

Choose Your Preparer Wisely!

Tax refunds are the most important financial transaction of the year for many Americans—so know your options when choosing a preparer.

Do you make less than \$54,000 a year or are over 60, or have a disability or speak limited English?

YES



FREE tax preparation through VITA or AARP

NO

Do you live in:



CA MD NY OR

NO

YES

Then your state doesn't require that paid preparers meet any standards! Through the IRS website, find a **credentialed tax preparer**. This could be an attorney, a CPA, an enrolled agent, or someone who has completed the IRS Annual Filing Season program.

Good news! Preparers are regulated in your state, and have to meet certain standards around tax education and competency.

Remember!

Always ask for pricing upfront, and be wary of tax time financial products, as they may unnecessarily and significantly eat into your refund.



Consumer Federation of America



Colorado Fiscal Institute



NCLC
NATIONAL CONSUMER LAW CENTER



The Bell Policy Center
bellpolicy.org



CENTER FOR EconomicProgress
Working Solutions for Working Families

FLORIDA ALLIANCE
FOR CONSUMER PROTECTION

consumer action
Education and advocacy since 1971

Maryland CASH CAMPAIGN
Creating Assets, Savings and Hope

Advancing Fairness in the Marketplace for All

Additional Information

Q: If I am eligible, how do I find the nearest free VITA or AARP volunteer tax preparers?

A: VITA: <http://irs.treasury.gov/freetaxprep/> AARP: <http://www.aarp.org/applications/VMISLocator/searchTaxAideLocations.action>

Q: Will I get my refund faster if I pay for a refund anticipation check or a refund anticipation loan?

A: Not if you have the IRS deposit your refund into a bank account or onto a prepaid card. Using these products can be expensive so read terms carefully and avoid when possible.

Q: How much should I pay to have my taxes done?

A: It is important to ask for prices upfront and comparison shop as studies have found prices for the same tax return can vary by hundreds of dollars from preparer to preparer.