

Here are six things you've probably never been told by a tax pro:

1. That first meeting? **You'll probably get charged less if you've got your stuff together.** Most tax pros charge based on some combination of hourly rates, complexity of the tax return and the so-called "hassle factor." Having information dribble in — one form this week, a couple of necessary numbers next week — increases the hassle factor, and the amount the tax pro is going to want to charge. As one tax pro said, "I wish there was a nice way I could tell clients to wait until they think they've got all their information and not both sending me part of it now and part later. I cannot complete the puzzle until they give me all the pieces." Another tax pro was more direct. "Every time I open up a client's file to add another form or another piece of information, the cost of preparing the return goes up," he said. "I charge for my time. How else can it be?"

2. **The early bird gets more attention.** It's human nature. Early in the tax season, tax pros feel like they have more time. This doesn't necessarily mean you're going to get a "better" return — a good tax pro should go through the same questions and process regardless of when the return is done. But you have to figure that if your return is being worked on early in the tax season, a little more time (including time talking with you) is going to go into it than would otherwise be the case. If I had to use a tax pro, I would see him or her in mid-February. Each tax office has its own "crunch" period, but for most the worst weeks fall somewhere between March 15 and April 15. Interestingly, Tax Day itself, April 15, often is not that bad a day. Many tax professionals, including myself, leave that day open for any last-second calls and clients picking up their returns. All the returns that are going out will have been finished by the 13th or 14th of the month.

3. **We don't like last-second rush jobs.** And you shouldn't, either. I want to do a good job for all of my clients. If someone I've never talked to before calls me on April 12, saying he needs to file by April 15, I'm probably going to refer him to someone else. I don't want to take on a new client that close to the deadline and potentially take time from my existing clients. Many of my peers feel the same way about those last-second rush jobs. However, read on to No. 4.

Note to self:
DO THIS!

4. **Extensions are fine by us.** Many taxpayers worry that they're going to have trouble with the IRS if they file an extension. I've never seen any evidence of that. In fact, extensions are the perfect solution for the taxpayer who would otherwise be a "rush job." It's way better to file an extension and send in an accurate return later than it is to rush to meet the April 15 deadline and later discover things you missed that require you to amend the return. With the extra time afforded by an extension, we can go over a client's tax situation after April 15 and make sure we've gotten all the documentation and asked all the questions that could help trim their tax bill. Individuals can get an extra four months to send in their return by filing Form 4868 by April 15.

5. ~~**Don't ask us to help you cheat.**~~ We don't want to do it. We can't do it. And in a legal proceeding, we may even have to testify that you confidentiality of their client's information, but we generally do not have the same kind of attorney-client privilege that lawyers enjoy.)"One client wrote me a letter telling me they were going to have some income that they would not be declaring," remembers one tax pro. Yikes. There's a lot a good tax pro can do to help you pay no more in taxes than you are legally required to pay. There's nothing a good tax pro can do to help you cheat. If that's the kind of "help" you want, you should just do your own returns.

6. **The person preparing your taxes may make less than a fast-food worker.** I was in a cab one day and started talking with the driver. It turned out that he had more than one profession. His other job: working during the tax season for one of the big tax return chains. For this part-time, seasonal work, he made about \$9 an hour — pretty low, to my mind, for someone doing work so closely related to your financial life. But he wasn't a certified public accountant or an enrolled agent — professionals recognized as specialists. And he didn't have to have any formal training beyond the coursework offered by the company that hired him. Firms may have more highly trained or experienced people reviewing the work of low-paid assistants. If you want to know, you'll have to ask.

