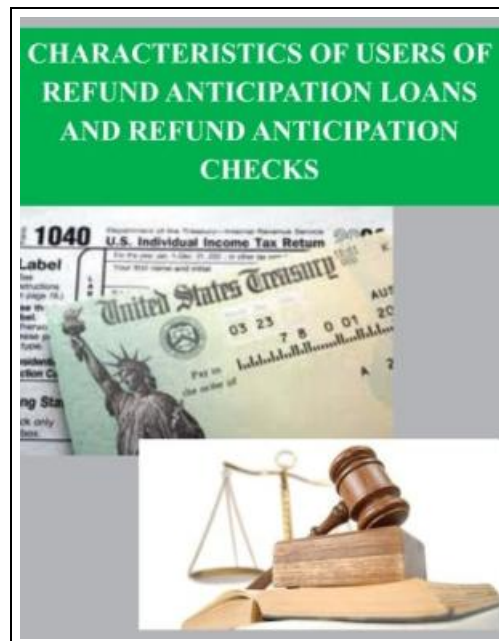


Characteristics of Users of Refund Anticipation Loans and Refund Anticipation Checks (Paperback)



Filesize: 9.54 MB

Reviews

This book is fantastic. This is certainly for all those who statte there had not been a really worth reading. It is extremely difficult to leave it before concluding, once you begin to read the book.

(Prof. Dale Fahey MD)

CHARACTERISTICS OF USERS OF REFUND ANTICIPATION LOANS AND REFUND ANTICIPATION CHECKS (PAPERBACK)

[DOWNLOAD](#)

Createspace, United States, 2014. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****.Refund anticipation loans (RALs) are bank loans secured by the taxpayer's expected refund and Refund anticipation checks (RACs) are temporary bank accounts established on behalf of a taxpayer into which a direct deposit refund can be received. The goal of this project is to provide greater information on the characteristics of RAL/RAC users and why they choose these products. We find that among the most important characteristics influencing RAL/RAC use were lower income, young adulthood, single head-of-household filing status, receipt of the Earned Income Tax Credit (EITC), and use of a paid preparer. We also find that RALs and RACs are highly spatially concentrated and that living in the poorest communities is associated with dramatic increases in use of these products, even after controlling for a taxpayer's income and filing status. Also, for the first time, we found some unique differences in the use of RALs versus RACs according to such variables as military status. Finally, we find that individuals with any interest and dividend income used RALs and RACs to a much smaller degree than did those with otherwise similar characteristics. RALs and RACs are used by one in seven tax filers-and more than one in six filers who receive refunds. Taxpayers are able to receive their refunds more quickly than a mailed check by using RALs, often in one to three days. RACs are no quicker than other IRS direct deposit returns, but for those who lack a bank account, and/or would receive a paper check, they may speed up receipt of refund by up to six weeks. Both RALs and RACs enable payment of tax preparation fees out of the expected refund. To gain a better understanding of...



[Read Characteristics of Users of Refund Anticipation Loans and Refund Anticipation Checks \(Paperback\) Online](#)
[Download PDF Characteristics of Users of Refund Anticipation Loans and Refund Anticipation Checks \(Paperback\)](#)

Relevant Books

**Taken: Short Stories of Her First Time**

Speedy Publishing LLC, United States, 2015. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****. Taken is the intimate and sensually heated account of two...

[Save Book »](#)

**The Mystery of God s Evidence They Don t Want You to Know of**

Createspace, United States, 2012. Paperback. Book Condition: New. 276 x 214 mm. Language: English . Brand New Book ***** Print on Demand *****. Save children s lives learn the discovery of God Can we discover God?...

[Save Book »](#)

**Everything Ser The Everything Green Baby Book From Pregnancy to Babys First Year An Easy and Affordable Guide to Help Moms Care for Their Baby And for the Earth by Jenn Savedge 2009 Paperback**

Book Condition: Brand New. Book Condition: Brand New.

[Save Book »](#)

**Baby Bargains Secrets to Saving 20 to 50 on Baby Furniture Equipment Clothes Toys Maternity Wear and Much Much More by Alan Fields and Denise Fields 2005 Paperback**

Book Condition: Brand New. Book Condition: Brand New.

[Save Book »](#)

**Daddyteller: How to Be a Hero to Your Kids and Teach Them What s Really by Telling Them One Simple Story at a Time**

Createspace, United States, 2013. Paperback. Book Condition: New. 214 x 149 mm. Language: English . Brand New Book ***** Print on Demand *****. You have the power, Dad, to influence and educate your child. You can...

[Save Book »](#)

**Crochet: Learn How to Make Money with Crochet and Create 10 Most Popular Crochet Patterns for Sale: (Learn to Read Crochet Patterns, Charts, and Graphs, Beginner s Crochet Guide with Pictures)**

Createspace, United States, 2015. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****.Getting Your FREE Bonus Download this book, read it to the end and

[Save ePub »](#)

**Hitler's Exiles: Personal Stories of the Flight from Nazi Germany to America**

New Press. Hardcover. Book Condition: New. 1565843940 Never Read-12+ year old Hardcover book with dust jacket-may have light shelf or handling wear-has a price sticker or price written inside front or back cover-publishers mark-Good Copy-

[Save ePub »](#)

**Your Planet Needs You!: A Kid's Guide to Going Green**

Macmillan Children's Books, 2009. Paperback. Book Condition: New. Rapidly dispatched worldwide from our clean, automated UK warehouse within 1-2 working days.

[Save ePub »](#)

**It's Just a Date: How to Get 'em, How to Read 'em, and How to Rock 'em**

HarperCollins Publishers. Paperback. Book Condition: new. BRAND NEW, It's Just a Date: How to Get 'em, How to Read 'em, and How to Rock 'em, Greg Behrendt, Amiira Ruotola-Behrendt, A fabulous new guide to dating

[Save ePub »](#)

**Fun to Learn Bible Lessons Preschool 20 Easy to Use Programs Vol 1 by Nancy Paulson 1993 Paperback**

Book Condition: Brand New. Book Condition: Brand New.

[Save ePub »](#)