

<<<<Taxpayer Name>>>> <<<<Taxpayer Telephone Number>>>>
<<<<Date and Time of Phone Call>>>>

Good morning/afternoon. This is <<<Name>>> with the Treasury Inspector General for Tax Administration. May I speak with <<<Taxpayer Name>>>?

You should have recently received a letter from the Treasury Inspector General for Tax Administration regarding a short survey we are conducting. The Department of the Treasury is conducting an independent review to identify why taxpayers chose rapid refunds or Refund Anticipation Loans¹ to obtain refunds on their 2006 Federal income tax returns. The Treasury Inspector General for Tax Administration, which is part of the Department of the Treasury but independent of the Internal Revenue Service (IRS), is charged with 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.**

Our questions will be in regards to your 2006 Federal income tax return you submitted to the IRS in 2007.

The entire survey should take less than 10 minutes to complete. Would you have time to answers our questions and complete our survey now?

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1. **IRS records show you paid a tax return preparer or tax return preparation service to prepare your 2006 Federal tax return. Is this correct? (Check One)**

Yes No

If the taxpayer responds "No," go to Question 15.

2. **What was the name of the tax return preparation service or individual you paid to prepare your 2006 tax return?**

3. **Did you receive a rapid refund or Refund Anticipation Loan (RAL)? (Check One)**

Yes No

If the taxpayer responds "No," go to Question 15.

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

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4. Why did you choose the tax return preparation service or individual you used to prepare your tax return?

Four horizontal lines for text entry.

5. What were the reason(s) you decided to use a tax return preparer or tax return preparation service to prepare your tax return? Note: The choices below will not be provided to the taxpayer, but are there for capturing those responses we expect to receive and make it easier to quantify the responses.

- Tax Laws Are Too Complicated
- I Would Receive My Refund More Quickly
- I Wanted a Rapid Refund or Refund Anticipation Loan
- I Do Not Have The Time to Prepare My Own Tax Return
- I Get a Bigger Refund When I Pay a Tax Preparer
- Other, Please Explain

Three horizontal lines for text entry.

6. What was the amount of the refund on your tax return?

\$ _____

7. What was the amount of check you received from the preparer or the direct deposit to you bank account? \$ _____

8. What were the types and amount of fees the preparer charged – for tax return preparation and for the loan?

Three horizontal lines for text entry.

9. Did the tax preparer explain the fees and make it clear that you were receiving a loan?

Yes No

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10. What was your understanding of how the Rapid Refund or Refund Anticipation Loan (RAL) worked?

11. How long did you have to wait to receive your loan/refund? (Check One)

- 1 – 2 days
- 3 – 5 days
- 6 – 10 days
- 11 days or more

12. How did you find out you could receive a rapid refund or Refund Anticipation Loan (RAL)? Note: The choices below will not be provided to the taxpayer, but are there for capturing those responses we expect to receive and make it easier to quantify the responses.

- Tax Preparation Service Advertisement
- Friend or Relative
- Tax Preparer Told Me When I Arrived
- Other

13. At the time you filed your 2006 tax return, did you have a checking or savings account with a financial institution?

- Yes No

14. Did the tax return preparer suggest you have your refund directly deposited into your bank account?

- Yes No

15. If you did not use a paid preparer or obtain a Refund Anticipation Loan, who prepared your tax return and did you file it electronically or on paper?

OMB NO. xxxx-xxx

Expires

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Final Statement: This completes our survey. Thank you for your time and your assistance in helping us in our efforts to improve the tax system. Do you have any questions?

DRAFT