

FOR IMMEDIATE RELEASE

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DEPARTMENT OF CONSUMER AFFAIRS REMINDS NEW YORKERS THAT THERE'S ONE MONTH LEFT UNTIL THE APRIL 15 TAX DEADLINE AND TO USE THE CITY'S FREE SERVICES AND CLAIM TAX CREDITS

New Yorkers Who Made \$58,000 or Less Have More Ways to File for Free Than Ever Before

With one month left until the April 15th tax deadline, the Department of Consumer Affairs (DCA) encourages New Yorkers who made \$58,000 or less in 2013 to file their taxes using the City's free filing options and claim important tax credits like the Earned Income Tax Credit (EITC) and the NYC Child Care Tax Credit. This year, the City has more free ways to file a return than ever before with the expansion of the Virtual VITA (Volunteer Income Tax Assistance) program. Fast, easy and convenient, Virtual VITA sites are coordinated by the Food Bank For New York City and taxes are completed by IRS-trained preparers. They allow busy filers to drop off their tax documents and return later to review and file the completed return or receive their return by email. Available across the five boroughs, there are more than 125 free tax preparation sites, both virtual and in-person, and eligible New Yorkers also have the option to file for free online at nyc.gov/taxprep.

"April 15 is right around the corner and whether you want to do your taxes yourself online, need a little help, want someone to do them with you or want to drop them off and just pick them up when they're done, the City has a filing option for you," said DCA First Deputy Commissioner Alba Pico. "Call 311 or visit nyc.gov/taxprep (link to: www.nyc.gov/taxprep) for more information."

Free Tax Preparation

Since 2002, the City of New York has promoted the Earned Income Tax Credit (EITC) and encouraged New Yorkers to save money by filing through one of the City's partner sites. All site information is available by calling 311 or visiting nyc.gov/taxprep (link to: www.nyc.gov/taxprep). Over the past 12 years, the City's Tax Credit Campaign has helped New Yorkers collect nearly \$20 billion in federal, State and City refunds,

including \$1 billion directly through the City's network of free and low-cost sites. Last year, close to 100,000 New Yorkers filed their taxes through one of the City's free or low-cost programs to claim more than \$149 million in tax credits and refunds.

The City's Annual Tax Credit Campaign increases awareness about tax credits that put money back in the pockets of working New Yorkers, and helps qualifying New Yorkers file their taxes online for free. New Yorkers eligible to receive the EITC could receive up to \$8,159 and working families with children three years old and younger could be eligible for up to \$1,733 with the New York City Child Care Tax Credit (NYC CCTC). The NYC CCTC assists families with low incomes, or who are underemployed, with the cost of child care.

The City's free tax filing options:

- New Yorkers with or without children who earn up to \$52,000 can visit a Virtual VITA site to drop off their paperwork and have an IRS-certified preparer complete the return remotely.
- New Yorkers with children who earn up to \$52,000 or those without children who earn \$18,000 or less can visit an in-person VITA site to have an IRS-certified preparer complete the return.
- New Yorkers with an e-mail address who earned less than \$52,000 can file their return for free at select sites where filers prepare their own return online (using a secure website) with some help from a certified volunteer.
- New Yorkers earning less than \$58,000 can file their taxes online for free from anywhere through nyc.gov/taxprep (link to: www.nyc.gov/taxprep). The City partners with Intuit Inc.'s Turbo Tax Freedom Edition and myfreetaxes.com, powered by H&R Block in partnership with Goodwill Industries International, to offer these services.

Paid Tax Preparation

DCA has conducted two trainings for paid tax preparers this tax season and offers a checklist of what DCA inspectors look for to help them comply with the law and avoid violations.

Anyone hiring a paid tax preparer should follow these tips:

- **Check if your paid tax preparer is registered.** If you are paying someone to prepare your New York State tax return, that person usually must be registered with New York State. Search the [New York State Tax Department's database](http://www.tax.ny.gov/tp/reg/tpreg_list.htm) (link to: http://www.tax.ny.gov/tp/reg/tpreg_list.htm) of registered tax preparers or refund anticipation loan or check facilitators to make sure your paid preparer is registered.
- **Look for qualifications, fees and representation at audit.** Tax preparers must post their qualifications, fees and charges, and whether or not they will represent

you at a government audit. Tax preparers may *not* charge you fees based on the amount of taxes you owe or your anticipated refund.

- **Get a signed tax return and a receipt.** Preparers must sign every tax return and provide you with a copy of your tax return and a receipt. Never sign a tax return that is blank, incomplete, or filled out in pencil.
- **Get a copy of the Consumer Bill of Rights Regarding Tax Preparers.** Paid tax preparers are required by law to give each customer a free, current, and legible copy of the *Consumer Bill of Rights Regarding Tax Preparers* before any discussions with a consumer.
- **Avoid "Instant," "Rapid," "Express" or "Fast Cash" refunds.** "Instant" refunds are actually loans with extremely high interest rates known as refund anticipation loans (RALs). RALs must be repaid even if you don't get your refund or it is smaller than you expected. Refund Anticipation Checks (RACs) can be an expensive way to receive your tax refund. The best way to quickly get your full refund is to choose direct deposit.
- **Don't pay a tax preparer in cash.** Pay by check, credit card or money order.
- **If you want to file a complaint about a paid tax preparer, contact DCA online at nyc.gov/consumers (link to: <http://www.nyc.gov/consumers>) or by calling 311.**

2014 Tax Preparation Required Documents

When having someone prepare your taxes in person, bring:

- Proof of identity, such as a driver's license or other photo ID
- Social Security cards for yourself, your spouse, and your dependents and/or a Social Security Number (SSN) verification letter from the Social Security Administration OR Individual Taxpayer Identification Number (ITIN) letter for all names on the return (original or copies)
- Birth dates for yourself, your spouse, and the dependents on the return
- Wage and earning statement from your employer(s): Form W-2, W-2G, 1099-R
- Interest and dividend statements from banks (Forms 1098 and 1099)
- A copy of your 2012 federal and state returns, if available
- Proof of any other income, e.g., lottery winnings
- Total paid for child care provider and the provider's Taxpayer Identification Number or SSN (if you are claiming the New York City Child Care Tax Credit)
- Bank account and routing numbers (if you are directly depositing your refund). Note: If you use direct deposit, you should receive your federal tax refund within 21 business days.
- To file a Married Filing Jointly return, both spouses must be present to sign required forms.

When preparing taxes online, you'll need:

- Social Security Number (SSN) OR Individual Taxpayer Identification Number (ITIN) for yourself, your spouse, and the dependents on the return

- Birth dates for yourself, your spouse, and the dependents on the return
- Your 2012 Adjusted Gross Income (AGI) or Self-Select PIN number. (AGI is the amount shown on your 2012 Form 1040, line 38; Form 1040A, line 22; or Form 1040EZ, line 4. The Self-Select PIN is the five-digit PIN you used to electronically sign your 2012 return.) If you cannot find this information, call the Internal Revenue Service (IRS) at 1-800-829-1040.
- Wage and earning statement from your employer(s): Form W-2, W-2G, 1099-R
- Interest and dividend statements from banks (Forms 1098 and 1099)
- Proof of any other income, e.g., lottery winnings
- Total paid for child care provider and the provider's Taxpayer Identification Number or SSN (if you are claiming the New York City Child Care Tax Credit)
- Bank account and routing numbers (if you are directly depositing your refund).
Note: If you use direct deposit, you should receive your federal tax refund within 21 business days.

DCA enforces the Consumer Protection Law and other related business laws throughout New York City. Empowering consumers and businesses to ensure a fair and vibrant marketplace, DCA licenses almost 80,000 businesses in 55 different industries. Through targeted outreach, partnerships with community and trade organizations, and informational materials, DCA educates consumers and businesses alike about their rights and responsibilities. The DCA Office of Financial Empowerment (OFE) was launched at the end of 2006 as the first local government initiative in the country with the specific mission to educate, empower, and protect individuals and families with low incomes. OFE creates innovative programs, products, and services for New Yorkers so they can build assets and make the most of their financial resources. Our goal is to increase access to high-quality, low-cost financial education and counseling; connect individuals to safe and affordable mainstream banking and products and services; improve access to income-boosting tax credits, savings, and other asset building opportunities; and enforce and improve consumer financial protections to safeguard financial stability. For more information, call 311 or visit DCA online at [nyc.gov/consumers](http://www.nyc.gov/consumers) (link to: <http://www.nyc.gov/consumers>).