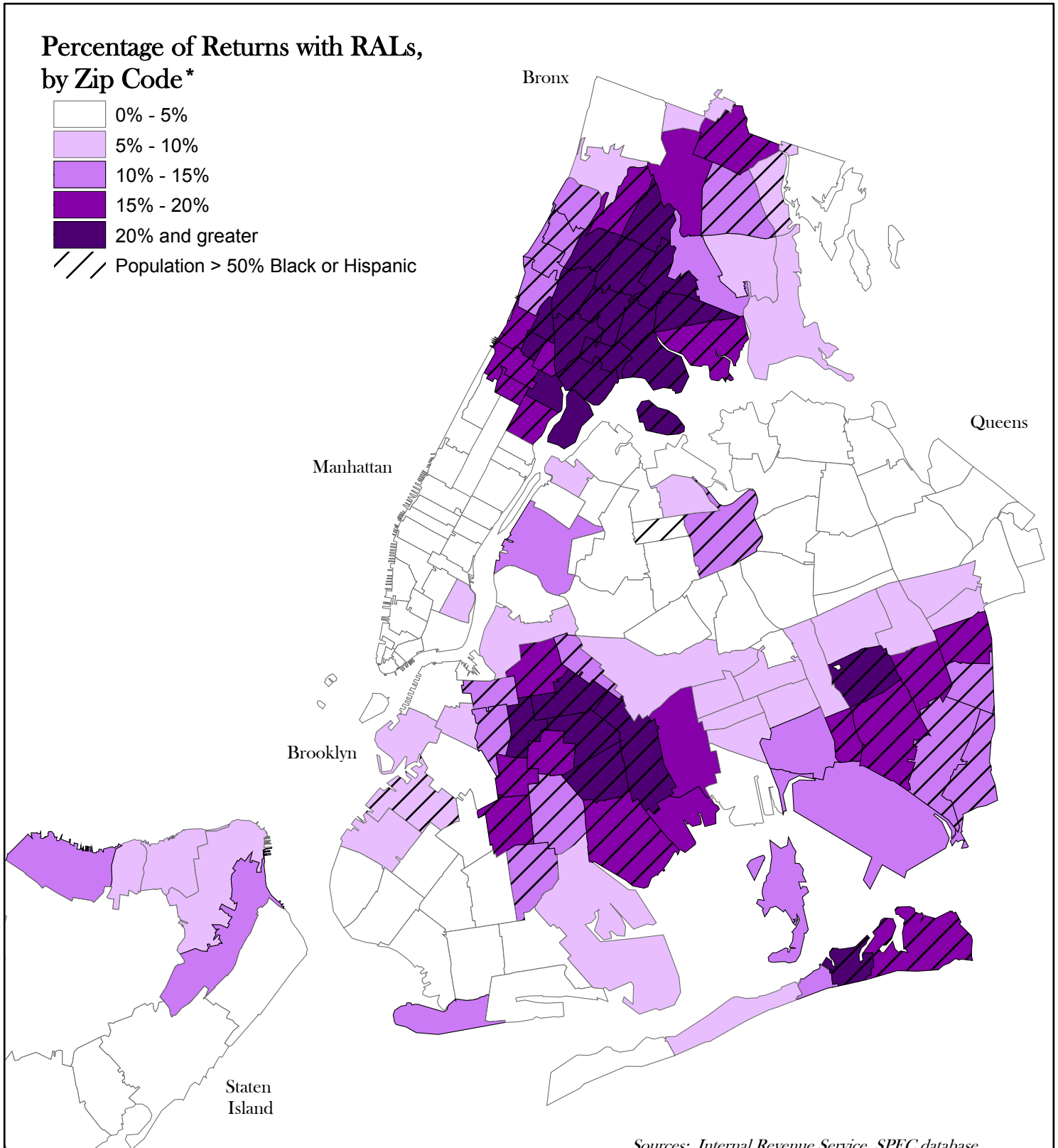


Percentage of Income Tax Returns with Refund Anticipation Loans New York City (2002 - 2005)



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)



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* Percentage is an estimate, determined by dividing the number of tax preparer debt inquiries (an indicator of a RAL application) by the total number of tax returns filed, by zip code. An estimated 90% of RALs applications are approved.