

Filing your taxes with a paid tax preparer?

Know Your Rights

Reject “Instant,” “Rapid,” “Express,” “1-Day,” or “Fast Cash” Offers.

- Just say no! These “refunds” are actually loans—known as Refund Anticipation Loans (RALs)—with high fees and interest rates.
- It’s a bad deal. Not only will you *not* get your full refund, but you won’t even receive your loan money instantly.
- File your taxes electronically and get every single dollar of your refund. If you have a bank account and your refund is direct deposited, you could get your tax refund in as little as eight days. Bring your account information to your tax preparer to take advantage of this speedy option.

Tax Preparers Must:

- Give you a copy of your *Consumer Bill of Rights Regarding Tax Preparers*.
- Post their qualifications, fees, and charges.
- Tell you if they will represent you if you get audited by the government.
- Sign every tax return.
- Give you a copy of your tax return.
- Give you a receipt.

Protect Yourself.

- Read your tax return before you sign it. Make sure the information filled in is truthful and accurate.
- Don’t pay tax preparation fees that are based on your refund amount. It’s illegal for tax preparers to charge you this way.

The Department of Consumer Affairs protects consumers against deceptive practices by tax preparers. To file a complaint against your tax preparer or to get a free copy of the Consumer Bill of Rights Regarding Tax Preparers, call 311 or visit nyc.gov/consumers.

What will you do with your refund? Visit nyc.gov/consumers for tips.



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