



DEPARTMENT OF THE TREASURY

WASHINGTON, D.C. 20220

INSPECTOR GENERAL  
for TAX  
ADMINISTRATION

OMB NO. xxxx-xxx Expires

Month, Day, Year

Person to Contact:

Telephone Number (Not Toll Free):

(xxx) xxx-xxxx

Taxpayer Identifying Number: xxx-xx-xxxx

Taxpayer  
Street Address  
City, State 00000

Dear <<<Taxpayer Name Here>>>

The Department of the Treasury is conducting an independent review to identify why taxpayers chose Refund Anticipation Loans<sup>1</sup> to obtain refunds on their 2006 Federal income tax returns. The Treasury Inspector General for Tax Administration (TIGTA), which is part of the Department of the Treasury but independent of the Internal Revenue Service (IRS), is responsible for conducting independent audits of the IRS.

You have been selected to participate in the survey because IRS records indicate you used a tax professional and received a rapid refund or Refund Anticipation Loan to obtain the refund for your 2006 Federal income tax return filed in Calendar Year 2007. We would appreciate your help in determining why taxpayers obtain Refund Anticipation Loans, the costs of the loans, and the experiences during the process. Your response will be voluntary and there are no penalties for not participating in the survey. This survey is NOT a review of your tax records or a request for payment.

If you agree to participate, we plan to call you between Month 2007 and Month 2007/2008. The telephone call to you should take no longer than 15 minutes. We will ask you:

- If you obtained a Refund Anticipation Loan on your 2006 Federal income tax return.
- The total amount of the tax refund on your tax return.
- How much the loan and tax return preparation cost.

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<sup>1</sup> Refund Anticipation Loans are short-term loans secured by taxpayers' expected tax refunds. Other common names: Rapid Refunds, Fast Cash Refunds, Express Money, Instant Refund, Paystub Loans, Holiday Loans.

We will also ask you to share your overall experience obtaining the loan, including why you chose to obtain it and if the preparer explained the process and advised you of the costs.

The information that you provide may be furnished to the IRS. However, the law prohibits us from providing information concerning your tax account to third parties (other than the IRS) without your written permission.

Thank you in advance for your cooperation.

Sincerely,

Michael R. Phillips  
Deputy Inspector General for Audit

Enclosures: Postage-paid Envelope

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**Privacy Act and Paperwork Reduction Act Notice**

The Budget and Accounting Procedures Act of 1950 authorizes the Department of the Treasury to request this information for the purposes stated in the letter. You are not required to provide the information requested unless you are provided a valid Office of Management and Budget control number. The estimated average time to comply with this survey is 15 minutes. If you have any comments concerning the accuracy of this time estimate or suggestions for making this letter simpler, please write to either the:

Treasury Inspector General for Tax Administration  
Office of Audit  
1125 15<sup>th</sup> Street, NW Room 700A  
Washington, D.C. 20005

or

Office of Management and Budget  
Paperwork Reduction Project (1591-XXXX)  
Washington, D.C. 20503

Do not send your reply to this letter to either of these addresses.