

EDUCATION

‘We were already struggling’: Several Somali mothers say they were duped into paying for poor tutoring services

Eighteen local Somali mothers say they were unknowingly signed up to pay for thousands of dollars in tutoring services through their state tax refunds.



by **Joey Peters**

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From left to right: Quresh Barkat, Hawo Mohamud, Fadumo Hassan, Rahma Jibril, Ijaabo Gayre, Lul Mohamud, Amina Abdinasir, Waris Mohamed, Asha Abdi, Fadumo Abdirahman, Fathiya Farah, and Ayan Dire are amongst a group of Somali mothers who claim to have lost thousands of dollars in tax returns after signing up for tutoring services. Credit: Aaron Nesheim

Waris Mohamed was overcome with excitement when she enrolled her three school-age children in what she thought was free after-school tutoring in fall 2022.

Waris, 44, of Savage, said she was encouraged to enroll by a teacher at her kids' dugsii school, a weekend class where they learned religious instruction in the Muslim faith. She was told her kids could get free tutoring because her household earned less than \$35,000 a year.

"There's no mom that's going to refuse when she's told, 'Your kids will be helped for free,'" Waris said, laughing. "We were already struggling with my kids' school and all of these things."

At one point, an unknown man called Waris and asked for her Social Security number, home address and other identifying information.

"Who are you?" Waris said she asked the man.

"We are the guys who are helping tutor your kids," she recalled him saying.

The man turned out to be lying, Waris said, duping her into losing thousands of dollars for what turned out to be poor tutoring services.

Waris is one of 18 Somali mothers who spoke with Sahan Journal, each offering a similar story: People from their community approached them with promises of free tutoring for their school-age children. Their kids enrolled and found the tutoring unhelpful.

Then, the mothers unexpectedly found out months later that thousands of dollars were automatically deducted from their state tax returns to pay for the tutoring.

They found themselves mired in a confusing situation involving a state tax credit, local nonprofits that worked with them, private tutoring companies and complex tax processes. It's unclear where things went wrong: the women say they're confused about what happened, while the nonprofits say they provide communication and assistance to their clients.

What is clear is that the mothers say they haven't received satisfactory answers to questions about how they found themselves in this situation, and who is responsible. Some have waited a few years for answers.

All of the women are from low-income households, and said they depend on tax return money for clothes, school supplies, family vacations and other expenses. They said the loss of thousands of dollars put them in a bind.

“That’s my only means of savings, raising a child by myself,” said Fatihiya Farah, who said she lost more than \$2,000. “It makes it worse that my kid didn’t learn anything.”

Had she known she would have to pay through her state tax return, Waris said, she would have financially prepared for it.

“Everything I was planning was destroyed,” Waris said, referring to plans to buy clothes for her kids and possibly a car. “It was really disastrous.”

The man who called Waris said he needed her personal information to verify that she was eligible for the tutoring program. Waris complied.

Her kids started going to hourlong tutoring sessions two days a week at their dugsi school in Eagan.

But after a couple of months, Waris found that the tutoring wasn’t amounting to much.

“They just gave them an iPad and said they were learning from the iPad,” she said. “But the kids were playing games. They learned nothing.”

Waris took her kids out of tutoring, thinking that was that. But the big surprise came the following spring, when she found out that the tutoring program took \$3,000 from her state tax return.

Most of the mothers who spoke with Sahan Journal also found that their children’s tutoring was subpar. The majority of their children took the tutoring online, usually through lessons from an instructor halfway across the world speaking in an accent that they could barely understand.

Fatihiya, 45, of Minneapolis, said her son attended a tutoring session in October 2022. The teacher administered the remote lesson from somewhere in Asia, Fatiya said, and her son complained that he couldn’t learn that way.

“He couldn’t understand his teacher, so he quit,” she said.

Fatihiya said she was surprised when a total of more than \$2,000 was deducted from her 2022 and 2023 tax returns to pay for the one class.

Many of the women who spoke with Sahan Journal say they've spent countless hours attempting to get refunds to no avail. They've attempted to contact the tutoring companies that their kids enrolled with, and the local nonprofit and foundation that worked with the tutoring companies.

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They also say they've unsuccessfully sought help from the Minnesota Department of Revenue, which oversees state income taxes, and the Minnesota Attorney General's Office, which offers consumer protection.

Minnesota Department of Revenue spokesperson Ryan Brown declined to comment directly on the women's allegations.

"We are aware that taxpayers have expressed concerns over the K-12 Education Credit Assignment Program and their experiences participating in the program," Brown said in a written statement. "While Revenue's role in this program is to process and verify refund assignments, we are working with the taxpayers, lenders, and vendors involved to identify and help resolve issues."

The Attorney General's Office declined to comment on the matter.

"I can't get back the time I've lost trying to get my money back," Fatihiya said.

Threatening phone call

Things took a turn for the worst this past spring, when out of desperation, three of the Minnesota mothers **told their story to Elme Ware Media**, a Somali YouTube news channel based in Indianapolis, Indiana.

Raho Hussein was one of the mothers who went on the Youtube channel. She said she lost \$3,200 from her 2022 tax return after enrolling her two kids in online tutoring. Shortly after the YouTube appearance, Raho told Sahan Journal, she received a call from a number she didn't recognize.

The caller left a threatening voicemail, according to a Minneapolis police report Raho and two others filed on May 15.

"The voicemail from this number stated that I know where you live and I will come and kill you," the police report reads.

Sawda Ali and Lul Mohamud also appeared on the YouTube channel. Sawda told Sahan Journal she lost \$6,000 after her kids attended one month of tutoring in 2021. Lul said she lost \$5,400 for enrolling her kids for one month in 2022.

Raho's police report included claims from Sawda and Lul that they also received similar threatening phone calls, although Sawda and Lul told police the threats weren't as direct as the one sent to Raho. All three told police they believed the threatening phone calls were retaliation for making their allegations public on the YouTube channel.

An officer advised the women not to answer phone calls from unknown numbers, and to call 911 if they saw anyone suspicious near their homes. Minneapolis police closed the case a month later, writing in a report that the suspect was not named and that the voicemail did not mention "means, location, time, or reference of a direct threat only, I will kill you."

Still, the calls left Raho, Sawda and Lul shaken.

"I was worried when they took money away from me," Raho said. "But now I've forgotten about the money, because my life is on the line."

Raho said she gets paranoid whenever a car passes by her home and the driver makes eye contact. Sawda said she's also scared.

“It affected me to the point where I don’t feel safe filing my taxes anymore,” Sawda said.

Women say they unknowingly obtained loans

By signing up their children for tutoring, all 18 women had enrolled in a state program that allows low-income people to obtain education loans that can be paid back using their state income tax refunds.

The trouble was, according to all 18 mothers, they thought they were accessing grants, and say they weren’t informed about the tax return payments.

The women were tapping into a little-known state education tax credit designed to provide financial resources to low-income parents. Many of the women who spoke to Sahan Journal said they were first approached by someone they believed was from a tutoring company, who then connected them to an intermediary that facilitated access to the education credit.



From left to right: Asha Abdi, Amina Abdinasir, Fadumo Abdirahman, Waris Mohamed, Lul Mohamud, and Rahma Jibril, are amongst a group of Somali mothers who claim to have lost thousands of dollars in tax returns after signing up for tutoring

services.

Two Twin Cities-based nonprofits, the Venn Foundation and Youthprise, signed up the 18 mothers. The groups connected the parents with the state education credit, which parents can also directly access themselves without intervention from outsiders.

The Venn Foundation and Youthprise declined to directly comment on the mothers' allegations, but spoke broadly about how they work with parents who use the education credit.

"This is taxpayer information, private information," Venn Foundation CEO Jeff Ochs said regarding why he declined to address specific allegations. "It just isn't appropriate to be disclosing that without a family's permission and knowledge."

Ochs also declined to comment on the tutors the mothers used, citing similar reasons.

The state's **K-12 Education Credit** was launched in 1997, and allows low-income parents to spend their own money on educational expenses and then write off up to \$1,500 of the expenses per school-age child on their state income taxes.

In the early 2000s, state lawmakers created the K-12 Education Credit Assignment Program, which created a second pathway for parents to use the education credit. The program allows parents to access the education credit more quickly through lenders who loan parents money to pay for education expenses.

Parents then pay lenders back by claiming the tax credit on their state income tax return, which the state pays straight to the lenders. If the appropriate tax forms are filed properly, a parent's loan would be repaid with state money via the tax credit.

Expenses that qualify for the credit include pencils, paper, calculators, musical instruments, laptops and private tutoring from state-certified instructors.

Jeff Ochs, CEO of the Venn Foundation, said he and Youthprise got involved in 2018 to help low-income families access the K-12 Education Credit.

"This is a powerful resource," Ochs said of the education credit. "But families don't know about it, and they don't have the cash to [pay] for it."

The Venn Foundation gives parents no-interest loans, and Youthprise provides parents with a list of education service providers where the loans can be spent. The list includes a breadth of tutoring companies, from small to large companies, as well as public school districts and universities.

Parents then enroll their children directly with a tutor of their choice, Ochs said. The tutoring companies do not contract directly with the Venn Foundation or Youthprise, he said, but instead, contract directly with the parents.

The Venn Foundation then provides a loan to the parents that pays for 75 percent of the costs with their tutor. The tutor or the parents pick up the remaining 25 percent, Ochs said.

The Venn Foundation and Youthprise say they've connected roughly 2,000 households across the state to the education credit since 2018.

Until 2023, eligibility for the education credit was limited to households earning \$33,500 or less. All 18 women who spoke with Sahan Journal said they enrolled their kids in tutoring before 2023 and met the income threshold.

The state Legislature amended eligibility for the program in 2023 to allow households with adjusted gross incomes of up to \$70,000.

Each tutor must be certified by the Minnesota Department of Education, and must undergo training with Youthprise, said Erin Martin, the Youthprise employee who oversees Youthprise and Venn Foundation's work with the education credit.

The training consists of teaching tutors how to collect information like attendance records, and connecting them with "our community navigators who can help support families when they have questions," Martin said.

The tutors that Venn Foundation and Youthprise work with aren't expected to be experts in how the state education credit works, Martin said, "but we do expect them to be able to ... help families through that process when folks have questions and need support."



From left to right: Ayan Dire, Fadumo Hassan, Fathiya Farah, Ijaabo Gayre, Hawo Mohamud, and Quresh Barkat, are amongst a group of Somali mothers who claim to have lost thousands of dollars in tax returns after signing up for tutoring services.

Before a family obtains a loan, Venn Foundation and Youthprise communicate with parents through emails, text messages and phone calls so families understand the process, Martin said.

“We have language support available for folks and a team of community navigators to try and make sure that all the information that we’re receiving is true and correct, and that they understand as best they can what the process looks like for them,” Martin said.

The community navigators are three Youthprise staffers who help families through the process, Martin said, adding that Youthprise traditionally employs a Somali speaker and has access to interpreters when needed.

The communication continues after the families access their loans, Martin said, and includes “several reminders throughout the year from us and the [state] Department of Revenue about what the next step in the process looks like.”

At the end of the year, Venn Foundation and Youthprise mail each family instructions on how to file their taxes and how to claim the education tax credit correctly, Martin said. Venn Foundation and Youthprise also offer free tax preparation support to families, she added.

If the parents file their taxes correctly, they do not pay for 75 percent of the cost of the education services. State government picks up the tab. But the amount of the credit will still show up on their tax return and may look to tax filers like it was money that would have otherwise gone to them in a tax return, Martin said.

“Sometimes folks get confused by the math,” she said.

Sometimes, families also don’t claim the education credit correctly on their tax return, Martin said, which can result in them paying for the education service out of their own pocket or from tax return money. Other times, she said, a family may not turn out to be eligible for the education credit, or their eligibility changed in the middle of the year because they received a pay raise or their financial situation changed.

In those situations, Martin said, Youthprise offers to help people file amended tax returns to get partial refunds.

The mothers who spoke to Sahan Journal painted a different picture of their experiences navigating the education credit.

Fadumo Hassan, a 32-year old mother of six, said she never filed an application or learned that she had a loan until she found out “my money was gone” from her 2022 tax return. She learned that after calling the Minnesota Department of Revenue for an explanation for why money from her tax return was missing. A revenue department employee told Fadumo that her return was paying back a loan for tutoring.

“And I was like, ‘Loans for tutoring? I never applied for a loan,’ Fadumo said. “I was told it was for a grant, not a loan.”

She enrolled her six kids in tutoring for roughly 90 days between 2021 and 2022. Shortly afterwards, a man who she assumed was in charge of the grant called her and collected personal information, including where she worked, how many kids she had and whether she claimed them as dependents on her taxes, she said.

Venn Foundation and Youthprise say they're committed to working with all clients to resolve their concerns.

Youthprise resolves disputes between parents and tutors by collecting information from all sides and "developing a resolution that is mutually agreeable for all of the parties."

"Refunds might be something that we discuss at some point if that feels like the appropriate way to do it," Martin said. "But there's lots of other resolution options that we might present to someone, depending on who the tutor is and what their concern is."

None of the women who spoke with Sahan Journal say they've received refunds from the tutoring companies, Venn Foundation or the Minnesota Department of Revenue.

Another factor that could be contributing to the situation are audits from the Department of Revenue, Martin said. It's common that families who access the education credit through Youthprise and the Venn Foundation are audited by the state, she added.

Families who can't provide all documentation that the audit requests are at risk of being denied the education tax credit. In those cases, since the families already accessed the loan, they would have to pay it back through their tax return, Martin said.

The audits can request documentation of specific tutoring activities, a review of tutoring curriculum and verification of tutors' credentials, among other details, Martin said. Parents are responsible for obtaining such documentation from their tutor, she added.

"Given the amount of time that typically passes between the service delivery and an audit, some information required by the audit may simply not be attainable for a family," Martin said. "The consequence is that the family's tax credit is at risk of being denied."

Fadumo said she was audited by the revenue department, and that Success Tutoring provided her documentation of how much money they received from her loan. But, Fadumo said, the revenue department asked for more documentation, including proof of the hours her kids were tutored and certification of her kids' tutors.

She said that when she asked Success Tutoring for the extra documentation, the company refused to offer her the other documentation and told her that Success Tutoring was being unfairly audited.

Multiple tutoring companies involved

In interviews with Sahan Journal, the 18 women accused multiple tutoring companies of deceiving them. The most frequently named company was Success Tutoring, which was identified by eight women, including Fadumo, Raho and Sawda.

Fadumo kids received in person tutoring from Success Tutoring at a building in Bloomington, said Fadumo, who lives in Fridley. The people who pitched the tutoring, she said, told her it was specifically for kids who had fallen behind academically during pandemic-era school closures.

“They said they had funds for COVID-19, and that they needed my W-2 to verify my income,” Fadumo said.

A man reached at Success Tutoring declined to identify himself and directed Sahan Journal to Success Tutoring’s legal team, but would not provide contact information for the legal team. He denied the women’s allegations.

Success Tutoring’s business license expired last year, according to the Minnesota Secretary of State’s office. But its online and social media presence is still active.

Another woman, Faiza Mohamed, enrolled her two kids with Success Tutoring after she saw an online advertisement for the company on Facebook. She inquired and they called her back.

“They said it was free,” said Faiza, a 34-year-old Woodbury resident.

Her kids ended up taking classes online for two weeks in 2022. Ultimately, she said she lost \$2,700 from her tax returns.

“I live paycheck to paycheck, and it’s my only means of savings,” Faiza said of her tax returns. “I was planning on using it to take my kids to Seattle to visit family.

“We’re victims of a big scam.”

Rahma Jibril, 43 of Minneapolis, similarly said she enrolled her four kids with Success Tutoring for two to three months in 2022. Her kids didn’t understand the tutoring, she said, adding that she ultimately paid more than \$4,000 for it through her tax return.

“They told me it was free,” Rahma said.

The tutoring cost Fadumo \$7,000, which was taken out of her 2022 and 2023 tax returns. Fadumo said she’s also received threatening phone calls from unknown sources.

“They told me they have my home address, they have my information,” Fadumo said of the anonymous callers.

Similarly, many of the women expressed concern that the tutoring companies still have their personal information.

“I’m worried what else they’re capable of,” said Ayan Dire, a St. Paul resident who enrolled her six kids in Success Tutoring in 2022.

Ayan, 45, said her kids attended online lessons through Success Tutoring for three weeks in 2022. Ayan said she lost \$10,000 through multiple tax returns.

“I feel bad I let all my kids get involved in this,” Ayan said. “I just want to feel secure.”

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