According to the Internal Revenue Service, around one in five taxpayers wait until the last week before April 15 to file their taxes. There are a five reasons why you shouldn't wait to file this year:

- 1. If you have to pay, waiting to file your taxes gives you less time to come up with the funds to get the IRS off your back.
- 2. Tax preparers get busier the closer it gets to the tax deadline. Filing earlier gives you a less tired, less frustrated tax preparer and the ability to double check your return before you submit it.
- 3. Think about your refund: this is your money! It's your money that the government has taken, interest-free in 2009 and the longer you wait to file, the less your dollars are worth.
- 4. A lot of businesses have tax-time deals and discounts. However, don't be fooled by too-good-to-be-true offers. Recognize that they probably are too good to be true and check the fine print before you agree to anything. Tax refunds can also be good down payments on larger purchases, such as mattresses, cars, or appliances.
- 5. Your tax refund can be used to pay off your debt. The longer you wait to file and get your refund, the more interest that can accumulate on those credit cards and loans. File early, pay your debts earlier, and save yourself some money in the meantime.