

## Our Story

TerpTax began the way most great ideas do — with a problem and a handful of people stubborn enough to solve it.

In 2015, Samuel Handwerger, CPA, MS-Tax, a lecturer at the University of Maryland's Robert H. Smith School of Business, noticed a gap that was hiding in plain sight. Thousands of working families, immigrants, students, and seniors across the greater College Park and Baltimore communities were overpaying for tax preparation — or worse, skipping their returns entirely and leaving refund dollars on the table. At the same time, business students at Smith were learning tax law from textbooks without ever touching a real return.

The fix seemed obvious. The execution was anything but.

That first season, TerpTax was a pilot program — six volunteers, a borrowed room, and a stack of IRS training manuals. The team prepared roughly 60 returns. The refunds were modest. The learning curve was steep. More than one volunteer will admit they Googled “what is a W-2” on day one. But by the end of that spring, something had clicked. Clients left with money back in their pockets and a little more confidence in the system. Students left with skills no classroom could replicate — the ability to sit across from a stranger, ask the right questions, and get the details right when the details actually matter.

Word spread. The program grew. What started as a semester experiment became a year-round operation. In 2020, TerpTax incorporated as an independent 501(c)(3) nonprofit organization and earned IRS tax-exempt certification — a milestone that reflected what participants had known for years: this wasn't a class project anymore. It was an institution.

Today, TerpTax operates as an IRS-certified VITA site with full Advanced and International certification, one of relatively few volunteer programs in the country equipped to prepare returns for nonresident filers, ITIN applicants, and clients with complex cross-border situations. The program serves clients in person at the University of Maryland's Van Munching Hall in College Park and at the Cherry Hill Eagles Youth Development Center in Baltimore, with additional capacity through remote volunteer preparation.

The numbers tell part of the story. In the 2025 filing season, more than 100 trained student volunteers prepared over 1,800 federal and state returns, generating millions of dollars in refunds for families and individuals who needed them most. But the numbers don't capture the late nights reviewing returns, the proud moment a first-year volunteer earns their IRS certification, or the quiet satisfaction of helping a client who hasn't filed in three years finally get current.

## The Student Experience

At its core, TerpTax is a student-led organization, and that's by design. Smith School students don't just volunteer — they lead. The program follows a three-year development track that mirrors the progression of a real career.

In their first year, students earn IRS certification and serve as volunteer preparers, learning to navigate tax software, apply the code to real-world situations, and communicate with clients from every walk of life. In year two, proven preparers step into team leader roles, mentoring newer volunteers, reviewing returns for accuracy, and managing the workflow of a busy tax site. By their third year, the strongest leaders are eligible to serve as program leaders — running operations, coordinating with the IRS, training incoming cohorts, and making the decisions that keep the program running smoothly.

It's a structure that builds more than technical knowledge. Clients don't always arrive with organized paperwork and simple questions. They arrive anxious, confused, sometimes skeptical, and occasionally in crisis. Learning to meet people where they are — to listen carefully, explain clearly, and deliver results under pressure — is the kind of skill that doesn't fit on a syllabus but shows up on every strong résumé.

## Looking Ahead

TerpTax has grown from a six-person pilot into one of the most active university-based VITA programs in the mid-Atlantic region. Samuel Handwerger continues to serve as the organization's founder and president, but the program's real engine has always been its students — each new class inheriting a tradition of service, sharpening it, and passing it forward.

There are more returns to prepare, more communities to reach, and more students waiting to discover that tax law is a surprisingly effective way to change someone's day for the better.

*We're just getting started.*