

# Taxes Archive

## Regulation of Paid Tax Preparers

### Policy Briefs, Reports & Press Releases

- Advocates Disappointed Private Debt Collectors Will Begin Collecting Federal Tax Debts, Sept. 29, 2016
- Minefield of Risks: Taxpayers Face Perils from Unregulated Preparers, Lack of Fee Disclosure, and Tax-Time Financial Products, March 2016
- Press Release: National Survey: Strong Support for Reforming Paid Tax Preparer Industry, Jan. 20, 2016
- Report and Press Release: Prepared in Error: Mystery Shoppers in Florida and North Carolina Uncover Serious Tax Preparer Problems, April 9, 2015
- Press Release: Tax Prep Services: Buyer Beware, Jan. 20, 2015
- Riddled Returns: How Errors and Fraud by Paid Tax Preparers Put Consumers at Risk and What States Can Do, March 2014
- Press Release: Tax-Time Problems for Consumers, Jan. 2014
- Report and Press Release: Tax Time 2011: Mystery Shopper Testing in New York and North Carolina Finds Continuing Problems With Tax Preparers
- Report and Press Release: Tax Preparers Out of Compliance: Mystery Shopper Testing Exposes Violations of Refund Anticipation Loan Laws
- Report and Press Release: Tax Preparers Take a Bite out of Refunds: Mystery Shopper Test Exposes Refund Anticipation Loan Abuses in Durham and Philadelphia

### 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 & Press Release Opposing Section 52106 in Senate Highway Trust Fund Bill Mandating IRS to Use Private Debt Collectors, July 24, 2015
- Group letter opposing the language included in the "Expiring Provisions Improvement Reform and Efficiency (EXPIRE) Act of 2014," April 28, 2014
- 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**

- Report and Press Release: Prepared in Error: Mystery Shoppers in Florida and North Carolina Uncover Serious Tax Preparer Problems, April 9, 2015
- Riddled Returns: How Errors and Fraud by Paid Tax Preparers Put Consumers at Risk and What States Can Do, March 2014
- Report and Press Release: Tax Time 2011: Mystery Shopper Testing in New York and North Carolina Finds Continuing Problems With Tax Preparers
- Report and Press Release: Tax Preparers Out of Compliance: Mystery Shopper Testing Exposes Violations of Refund Anticipation Loan Laws
- Report and Press Release: Tax Preparers Take a Bite out of Refunds: Mystery Shopper Test Exposes Refund Anticipation Loan Abuses in Durham and Philadelphia
- 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 FDIC Action Against Unsafe and Unsound Refund Anticipation Loans, Feb. 2011
- Press Release: Advocates Applaud Treasury Tax Refund Prepaid Card Pilot, Jan. 2011
- Press Release: Major Changes for Tax Refund Loans: Fewer Loans Available, but More Pricey, Jan. 2011
- Press Release: Consumer Advocates Applaud End of IRS-Provided Service to Refund Anticipation Lenders, August 2010
- Report and Press Release: Tax Preparers Out of Compliance: Mystery Shopper Testing Exposes Violations of Refund Anticipation Loan Laws, April 2010
- Report and Press Release: Tax Preparers Take a Bite out of Refunds: Mystery Shopper Test Exposes Refund Anticipation Loan Abuses in Durham and Philadelphia, April 2009
- Press Release: Consumer Advocates Decry Use of Bailout Money to Make Predatory Loans to Working Poor Families, Jan. 2009
- Report and Press Release: Pay Stub and Holiday RALs: Faster, Costlier, Riskier in the Race to the Bottom, April 2008
- Report and Press Release: Debt Indicator - Corporate Welfare for the RAL Industry, April 2007

## **Refund Anticipation Loans & Checks**

### **Reports**

- Press Release and Report: Big Changes Burden Taxpayers: New Law Delays Refunds, Drives Demand for Loans; Immigrant Taxpayers Face Challenges, March 2017
- 2016 Press Release and Report: Minefield of Risks: Taxpayers Face Perils from Unregulated Preparers, Lack of Fee Disclosure, and Tax-Time Financial Products, March 2016
- 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**

- Press Release: Tax Prep Services: Buyer Beware, Jan. 20, 2015
- Press Release: Tax-Time Problems for Consumers, Jan. 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
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- Press Release: Consumer Advocates Decry Use of Bailout Money to Make Predatory Loans to Working Poor Families, Jan. 2009

## **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