

Taxes



Consumer Credit Regulation

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

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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

Comments, Letters & Testimony

- NCLC and other advocacy groups comments to the FTC re: Safeguards Rule, Aug. 2, 2019

Litigation & Model Law

- Model Tax Preparer Regulation Act

Regulation of Paid Tax Preparers Archive

Private Debt Collection of Taxes

- Issue Brief: Protect Tax Refunds from Offset and Garnishment: Preserve Stimulus Payments, Earned Income Tax Credits, and Child Tax Credits for Suffering Families, Feb. 2021
- 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

Private Debt Collection of Taxes Archive

Refund Anticipation Loans & Checks

Policy Analysis

Policy Briefs, Reports & Press Releases

The National Consumer Law Center's annual reports on tax-time products:

- 2021 Tax Season: Higher Costs for Vulnerable Taxpayers During the Covid Economic Crisis, Feb. 2021; Press Release
- 2020 Tax Season: More Delays and Higher Costs for Struggling Taxpayers, Jan. 2020; Press Release
- 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
- archived reports and press releases >>>

Refund Anticipation Loans & Checks Archive

Other Tax-Consumer Issues

- Group letter urging Biden Administration to simplify tax filing to help families, Feb. 17, 2022
- Group letter to Congress opposing Free File First Provisions in the Taxpayer First Act of 2019 (H.R. 1957), June 3, 2019
- 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

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