

Signs of a Bad Refund Anticipation Loan

1: Triple-Digit Interest Rates

The annual interest rate of the predatory tax refund loan can be as high as 500%. These costly rates drain your hard-earned money.

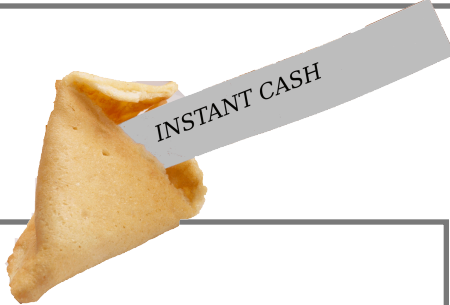


2: Excessive Fees

In addition to a high APR, bad tax refund loans are often loaded with unnecessary “administrative” fees.

3: Instant Cash Promises

The idea of “instant cash” may sound good, but in reality refund anticipation loans only speed up the refund process by a few days.



4: Larger Refund Guarantees

Be wary of any tax preparer that guarantees a larger-than-expected refund, particularly if such promises come with more fees.

