

As Government Shutdown Continues, Your BBB is Open for Business!

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While the partial government shutdown is now in its fourth full week, you've noticed that many government websites are indicating they are not actively updating their information. Since Better Business Bureau (BBB) is not a government entity, bbb.org is in full operation! BBB is a non-profit organization that helps people find and recommend businesses, brands and charities they can trust.

Finding a trustworthy tax preparer is one thing you're probably looking for right now, as tax filing season begins January 29. Unfortunately, the IRS is one of the government entities affected by the shutdown. Taxes are still due, and it was indicated recently that tax refunds will more than likely still be processed, however, consumers may find it difficult to get ahold of an IRS agent for tax-related questions. BBB can help!

If you're looking for a trustworthy tax preparer, BBB recommends:

- **Get Referrals:** Ask friends and family for recommendations, then check BBB Business Profiles at bbb.org and read the complaint details and customer reviews to determine whether you want to work with that tax preparer.
- **Look for Credentials:** Enrolled Agents, Certified Public Accountants (CPAs) and tax attorneys have unlimited rights to represent their clients to the IRS on all matters.
- **Make sure they're properly registered:** A tax preparer must obtain a PTIN from the IRS. Never let someone work on your taxes unless they have this number. Don't be afraid to ask about this or other qualifications; a capable professional does not mind questions.

So, what else might you have trouble with during the partial government shutdown? Home buyers looking to buy a new home or refinance a mortgage insured by the Federal Housing Administration may be put on standby. Because the lender depends on the IRS to provide and confirm the borrower's federal tax return, the process will have to wait until IRS employees are back at work.

Besides the IRS, other government entities affected by the shutdown may affect you as a consumer. The Small Business Administration (SBA) is closed during the shutdown, meaning loan applications that small businesses and startups typically use cannot be processed. The Department of Housing and Urban Development (HUD) is also affected, so new housing development grants, loans for new home buyers and housing quality inspections may be delayed.

Consumers may also run into problems getting up-to-date information from USA.gov, the National Do Not Call Registry and Federal Trade Commission (FTC), with that website specifically stating; "The FTC is closed due to the lapse in government funding." Consumers, however, can find up-to-date business and scam-related advice on bbb.org. Just scroll down on the website to the "Latest

News" and "Latest Scam Information." For more information on this story, visit your BBB's independent blog, watchyourbuck.com.

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