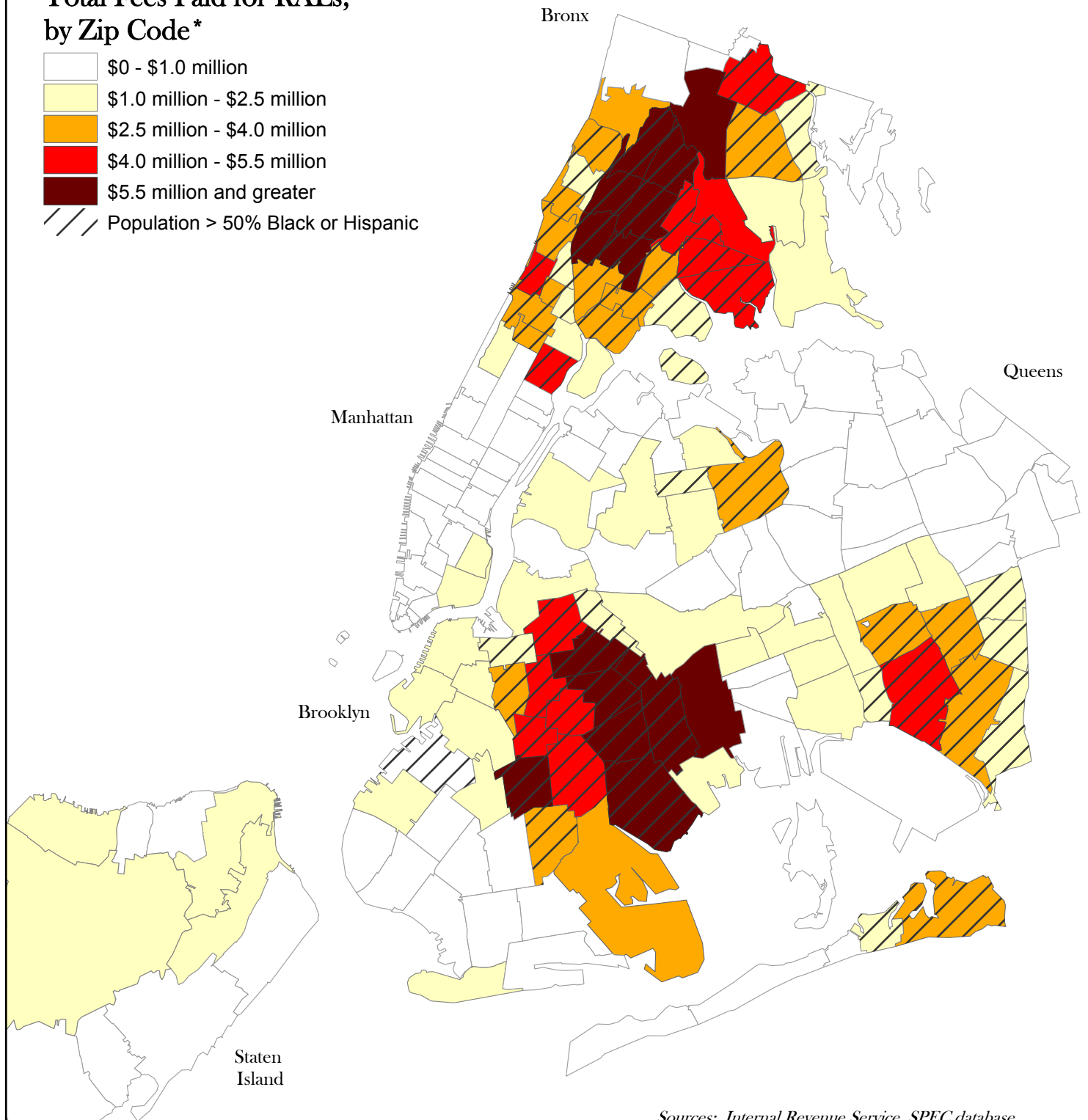


Fees Paid for Refund Anticipation Loans

New York City (2002 - 2005)

Total Fees Paid for RALs, by Zip Code*



Sources: Internal Revenue Service, SPEC database, all years for which data is available (tax returns filed in 2002, 2003, 2004 and 2005); U.S. Census Tracts (2000)



Prepared by the Neighborhood Economic Development Advocacy Project (NEDAP)
(212) 680-5100 / www.nedap.org
© 2007 NEDAP

* Dollar amount is an estimate, determined by multiplying the number of tax preparer debt inquiries (an indicator of a RAL application) by the national average fee amount for receiving a RAL. An estimated 90% of RALs applications are approved.