

TAX PREPARATION SERVICES

A consumer guide

NYCTM

**Department of
Consumer Affairs**

40 years

*of ensuring a fair and
vibrant marketplace*

The Department of Consumer Affairs protects consumers against deceptive practices by tax preparers.

Follow these guidelines

- **BACKGROUND CHECK.** Find out about the tax preparer's qualifications, education, and experience. Ask your friends and neighbors for recommendations.
- **KNOW YOUR RIGHTS.** 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.
- **READ** your complete tax return for **MISTAKES**. Make sure the information filled in is truthful and accurate.
- **DON'T SIGN.** Never sign an incorrect or incomplete tax return or one that is filled out in pencil. It could be changed later.
- **DON'T PAY FEES THAT ARE BASED ON YOUR REFUND AMOUNT.** It's illegal for tax preparers to charge you this way.
- **DON'T PAY CASH.** Never send cash to the government for payment of your taxes. Use a check or money order.
- **MAKE A LIST** of the originals you have given your accountant and have the accountant sign the list.
- **KEEP A COPY** of your tax return in your files.
- **NEVER ALLOW YOUR REFUND TO BE MAILED TO THE TAX PREPARER.**
- **KNOW YOUR TAX PREPARER'S WHEREABOUTS.** Keep a record of your tax preparer's year-round address and telephone number. Make sure the preparer's contact information is up to date.

**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 use direct deposit, 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.

**Consumer
Bill of Rights
Regarding
Tax
Preparers**

Tax preparers are required by law to give each customer a free, current, and legible copy of the *Consumer Bill of Rights Regarding Tax Preparers* before any discussions about tax preparation services.

Included in this guide is the *Consumer Bill of Rights Regarding Tax Preparers* in English, Spanish, Arabic, Bengali, Chinese, Haitian Creole, and Russian.

* For your convenience, all enclosed copies of the *Consumer Bill of Rights Regarding Tax Preparers* have a perforated edge for easy removal and use.



Michael R. Bloomberg
Mayor

**Department of
Consumer Affairs**

Jonathan Mintz
Commissioner

The New York City Department of Consumer Affairs works to ensure that consumers and businesses benefit from a fair and vibrant marketplace.

To file a complaint against your tax preparer or to get additional free copies of the *Consumer Bill of Rights Regarding Tax Preparers*, call 311 or visit nyc.gov/consumers.

For more information, visit DCA online at www.nyc.gov/consumers, call 311, or write:

The New York City Department of Consumer Affairs
42 Broadway
New York, NY
10004-1617

If you have a consumer-related complaint, call DCA at 311 or (212) NEW-YORK.

New York City employees are not allowed to ask for or accept anything of value, such as money, gifts, or tips for doing their job. To report corruption, contact the NYC Department of Investigation at www.nyc.gov/doi.