

Taxes



Consumer Credit Regulation

Details deferments, discharges, consolidations, and payment plans, as well as protections from debt collection, wage garnishment, and tax intercepts.

[Subscribe Now!](#)

NCLC works to advance consumer protections on tax-related issues that harm low-income households, including tax-time financial products, such as tax refund anticipation loans and checks (high-cost loans secured by the taxpayer's expected refund); problems with tax preparation services; and private collection of IRS debts.

[Regulation of Paid Tax Preparers](#) || [Private Debt Collection of Taxes](#) || [Refund Anticipation Loans & Checks](#) || [Other Tax-Consumer Issues](#)

Policy Analysis Regulation of Paid Tax Preparers

Policy Briefs, Reports & Press Releases

- [Group press release: Second National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry](#), March 22, 2017
- [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

- [Model Tax Preparer Regulation Act](#)
- [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 re S. 3246 - [The Senate Should Not Entrench the Deeply-Flawed Free File Program, Which Should Be Replaced by Programs Directly from the IRS](#), Aug. 15, 2018
- Consumer group letter re [HR 54444, Tax Administration Bill, Regarding Private Debt Collection and Free File Provisions](#), April 18, 2018
- Press release: [Private IRS Collectors Waste Taxpayer Money While Squeezing Low-Income Families](#), Jan. 11, 2018
- [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

Refund Anticipation Loans & Checks

Policy Analysis

Policy Briefs, Reports & Press Releases

The National Consumer Law Center and Consumer Federation of America annual reports on tax-time products:

- [Report](#): 2019 Tax Season: The Return of the Interest-Bearing Refund Anticipation Loan and other Perils Faced by Consumers, April 2019. [Press Release](#)
- [Consumer Advisory: 2019 Tax Filing Season: More Questions than Answers](#), Jan. 28, 2019
- Report: [Tax-Time Products 2018: A New Generation of Tax-Time Loans Surges in Popularity](#), March 2018
- Consumer Advisory: [Tax Time Consumer Issues: New Risks, Old Problems](#), January 29, 2018
- [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;
- 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](#), [Press Release](#) and [Appendix](#)
- 2008 [Report](#) and [Press Release](#)

Archived Reports & 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
- [More archived reports and press releases >>>](#)

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

Other Tax-Consumer Issues

- [Tax Tips for Older Adults](#), March 2019
- Group letter re S. 3246 - [The Senate Should Not Entrench the Deeply-Flawed Free File Program, Which Should Be Replaced by Programs Directly from the IRS](#), Aug. 15, 2018
- Consumer group letter re [HR 54444, Tax Administration Bill, Regarding Private Debt Collection and Free File Provisions](#), April 18, 2018
- [Letter](#) urging IRS to make Identity Theft PINs available to all taxpayers, Sept. 2017