

GOT IT.	TAX TIPS AND HINTS
	If you pay someone to prepare your tax return, choose the preparer wisely. Taxpayers are legally responsible for what's on their own tax returns even if prepared by someone else.
	When in doubt, check it out! Taxpayers hearing claims from preparers offering larger refunds than other preparers are encouraged to check it out with the IRS before getting involved.
	A paid Preparer is required by law to sign the return and fill in the preparer areas of the form. The preparer should also include their appropriate identifying number on the return. Although the Preparer signs the return, you are responsible for the accuracy of every item on your return. In addition the preparer must give you a copy of the return.
	Review the completed return to ensure all tax information, your name, address and Social Security number(s) are correct. Make sure none of these spaces are left blank
	Never sign a blank return, and never sign in pencil
	A Third Party Authorization box on Form 1040 allows you to designate your Paid Preparer to speak to the IRS concerning how your return was prepared, payment and refund issues and mathematical errors.
	Check to see if the preparer has any questionable history with the Better Business Bureau, the state's board of accountancy for CPAs or the state's bar association for attorneys or the IRS Office of Professional Responsibility for enrolled agents or the Illinois Department of Financial and Professional Regulation.
	Obtain a clear estimate, preferably in writing, for the preparation and filing services.
	UNDERSTAND Refund Anticipation Loans (RALs) – they come with expensive fees and if you e-file your tax return with the IRS, you can get your full refund directly from the IRS in days – without having to pay any loan fees.
	AVOID “Fast Cash Refunds” You are actually borrowing against your refund, NOT getting your refund earlier
	Avoid preparers who claim they can obtain larger refunds than other preparers.
	BEWARE of a preparer who guarantees results or who bases fees on a percentage of the amount of the refund. A practitioner may not charge a contingent fee (percentage of your refund) for preparing an original tax return.
	AVOID preparers who close completely after April 15. Confirm that they will be around for months, or even years, after the return has been filed in case there is a problem with the return.
	AVOID preparers who pressure you to buy additional products or services.
	DON'T work with anyone who tries to persuade you to lie to get a bigger refund. REMEMBER You will be responsible for errors.
	It pays to take advantage of direct deposit. It's safe, quick and hassle- free.
	If eligible, use a VITA (Volunteer Income Tax Assistance) or AARP Tax Site for FREE tax preparation services.
	Check IRS.gov for information regarding abusive shelters and other tax schemes and scams. REMEMBER, if it sounds too good to be true, chances are it is.
	Unscrupulous tax return preparers DO exist and can cause considerable financial and legal problems for their clients. Check them out!
	Watch your personal and financial information very closely, particularly during electronic transactions. The IRS is among a growing group of government agencies and corporation whose names and Web sites are being copied by imposters posing as employees conducting official business and seeking your personal information.
	BE AWARE that the IRS does not use e-mail to initiate contact with taxpayers about their accounts.
	DO NOT open links in unsolicited messages claiming to come from the IRS.
	DO NOT give away personal information to callers claiming to be from the IRS unless you have verified the caller's identity. You can confirm an IRS contact by calling 800-829-1040.
	REMEMBER that for the genuine IRS Website be sure to use .gov.
	For further information visit www.ipaytaxes.org or call your credit union.

