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Marc A. Hebert's 'Money \$ense': Choosing a tax adviser

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TAX SEASON is here, and perhaps this is the year you have decided you just don't want to prepare your own tax return. Hiring a tax adviser or accountant could be more convenient and may even help you save money on various deductions and credits you were unaware of.

Here are a few factors to consider when choosing professional assistance to help you get your return filed.

The first step when beginning a search for tax help is to determine your needs. How complicated is your financial situation? For relatively straightforward returns, a non-licensed tax preparer could be appropriate for you. You can find such help at national tax chains such as H&R Block. The positive here is that the fee for tax services is usually less expensive than if you work with a licensed preparer. On the other hand, a non-licensed tax preparer may not be able to represent you in front of the IRS in the event of a discrepancy on your return.

The next group of professional to consider are certified public accountants (CPA). CPAs handle more complex tax situations and are for taxpayers wanting an ongoing relationship with the tax preparer. One other benefit to using a CPA is that they are able to educate you on tax strategies. Be sure to check that the CPA has specialized knowledge of individual income taxes and any unique situations you may have. Lastly, it is usually a good idea to check with the state Board of Accountancy for license and disciplinary actions taken against the CPA.

One last group of professionals includes enrolled agents and tax attorneys. Enrolled agents handle more complex tax returns and are used to represent taxpayers before the IRS. Enrolled agents may charge less than CPAs. Tax attorneys, on the other hand, handle returns in which serious legal issues are anticipated. This group is generally the most expensive type of tax professional.

Now that you've determined the type of tax professional that is most appropriate for your situation, the next step is to consider some other factors to make sure the professional will be able to provide you with the level of service you expect. Check that the professional has a year-round office – they need to be available when you need them. Verify the professional's reputation with family, friends and other professionals to check their standing in the community.



It's usually a good idea to meet and interview the preparer to make sure they are a good fit for you. During this meeting, ask them about the fees involved for their services. Be wary of those charging a percentage of your refund. Ask for an estimate as to how long it might take to prepare your return and whether they prepare the return themselves or have others prepare it for them.

Inquire about their qualifications and professional affiliations and make sure the preparer has a Preparers Tax Identification Number. Security is also a top concern with tax matters, so ask how they protect your personal and financial information and review a copy of their privacy policy. Check the Better Business Bureau for complaints against the professional. Lastly, remember to never sign a blank tax form.

You are ultimately responsible for your tax return. This is true no matter who prepares the return. Taxpayers need to review and understand the return prior to signing and filing it. If there is a refund involved, taxpayers should check the direct deposit information reflected on the return to make certain it is going to the appropriate bank account. If you take these steps, you should be able to save a lot of hassle and perhaps a little money around tax season.

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