

Saturday, March 6, 2010

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**THE DEPARTMENT OF CONSUMER AFFAIRS (DCA) OFFICE OF FINANCIAL  
EMPOWERMENT (OFE) AND THE DEPARTMENT OF CULTURAL AFFAIRS (DCLA) HOST  
"THE ART OF MONEY: PERSONAL FINANCIAL RESOURCES FOR ARTISTS"**

***First Ever Financial Empowerment Event Hosted by City to Assist Artists and  
Freelancers***

The Department of Consumer Affairs (DCA) Office of Financial Empowerment (OFE) and the Department of Cultural Affairs (DCLA) today hosts "The Art of Money: Personal Financial Resources for Artists." This daylong event at Harlem's Dwyer Cultural Center offers free financial counseling and workshops to artists and independent workers in all fields.

"Artists and independent workers are a vital part of what makes New York City both a cultural hub and a successful marketplace but they often face financial difficulty with fluctuating and low income, debt and complicated taxes," said Consumer Affairs Commissioner Jonathan Mintz. "Our Office of Financial Empowerment recognizes the special needs of this group and is pleased to offer "The Art of Money" in partnership with Cultural Affairs and to help our City's

artists and independent workers take control of their finances, particularly during these difficult economic times.”

“Culture is a critical industry for New York City across the five boroughs, and artists play an important role in sustaining the City’s identity and quality of life,” said Cultural Affairs Commissioner Kate D. Levin. “This new collaboration between Cultural Affairs and Consumer Affairs will build on all of the efforts of the City’s arts service organizations to help more artists achieve and maintain economic stability.”

Services available at “The Art of Money: Personal Financial Resources for Artists” include:

- Free, confidential, one-on-one consultations, in English and Spanish, with professionally-trained financial counselors
- Group workshops on how to access and use credit, reduce existing debt and negotiate better interest rates, and plan for the highs and lows of irregular income
- Information about tax services and refunds

In addition to Cultural Affairs and Consumer Affairs, representatives from the following organizations will be on hand all day to provide assistance and information:

- Access NYC
- Ariva’s Self-Employment Tax Initiative
- Community Works
- City Bar Justice Center
- Credit Where Credit is Due
- Educational Affiliates Credit Union
- The Field
- Fractured Atlas
- Freelancer’s Union
- Harlem Arts Alliance
- New York City Office of Citywide Health Insurance Access (OCHIA)

“The Art of Money: Personal Financial Resources for Artists” is presented in collaboration with Harlem Arts Alliance, Northern Manhattan Arts Alliance, and Community Works as part of the Shared Spaces Initiative with support from the Upper Manhattan Empowerment Zone Economic Development Corporation. More information is available at [nyc.gov/artofmoney](http://nyc.gov/artofmoney).

#### **About Consumer Affairs**

DCA enforces the Consumer Protection Law and other related business laws throughout New York City. Ensuring a fair and vibrant marketplace for consumers and businesses, DCA licenses more than 71,000 businesses in 57 different industries. Through targeted outreach, partnerships with community and trade organizations, and informational materials, DCA educates consumers and businesses alike about their rights and responsibilities. DCA’s Office of Financial Empowerment is the first municipal office of its kind in the nation with a mission to educate, empower and protect New Yorkers with low incomes. DCA’s OFE administers a citywide network of Financial Empowerment Centers and other products and services that help these New Yorkers make the best use of their financial resources to move forward economically. For more information, call 311 or visit DCA online at [nyc.gov/consumers](http://nyc.gov/consumers).

#### **About Cultural Affairs**

The New York City Department of Cultural Affairs is the largest funder of the arts in the United States. The agency supports more than 900 cultural organizations through \$152 million in annual program and operating support, and has committed \$824 million in capital funding for 175 institutions over the next four years. The agency also supports the City’s cultural

community through extensive technical assistance and advocacy, working closely with the field to articulate the profound impact of culture on New York City's quality of life and economy.

Tuesday, March 2, 2010

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**NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS ISSUES MORE THAN 2,000 VIOLATIONS IN CITYWIDE CRACKDOWN OF INCOME TAX PREPARERS**

*Commissioner Mintz Warns Consumers of Refund Anticipation Loans Illegally Marketed as "Fast Cash" or "Instant Refunds"*

*New Yorkers Encouraged to File Taxes for Free at [nyc.gov/OnlineFreeTaxPrep](http://nyc.gov/OnlineFreeTaxPrep)*

Department of Consumer Affairs (DCA) Commissioner Jonathan Mintz today announced that during a month-long investigation of income tax preparers throughout the City, DCA inspected nearly 800 tax preparation businesses and issued 2,010 charges for violations including illegally advertising refund anticipation loans (RALs) as "instant" or "rapid" refunds. Total fines from the enforcement sweep could reach more than \$1 million.

DCA inspected income tax preparers charged with violations in 2009, as well as businesses located in neighborhoods with large populations of immigrants or high usage of refund anticipation loans. The Department issued violations to nearly 250 income tax preparers, a compliance rate of 69 percent, which was up from 65 percent in 2009, and 56 percent in 2008.

"Consumers only have to wait eight to 10 days to enjoy every penny of their refunds from the IRS, and with the City's new, free online tax preparation service, filing *today* is easy," said