

# Tax Facts

## Get Your Refund Faster

(NAPSA)—Here's good financial news for a change: There are steps you can take to make April 15th a less taxing time—and even to get your tax refund as quickly as possible. A few do's and don'ts:

### Tips On Taxes

• **Do get organized.** Put all your tax-related documents into a big box as they come in the mail.

• **Don't miss the deadline.** If you think you will, file an extension with Form 4868 to avoid late filing penalties. Just remember, you still have to pay on time.

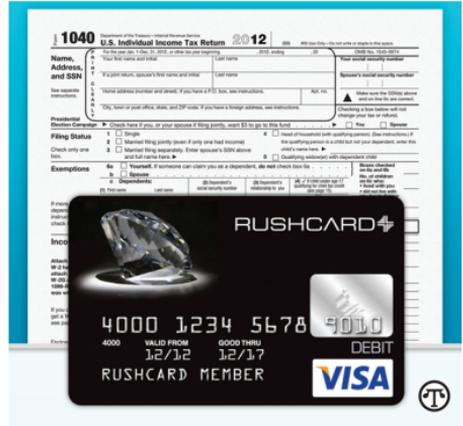
• **Do check everything.** In particular, make sure you've taken all the deductions to which you're entitled, that your math is correct and that you've signed the return.

• **Don't wait for your refund** to come in the mail. According to an IRS spokesperson, the best option for taxpayers is to forgo paper and file electronically with direct deposit chosen for a refund.

An IRS report reveals that e-file with direct deposit is the tax filing option for nearly 80 percent of Americans. Many would-be early filers, however, are low-income families that still lack access to bank accounts and direct deposit options, resulting in significant refund delays for them. They have to wait for paper checks to arrive in the mail, and then potentially experience high check-cashing fees to access their refunds.

Fortunately, there's a new option for tax filers looking to take advantage of direct deposit: prepaid debit cards. These cards, available online and in major retail stores, offer the unbanked consumer convenience and a way to reduce tax refund wait time.

According to a survey by Prepaid Visa RushCard, pioneered by Russell Simmons, 73 percent of



**Setting up a tax refund directly to a prepaid card can be easy and effective.**

card users who directly deposited their 2011 tax refund onto the card cited faster refunds as the No. 1 reason they chose to use direct deposit. In addition, nearly half said they used direct deposit to the card to avoid paying fees to a check casher.

### Free Food

Speed and convenience aren't the only benefits prepaid cards offer consumers. Many card companies offer incentives. For example, Visa Prepaid has the 2013 Tax Sweepstakes for Refund Load. Anyone who loads a refund onto an eligible Visa Prepaid card is automatically entered to win free groceries for a year. In addition, those who use the Visa Prepaid cards before April 15, 2013 can win one of 10 prizes every week, including a week of groceries or a family dinner.

### Learn More

For sweepstakes rules and regulations, see [www.facebook.com/visa-prepaid](http://www.facebook.com/visa-prepaid). To view the IRS report, visit [www.irs.gov](http://www.irs.gov). For more information on how to receive your tax refund via direct deposit, visit [www.rushcard.com/taxtime](http://www.rushcard.com/taxtime) or call (866) RUSHCARD.