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## Legal Aid Society

# Beware of refund anticipation loans offered by tax preparers

With more seniors working to make ends meet, more are required to file income tax returns. Come tax time, we all are eager to get our tax refunds quickly.

Don't be tempted by those TV commercials and newspaper ads that promise you instant cash or a quick refund to buy a car, furniture or jewelry. Steer clear of offers for instant cash, a quick or rapid refund or a refund anticipation loan.

The problem with "instant" or "quick refunds" is that they cost you a lot of money when all you are doing is borrowing your own refund.

After you sign up for the "refund" or "loan," you get a check for the expected tax refund, minus the cost of the short-term loan and other fees. Generally, it will cost you between \$30 and \$90 on top of other fees you have to pay. The annual percentage interest rate you will be paying for the "refund" or "loan" can range from 60 percent to more than 700 percent.

Another problem with these refunds or loans is that if the IRS denies or reduces the

refund you thought you were entitled to get, you still owe the whole amount that you "borrowed" or the difference between the actual amount you got and what you "borrowed."

*You don't have to "borrow" your own money to get your tax refund quickly!*

Though it is easy to be tempted with a promise of quick

cash instead of waiting for your refund to come in the mail or to be directly deposited in your bank account, you have other quick-delivery options.

The time lag between filing and getting access to your refund is much shorter than it used to be and can be as short as one week.

You can go to one of the free

tax preparation services listed on the next page and easily and safely get your tax return filed electronically through the Internet.

If you have a checking or savings account, you can get your refund electronically deposited. The refund can be deposited into as many as three accounts.

If you choose to go to a commercial tax preparer, the Internal Revenue Service gives the following advice:

- Avoid tax preparers who claim they can get you a larger refund than other preparers.

- Avoid those who base their fee on a percentage of the amount of the refund.

- Use a reputable tax professional who signs your tax return and provides you with a copy for your records.

- Consider whether the person or firm will be around to answer questions about your return months, or even years, after it has been filed.

- Review your return before you sign it and ask questions on entries you don't understand.

- Find out the person's credentials. Is he or she an Accredited Tax Preparer, Enrolled Agent, Certified Public Accountant (CPA), Licensed Public Accountant or Tax Attorney?

- Find out if the preparer is affiliated with a professional organization that provides its members with continuing education and resources and holds them to a code of ethics.

- Ask your friends if they used a tax preparer and whether they were satisfied with the service they got.

No matter who prepares your tax return, you are ultimately responsible. Never sign or authorize a blank tax form. Make sure that you review and understand your tax form before it is filed.

Questions? Call The Legal Aid Society of Cleveland at (216) 687-1900 or visit one of Legal Aid's free Saturday brief advice clinics.

## Where to call to get free tax return help

In Cuyahoga County, phone First Call for Help at 211 or (216) 436-2000 to get the location of a free tax preparer in your area.

In Ashtabula County, call 211 or (800) 874-8545.

In Lake County, call 211 or (800) 654-5465.

In Lorain County, call (440) 282-7401 or (800) 499-8817.

In all counties, you can call the IRS at (800) 829-1040 to locate a Volunteer Income Tax Assistance

(VITA) site near you. Calling the IRS number requires patience. You can access the IRS Web site at IRS.gov/individuals for the same information.

If you are a senior citizen, you can call (888) 227-7669 for the free AARP tax aide site in your area.

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