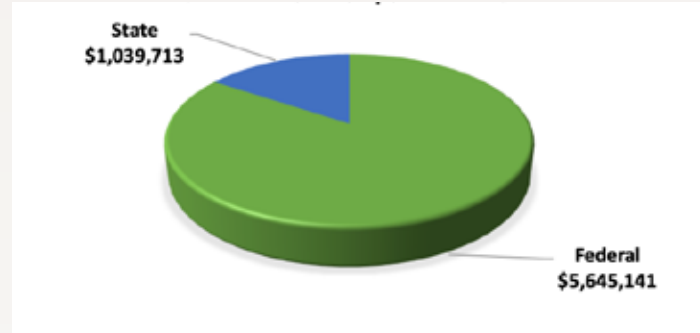


"The smooth operation of a fully virtual tax season required the unwavering commitment of our student VITA leaders ... and they did it! Our student volunteers went above and beyond their duties to ensure taxpayers were serviced professionally and that they felt comfortable during the process. Our students demonstrated efficacy, technical knowledge, and most importantly, patience and kindness with the taxpayers during a challenging time for everyone. The vigor of the VITA leadership staff continues to amaze me every year."

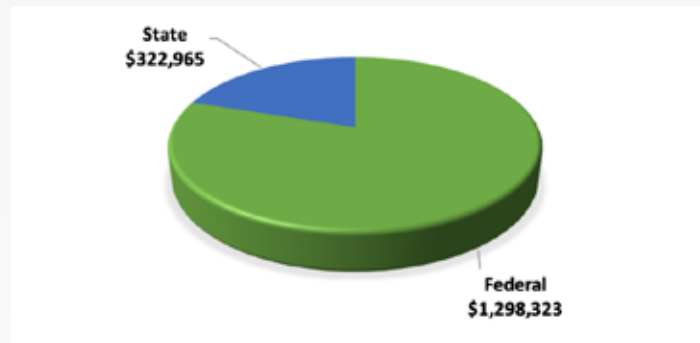
– **Professor Lucy Nalbandian, CSUN VITA Clinic Faculty**

BOOKSTEIN INSTITUTE

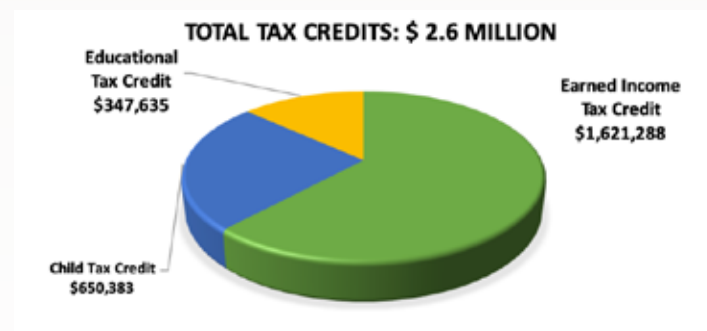
\$6.7 MILLION OF TAX REFUNDS GENERATED



OVER \$1.6 MILLION OF EARNED INCOME TAX CREDITS



OVER \$2.6 MILLION OF TAX CREDITS GENERATED



OUR TEAM



Faculty

Dr. Rafael Efrat
Director, CSUN VITA Clinic

Professor Lucy Nalbandian
CSUN VITA Clinic Faculty

VITA Coordinators

Daisy Macias
Cynthia Montes

Operations Supervisors

Tejesh Goyal
Manuel Martinez
Jose Oliva
May Tharaphy

VITA Consultant

Anna Hakopian

IRS-CERTIFIED STUDENT VOLUNTEERS

Coordinators

Daisy Macias
Cynthia Montes

Financial Coaches

Maria Anaya De Monarrez
Jacob Aytayan
Shant Bagumian
Haaris Chotani
Alejandro Cruz
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Juan Arresis
Meri Arsenyan
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Hannah Grace Christensen
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Katie Denicholas
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Alyssa Lara
Lydia Lee
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Ronald Lorenzo
Yisi Luo
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Tyler Malonda
Sarkis Manoukian
Eric Marderosian
Araksya Markosyan
Alma Marquez
Traevon Marston
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Yadira Martinez
Sarah Masresha
Fernando Matias
Arev Mkrtchyan
David Monroe
Juan Moreno
Cortney Murphy
Dylan Najafi
Krisha Ngo
Thi Lan Anh Nguyen
Vuong Nguyen
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Daniel Noble
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Sevada Keshishi
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Sydney Michel
Brandi Myricks
Duc Tuan Anh Nguyen
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Niya Winborn

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Andrew Khaw
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Jennie Taber
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Aylin Vartani
Brian Vosberg

VITA Consultant

Anna Hakopian

**SPECIAL THANKS TO
HARRIET & HARVEY BOOKSTEIN**



Harriet and Harvey Bookstein with Rafi Efrat (center), director of the CSUN VITA Clinic.

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