

Before you hire a tax preparer:

- ask for a written estimate of all fees
- ask about qualifications
- ask if the preparer will e-file your return
- ask if the preparer will represent you if you are audited

A tax preparer should never do any of the following:

A preparer should never prepare your return without reviewing the appropriate records, such as information about your dependents, child care expenses, or tuition expenses.

A preparer should never ask you to sign

- a blank return
- an incomplete return
- a return with false information on it
- a return with information that you do not understand

A preparer should never charge a separate fee to e-file your New York return.

A preparer should never guarantee that

- you will receive a tax refund
- you won't be audited by the IRS or the New York State Tax Department

When your return is completed:

- review the entire return before you sign
- make sure your preparer also signs the return
- get your papers back, including copies of all final returns
- get a receipt that contains the preparer's address and phone number
- make sure that you understand what is on the return Pub 135 (9/13) (back)

What is a Refund Anticipation

Loan (RAL)?

A RAL is a high-interest loan for which the lender will charge you interest and fees, which will reduce your income tax refund.

Before you enter into a RAL agreement, your preparer must give you a written statement that explains:

- the name of the lending institution
- you are not required to take a RAL in order to receive your tax refund
- the amount of fees and interest you have to pay if you take a RAL

- the amount you will receive after the fees and interest are deducted, as well as the amount of the refund if you do not take out a RAL You are responsible for the entire amount of the loan, even if it is more than your refund.

Your tax preparer must sign the RAL Disclosure Form and include his or her unique identification number. All discussions concerning the RAL must be in the language you and your preparer primarily use.

What is a Refund Anticipation Check (RAC)?

A RAC is a check or payment allowing you to get your refund money. RAC fees are deducted from the refund shown on your return.

The fees include charges for tax preparation and a fee for the RAC.

Before you enter into a RAC agreement with a tax preparer, the preparer must give you a written disclosure statement explaining:

- you are not required to take a RAC in order to receive your refund
- the amount of fees you will have to pay if you take a RAC Your tax preparer must sign the RAC Disclosure Form and include his or her unique identification number. All discussions concerning the RAC must be in the language you and your preparer primarily use.