

## IDENTIFICATION AND QUALIFICATIONS OF TAX PREPARER

Just Us Women Productions, LLC

Tamara Wrenn, Tax Preparer

P.O. Box 365

Harriman, NY 10926

914-595-2065

100 Hours of classroom training provided by SmartWiz Academy, 20 hours of continuing education training provided by New York State Tax Department, Paid Preparer Due Diligence Training (1 CE Credit), and Building a Sustainable Practice: Managing Risk and Strengthening Client Relationships Through Ethical Tax Practice (2 CE Credits). Experience preparing tax returns for individuals, sole proprietors, gig workers, and single member LLCs.

## TAX PREPARATION DISCLOSURE

Just Us Women Productions, LLC

P.O. Box 365 Harriman, NY 10926

914-595-2065

- You are entitled to a written estimate of all fees before receiving services for which we are charging a fee.
- You are entitled to a copy of every tax return we prepare for you at the time you give us the original tax return for filing.
- Both you AND a representative of Just Us Women Productions, LLC MUST SIGN every return.
- Just Us Women Productions, LLC is NOT an attorney and is NOT licensed by the State Board for Public Accounting.
- Just Us Women Productions, LLC will NOT represent you if you get AUDITED.

## CONSUMER BILL OF RIGHTS

By law, tax preparers must give you a free, current, and legible copy of the Consumer Bill of Rights Regarding Tax Preparers before beginning any discussions about tax preparation services. The tax preparer must let you review that document and answer any questions you have.

To file a complaint about this business for services rendered in New York City, contact 311 or visit DCA's website [nyc.gov/dca](https://nyc.gov/dca).



## Consumer Bill of Rights Regarding Tax Preparers

### Tax return preparers must:

- post their New York State Tax Preparer Registration Certificate and price list;
- tell you up front whether they will represent you if your return is audited later;
- ask you about your income, expenses, family, and any other information or documents needed to accurately complete your return;
- allow you to review your completed return – including your bank account information – and ask questions before you sign it;
- give you a written statement of any interest and fees you will be charged if you choose a refund anticipation loan (refund advance) or a refund anticipation check (refund transfer) instead of having your refund deposited directly into your bank account;
- sign your tax return and enter the preparer tax identification number (PTIN) and New York tax preparer identification number (NYTPRIN), if applicable;
- e-File your tax return;
- give you a year-round address and phone number you can use if you have questions or concerns about your return; and
- provide you with a copy of your filed return.

If your tax preparer does not follow these requirements, you may file a complaint with the Office of Professional Responsibility at [www.tax.ny.gov](http://www.tax.ny.gov) (search: *tax preparer complaint*).

For more information, call **518-457-5181**.

Scan this QR code for more information, including additional rights you have as a New York State taxpayer and content in the following languages:

Español  
Kreyòl ayisyen

中文版  
한국어

Русский  
Italiano

বাঙালি  
عبرع

עברית  
Polski



## To file a complaint about a tax return preparer:

If your tax return preparer does not follow these requirements, you may file a complaint with the Office of Professional Responsibility by:

- visiting our website at [www.tax.ny.gov](http://www.tax.ny.gov) (search: complaint)
- calling 518-457-5181

You can also report tax evasion and fraud online or by calling 518-457-0578. The information is kept confidential. The Tax Department takes this type of illegal activity seriously, promptly reviews each complaint, and takes corrective action when appropriate.



## Office of Professional Responsibility

We're committed to holding tax return preparers to the highest standards of quality service. We work closely with professional societies, consumer advocacy groups, and law enforcement to ensure all tax preparers perform their duties in an ethical and legal manner.

New York is one of only seven states to regulate the tax preparer industry.

### Initiatives:

- require all non-exempt tax return preparers to register with the New York State Tax Department
- help consumers understand their rights when hiring a tax return preparer
- identify and discipline tax return preparers who fail to meet regulatory standards



Department of  
Taxation and Finance

[www.tax.ny.gov](http://www.tax.ny.gov)

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Department of  
Taxation and Finance

# Consumer Bill of Rights

## Regarding Tax Preparers







## Know your rights before you hire a tax return preparer

Most tax return preparers act within the law and treat their clients fairly, but there are some who do not.

This brochure contains important information about how to protect yourself when you hire a tax return preparer.

For more information, call **518-457-5181**.

Scan this QR code for more information, including additional rights you have as a New York State taxpayer. Information is also available in Español, 中文版, Русский, বাংলা, יידיש, Kreyòl ayisyen, 한국어, Italiano, العربية, and Polski. (search: *language*).



## Tax return preparers must:

- post their New York State Tax Preparer Registration Certificate and price list;
- tell you up front whether they will represent you if your return is audited later;
- ask you about your income, expenses, family, and any other information or documents needed to accurately complete your return;
- allow you to review your completed return (including your bank account information) and ask questions before you sign it;
- give you a written statement of any interest and fees you will be charged if you choose a refund anticipation loan (refund advance) or a refund anticipation check (refund transfer) instead of having your refund deposited directly into your bank account;
- sign your tax return and enter the preparer tax identification number (PTIN) and New York tax preparer identification number (NYTPRIN), if applicable;
- e-File your tax return;
- give you a year-round address and phone number you can use if you have questions or concerns about your return; and
- give you a copy of your filed return.

## A tax return preparer should never ask you to sign:

- a blank return;
- an incomplete return;
- a return with false information on it; or
- a return with information that you don't understand.

## A tax return preparer should never charge a separate fee to e-file your New York return, and should never guarantee that:

- you'll receive a tax refund; or
- you won't be audited by the IRS or the New York State Tax Department.



# Consumer Bill of Rights Regarding Tax Preparers

*By law, tax preparers must give you a copy of this document before beginning any discussions about tax preparation services. The tax preparer must let you review this document and must answer any questions you have.*

## You have the right to know:

- **Identification and qualifications of the tax preparer.** Tax preparers must tell you if they are NOT an attorney or Certified Public Accountant (CPA). Tax preparers that are not attorneys or CPAs must have a sign stating their name, address, phone number, and relevant qualifications.
- **Fees and additional charges.** Tax preparers must have a sign listing the tax preparation services they offer, the price of each service, and any additional fees they charge.
- **Options for paying for service and receiving your refund.** Tax preparers cannot require you to use a Refund Anticipation Loan/Refund Advance Loan (RAL), Refund Anticipation Check (RAC), Refund Transfer, or other similar products. RACs and Refund Transfers are deferred payment options, which mean you do not pay for service now but money will be taken from your refund. Be aware that all of these options may have additional fees, increase the tax preparation fee, and/or delay the receipt of your refund.
- **Whether or not the tax preparer will represent you at a government audit.** Tax preparers must represent you or provide you with representation at an audit unless they post a sign stating they will not represent you.

## BEFORE YOU PAY for tax preparation services, you have the right to receive:

- **A written list of the refund options and tax services** offered by the tax preparer.
- **A written estimate of the total cost of each service** offered by the tax preparer, including basic filing fees, interest rates, RAL, RAC, and Refund Transfer processing fees, and any other related fees or charges.
- **A written estimate of how long you can expect to wait for your refund** based on the selected methods of payment and/or refund delivery.
- **A written estimated interest rate** for a RAL, or any other loan service, offered by the tax preparer.

### Deferred Payment Options

The tax preparer may offer you products that let you delay payment for service; however, money will be taken out of your refund to pay the fees you owe. These deferred payment products may include a **Refund Advance Check (RAC)** or a **Refund Transfer**. Be aware that these products can have unexpected *additional* fees.

If you use the RAC or Refund Transfer payment option, typically the tax preparer will set up a temporary bank account in your name into which your refund will be directly deposited. The tax preparer deducts tax preparation fees and any extra fees for using a RAC or Refund Transfer from your refund, then gives the remaining money to you. If your refund does not cover all of the tax preparation fees, some preparers may use a third-party debt collection business to collect any remaining balance.

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## Common Terms

**IRS Form 1040:** You use this form to file your taxes with the Internal Revenue Service (IRS). Form 1040 reports your personal information, such as name, Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN), as well as salary, wages, and other income. Your entries on Form 1040 determine if you owe money to the government or if you will receive a tax refund. Depending on your situation, you may need to submit additional IRS Forms or Schedules. Some tax preparers may charge fees based on the number of forms they need to use to file your taxes. You can file taxes by mail or online (e-file).

**Tax Refund:** You will get money (refund) from the IRS, New York State Department of Taxation and Finance, or other state tax agencies if you paid more taxes than you owed. The fastest way to receive your refund is to choose direct deposit into your bank account.

## You have the right to receive:

- **A copy of your tax return** prepared at the time the original is filed or given to you to file.  
(Note: Tax preparers must sign every tax return they prepare.)
- **An itemized receipt** listing the individual cost of each service provided and each form prepared for you. The receipt must list the address and phone number where you can contact the tax preparer throughout the year.
- **Your personal papers returned to you upon request** at the time your tax return is filed or given to you to file (unless the tax preparer is specifically permitted to keep such papers under New York State law).

## It is illegal for a tax preparer to:

- Ask you to sign a blank or incomplete tax return or alter a tax return after you have signed it unless you give written consent.
- Charge a fee based upon the amount of tax you owe or the refund you will receive.
- Guarantee a specific refund amount or guarantee that you will not be audited by any government tax agency.
- Request that you assign to the preparer any portion of your refund (if you receive one).
- Reveal any personal information to any person or business other than you or your authorized designee or anyone authorized to receive such information by court order or by law.
- Have your tax refund mailed to the tax preparer, unless you have signed a power of attorney containing such authorization.
- Ask you to violate any law, rule, or regulation.

## Beware of Refund Anticipation Loans/Refund Advance Loans (RALs)

- A RAL is a short-term loan. The loan amount is a portion of your estimated tax refund. The loan term is usually less than one month — the anticipated time for the tax preparer to receive your full refund. The tax preparer will deduct the loan amount (your loan payment) and any interest or fees from your full refund, then give you any remaining money.
- A RAL may be based on documents that are not considered final, such as a pay stub, and not a W-2. Your final tax return must include your final financial statements (e.g., W-2) since this information is shared with the IRS and New York State Department of Taxation and Finance. If your refund is less than expected, it might not be enough to pay off the RAL. You still must repay all of the loan, including any interest and fees.
- Some RALs have high interest rates. Even RALs marketed as “free” and other refund advance products can have fees.
- A RAL is not an “instant refund,” and tax preparers cannot use this or similar terms (“rapid refund,” “express refund,” or “fast cash”) that hide the fact that a RAL is a loan. *No one* can give you immediate access to your tax refund — either the full amount or an “advance” — before the IRS or New York State issues it.
- Taking out a RAL is optional. Tax preparers cannot require you to take out a RAL.

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- **BEFORE YOU TAKE OUT A RAL**, the tax preparer must give you a one-page document that tells you in both English and Spanish:
  - you are not required to enter into the RAL;
  - the RAL is a loan you must repay regardless of the amount of your tax refund;
  - the amount of your expected tax refund;
  - the fees for the RAL and approximate amount you will receive as your loan;
  - the interest rate expressed as the estimated annual percentage rate (APR) based on the amount of time the loan will be outstanding, if applicable;
  - the approximate date you would get your loan money if you take out a RAL; and
  - the approximate date you would get your refund without the RAL.
- If you cannot read English or Spanish, the tax preparer must explain this information to you in a language that you understand.

### Things to Review on Your Tax Paperwork:

- Make sure that all information is accurate, including your name and mailing address.
- Make sure that the way you want to receive your refund, especially bank account information, is accurate.
  - *If you requested direct deposit of your refund to a personal bank account*, make sure the account number is correct. The fastest way to receive your refund is through direct deposit to a personal bank account.
  - *If you selected a RAL, RAC, or Refund Transfer payment option*, the number of the temporary bank account set up by the tax preparer in your name will be in your return.

**Note:** The IRS or New York State Department of Taxation and Finance may use the bank account information in your return to deposit additional payments, such as stimulus payments or advance Child Tax Credit payments. If your return has information for a temporary bank account (for a RAL, RAC, or Refund Transfer), you may receive any additional payments by mail instead of direct deposit. Payment may be in the form of a check or prepaid debit card.

*Remember, you have a right to receive a written estimate of the total cost of each service offered by the tax preparer, including refund advance or deferred payment products, and the time it will take for you to receive your refund with or without a RAL, RAC, or Refund Transfer, so be sure to ask.*

**For more information or to file a complaint against a tax preparer, contact 311 or visit [nyc.gov/dcwp](https://nyc.gov/dcwp)**



You may qualify for **NYC Free Tax Prep** services, which could help you claim important tax credits like the Earned Income Tax Credit (EITC) and the New York City Child Care Tax Credit (CCTC). For more information, call **311** or visit [nyc.gov/taxprep](https://nyc.gov/taxprep)



# Your Rights as a Taxpayer

Publication 1

This publication explains your rights as a taxpayer and the processes for examination, appeal, collection, and refunds. Also available in Spanish.

## The Taxpayer Bill of Rights

### 1. The Right to Be Informed

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

### 2. The Right to Quality Service

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

### 3. The Right to Pay No More than the Correct Amount of Tax

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

### 4. The Right to Challenge the IRS's Position and Be Heard

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

### 5. The Right to Appeal an IRS Decision in an Independent Forum

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

### 6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

### 7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

### 8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

### 9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

### 10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

#### The IRS Mission

Provide America's taxpayers top-quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all.

# Examinations, Appeals, Collections, and Refunds

## Examinations (Audits)

We accept most taxpayers' returns as filed. If we inquire about your return or select it for examination, it does not suggest that you are dishonest. The inquiry or examination may or may not result in more tax. We may close your case without change; or, you may receive a refund.

The process of selecting a return for examination usually begins in one of two ways. First, we use computer programs to identify returns that may have incorrect amounts. These programs may be based on information returns, such as Forms 1099 and W-2, on studies of past examinations, or on certain issues identified by compliance projects. Second, we use information from outside sources that indicates that a return may have incorrect amounts. These sources may include newspapers, public records, and individuals. If we determine that the information is accurate and reliable, we may use it to select a return for examination.

Publication 556, Examination of Returns, Appeal Rights, and Claims for Refund, explains the rules and procedures that we follow in examinations. The following sections give an overview of how we conduct examinations.

### By Mail

We handle many examinations and inquiries by mail. We will send you a letter with either a request for more information or a reason why we believe a change to your return may be needed. You can respond by mail or you can request a personal interview with an examiner. If you mail us the requested information or provide an explanation, we may or may not agree with you, and we will explain the reasons for any changes. Please do not hesitate to write to us about anything you do not understand.

### By Interview

If we notify you that we will conduct your examination through a personal interview, or you request such an interview, you have the right to ask that the examination take place at a reasonable time and place that is convenient for both you and the IRS. If our examiner proposes any changes to your return, he or she will explain the reasons for the changes. If you do not agree with these changes, you can meet with the examiner's supervisor.

### Repeat Examinations

If we examined your return for the same items in either of the 2 previous years and proposed no change to your tax liability, please contact us as soon as possible so we can see if we should discontinue the examination.

### Appeals

If you do not agree with the examiner's proposed changes, you can appeal them to

the Appeals Office of the IRS. Most differences can be settled without expensive and time-consuming court trials. Your appeal rights are explained in detail in both Publication 5, Your Appeal Rights and How To Prepare a Protest If You Don't Agree, and Publication 556, Examination of Returns, Appeal Rights, and Claims for Refund.

If you do not wish to use the Appeals Office or disagree with its findings, you may be able to take your case to the U.S. Tax Court, U.S. Court of Federal Claims, or the U.S. District Court where you live. If you take your case to court, the IRS will have the burden of proving certain facts if you kept adequate records to show your tax liability, cooperated with the IRS, and meet certain other conditions. If the court agrees with you on most issues in your case and finds that our position was largely unjustified, you may be able to recover some of your administrative and litigation costs. You will not be eligible to recover these costs unless you tried to resolve your case administratively, including going through the appeals system, and you gave us the information necessary to resolve the case.

## Collections

Publication 594, The IRS Collection Process, explains your rights and responsibilities regarding payment of federal taxes. It describes:

- What to do when you owe taxes. It describes what to do if you get a tax bill and what to do if you think your bill is wrong. It also covers making installment payments, delaying collection action, and submitting an offer in compromise.
- IRS collection actions. It covers liens, releasing a lien, levies, releasing a levy, seizures and sales, and release of property.
- IRS certification to the State Department of a seriously delinquent tax debt, which will generally result in denial of a passport application and may lead to revocation of a passport.

Your collection appeal rights are explained in detail in Publication 1660, Collection Appeal Rights.

## Innocent Spouse Relief

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties due on your joint return. However, if you qualify for innocent spouse relief, you may be relieved of part or all of the joint liability. To request relief, you must file Form 8857, Request for Innocent Spouse Relief. For more information on innocent spouse relief, see Publication 971, Innocent Spouse Relief, and Form 8857.

## Potential Third Party Contacts

Generally, the IRS will deal directly with you or your duly authorized representative.

However, we sometimes talk with other persons if we need information that you have been unable to provide, or to verify information we have received. If we do contact other persons, such as a neighbor, bank, employer, or employees, we will generally need to tell them limited information, such as your name. The law prohibits us from disclosing any more information than is necessary to obtain or verify the information we are seeking. Our need to contact other persons may continue as long as there is activity in your case. If we do contact other persons, you have a right to request a list of those contacted. Your request can be made by telephone, in writing, or during a personal interview.

## Refunds

You may file a claim for refund if you think you paid too much tax. You must generally file the claim within 3 years from the date you filed your original return or 2 years from the date you paid the tax, whichever is later. The law generally provides for interest on your refund if it is not paid within 45 days of the date you filed your return or claim for refund. Publication 556, Examination of Returns, Appeal Rights, and Claims for Refund, has more information on refunds.

If you were due a refund but you did not file a return, you generally must file your return within 3 years from the date the return was due (including extensions) to get that refund.

## Taxpayer Advocate Service

TAS is an *independent* organization within the IRS that can help protect your taxpayer rights. We can offer you help if your tax problem is causing a hardship, or you've tried but haven't been able to resolve your problem with the IRS. If you qualify for our assistance, which is always free, we will do everything possible to help you. Visit [www.taxpayeradvocate.irs.gov](http://www.taxpayeradvocate.irs.gov) or call 1-877-777-4778.

## Tax Information

The IRS provides the following sources for forms, publications, and additional information.

- **Tax Questions:** 1-800-829-1040 (1-800-829-4059 for TTY/TDD)
- **Forms and Publications:** 1-800-829-3676 (1-800-829-4059 for TTY/TDD)
- **Internet:** [www.irs.gov](http://www.irs.gov)
- **Small Business Ombudsman:** A small business entity can participate in the regulatory process and comment on enforcement actions of the IRS by calling 1-888-REG-FAIR.
- **Treasury Inspector General for Tax Administration:** You can confidentially report misconduct, waste, fraud, or abuse by an IRS employee by calling 1-800-366-4484 (1-800-877-8339 for TTY/TDD). You can remain anonymous.