

# What is the PATH Act and How Does It Affect Your Tax Season Sales?

## What is PATH?

**P**rotecting  
**A**mericans against  
**T**ax  
**H**ikes

Passed by Congress in  
**2015**



Impact first seen in  
**2017.**

## What is its impact?



Requires that the majority of tax refunds not be processed until after February 15

Those affected: Low income tax payers eligible for

**E**arned **A**dditional  
**I**ncome **O**R **C**hild  
**T**ax **T**ax  
**C**redit **C**redit

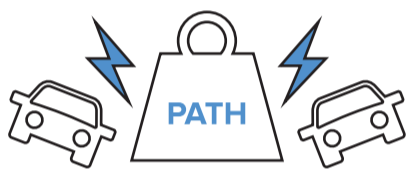


Shortens your Tax Season sales window to approximately 1 week!

LAST YEAR



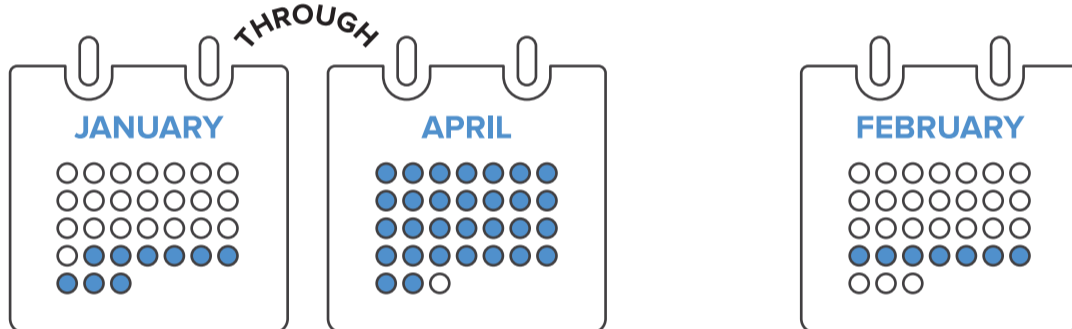
OF REFUNDS WERE ISSUED ON FEBRUARY 27TH AND 28TH.



## How does it affect car dealerships?

PREVIOUS TAX SEASON

NEW TAX SEASON

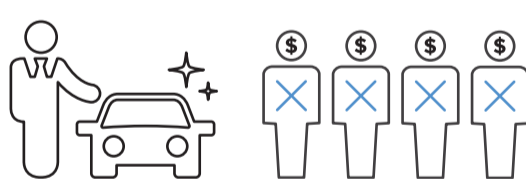


## Why is that a problem?

Most car dealerships don't have



to capture all those potential buyers in this shortened period



so they lose sales they would have closed in previous years.

## What does that mean in terms of car sales?

It means that your dealership needs to prepare to:



**A.** Engage with potential buyers now and lock in the sale using a tax refund advance

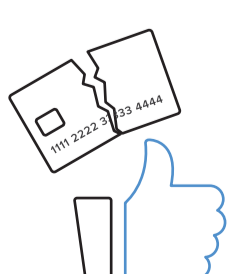


**B.** Plan to maximize sales from now through February with inventory, staffing, marketing, etc.

## Plan now to minimize your risk with the leading GPS solution:



You can minimize your risk and



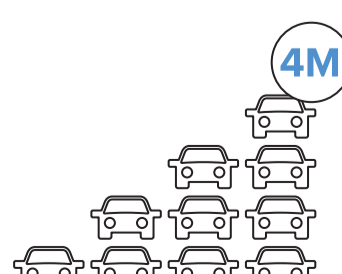
loan to more credit challenged customers

With the support of the leading



GPS solution in the industry

Trusted to protect nearly



4 million vehicles