Taxes Archive

Regulation of Paid Tax Preparers

Policy Briefs, Reports & Press Releases


Comments, Letters & Testimony

- Advocates' letter to the U.S. Senate Committee on Finance urging support to give the U.S. Treasury the authority to regulate paid tax preparers, April 15, 2016
- Testimony before the U.S. Senate Committee on Finance regarding “Protecting Taxpayers from Incompetent and Unethical Return Preparers”, April 8, 2014

Litigation & Model Law

- Brief for Amici Curiae in Support of IRS Tax Preparer Regulation, April 5, 2013; Press release, April 8, 2013

Private Debt Collection of Taxes

- Group letter urging the IRS to establish strong protections for taxpayers, especially low-income taxpayers, affected by the Private Debt Collection program, Aug. 30, 2016
- Group letter supporting S. 3887 that would prevent the IRS from using private collection agencies to collect federal taxes, Sept. 2006
- Testimony on “Use of Private Collection Agencies to Improve IRS Debt Collection”, May 2003
Taxes reports and press releases archive

- **Riddled Returns**: How Errors and Fraud by Paid Tax Preparers Put Consumers at Risk and What States Can Do, March 2014
- Consumer Advisory: **Avoid Tax-Time Refund Products**, Jan 17, 2013
- Press Release: **Consumer Advocates Praise FDIC Settlement to End RALs from Republic Bank & Trust**, Dec. 9, 2011
- Press Release: Advocates Applaud H&R Block for Stopping RALs and Urge Republic, Jackson Hewitt, and Liberty to Also Stop RALs, Sept. 14, 2011
- Press Release: **Consumer Advocates: FDIC Action Shows RALs are Unsafe and Unsound $2 Million Fine Proposed Against Republic Bank**, May 9, 2011
- Press Release: **Consumer Advocates Applaud End of IRS-Provided Service to Refund Anticipation Lenders**, August 2010
- **Report** and **Press Release**: Pay Stub and Holiday RALs: Faster, Costlier, Riskier in the Race to the Bottom, April 2008

**Refund Anticipation Loans & Checks**

**Reports**

- Consumer Advisory: **Avoid Tax-Time Refund Products**, Jan 17, 2013
- 2015 **Report** and **Press Release**
- 2014 **Report** and **Press Release**
- 2013 **Report** and **Press Release**
- 2012 **Report** and **Press Release**
• 2011 Report and Press Release

• 2010 Report and Press Release

• 2009 Report and Press Release and Appendix (RALs, Tax Fraud, and Fringe Preparers)

• 2008 Report and Press Release

• 2008 Report and Press Release

• One Step Forward, One Step Back: Progress Seen in Efforts Against High-Priced Refund Anticipation Loans, but Even More Abusive Products Introduced, Feb. 2007

• Another Year of Losses: High-Priced Refund Anticipation Loans Continue to Take a Chunk Out of Americans’ Tax Refunds, Feb. 2006

• Picking Taxpayers’ Pockets, Draining Tax Relief Dollars: Refund Anticipation Loans Still Slicing Into Low-Income Americans’ Hard-Earned Tax Refunds, Jan. 2005

• All Drain, No Gain: Refund Anticipation Loans Continue to Sap the Hard-Earned Tax Dollars of Low-Income Americans, Jan. 2004

• The High Cost of Quick Tax Money: Tax Preparation, “Instant Refund” Loans, and Check Cashing Fees Target the Working Poor, Jan. 2003

• Tax Preparers Peddle High Cost Tax Refund Loans – Millions Skimmed from the Working Poor and the U.S. Treasury, Jan. 2002

Press Releases


• Consumer Advisory: Avoid Tax-Time Refund Products, Jan. 17, 2013

• Press Release: Consumer Advocates Praise FDIC Settlement to End RALs from Republic Bank & Trust, Dec. 9, 2011

• Press Release: Advocates Applaud H&R Block for Stopping RALs and Urge Republic, Jackson Hewitt, and Liberty to Also Stop RALs Sept. 14, 2011

• Press Release: Consumer Advocates: FDIC Action Shows RALs are Unsafe and Unsound $2 Million Fine Proposed Against Republic Bank, May 9, 2011


• Press Release: Consumer Advocates Applaud End of IRS-Provided Service to Refund Anticipation Lenders, August 2010

Testimony, Comments and Letters

- Written testimony of National Consumer Law Center and Consumer Federation of America to the U.S. House of Representatives Committee on Financial Services regarding “The FDIC’s Targeting of Refund Anticipation Loans”, March 16, 2016
- Letter Urging OCC and FDIC to Address Refund Anticipation Loans, Oct. 2010
- Letter to Office of Thrift Supervision re: MetaBank’s Intent to Make RALs, June 2010
- Comments and Press Release: Consumer Advocates Urge IRS to Stop Preparers from Using Confidential Tax Returns to Sell Refund Anticipation Loans
- Letter to Congress Regarding RAL Reform Agenda

Litigation & Model Law

- Revised Model Refund Anticipation Loan Act with Commentary, 2013
- Objection of Consumer Groups to RAL-Lending Bank Republic Bancorp’s Application to Switch Charter from FDIC to Office of Thrift Supervision, Sept. 12, 2008