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Dealing With the Tax Man

◆ **Always file your tax returns!**

Even if you owe and cannot pay, file on time or request an extension. You can arrange payments later. If you need help completing your tax forms, call First Call for Help at 1-800-543-7709.

◆ **Keep informed of your rights and responsibilities!**

Ask the IRS for form 594, "Understanding the Collection Process." In Minnesota, ask the Dept. of Revenue for Fact Sheet #12, "Filing Past-Due Returns."

◆ **Seek help from the IRS Taxpayer Advocate Service!**

If you are unable to resolve a dispute with the IRS, call the Taxpayer Advocate Service at 1-877-777-4778, or ask the IRS for publication 1546 to locate a service near you.

◆ **Set up a payment plan for tax debts!**

Both the IRS and the state departments of revenue will set up repayment plans for taxes owed. Guidelines will vary, depending on your status. For federal taxes owed, complete IRS form 9465, Installment Agreement Request (you will be charged \$43 to set up an installment agreement with the IRS.) For state taxes owed, contact your state dept. of revenue. Remember: a payment plan is a privilege not a right! Be sure you follow through on any promises you make.

◆ **Be aware of penalties and interest charged for filing or paying late!**

IRS and the state departments of revenue will assess interest and late fees for both late filing and late payments. Interest on state and federal tax debt changes each year.

◆ **Take steps to insure that you won't owe again next year!**

Carefully calculate your withholding to avoid owing taxes. The IRS has a withholding calculator to help you determine proper withholding levels. Go to WWW.IRS.GOV, or call 1-800-829-1040 for help.

◆ **Take your taxes seriously!**

Don't ignore notices from the IRS or your state department of revenue. If you continue to ignore tax debt owed, they can levy your wages, seize and sell your property with little or no notice.

◆ **It's never too late to file back tax returns!**

Even if the IRS or the dept. of revenue have placed a levy against you, it may still be possible to work out a repayment plan. Contact the IRS's Taxpayer Advocate Service or your state dept. of revenue for assistance.



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