



IRS Nationwide  
**TaxForum** | 2020

# Impact of Non-filing and Non-payment

## IRS Commitment

The IRS is committed to fairness in the tax system and wants to remind people across all income categories to file on time.

Filing on time saves tax dollars because it costs less to process timely filed returns.

## Who Should File?

- See Form 1040 instructions
- Filing requirements factors
- Individuals meeting income requirement must file on time
- Form 1040 instructions available online or by calling 1-800-829-3676

# Filing Past Due Returns

- No notice received
  - Encourage taxpayers to file missing returns
  - Don't wait for a notice
- Notice received
  - Follow mailing instructions
  - Avoid processing delays

## Why File Now?

- Three-year refund statute
- Future refunds
- Failure-to-file penalty
- Late payment penalties and interest
- Installment Agreements
- Stimulus payments
- OIC cannot be accepted with unfiled returns

# Why File Now?

Proof of filing required:

- Mortgage
- Free Application for Federal Student Aid (FAFSA)
- Social Security benefits based on self-employment

## Why File Now

### Substitute for Return:

- Return not filed
- Statutory Notice of Deficiency
- Exemptions, itemized deductions or other credits
- File after Substitute for Return assessment

# Filing a Past-Due Return

Assist taxpayers by:

- Requesting income documents
- Requesting tax forms
- Finding out where to file
- Providing payment assistance
- Adjusting withholding

# Requesting Income Documents

Request copies of income transcripts:

- Get Transcript Online
- Form 4506-T, Request for Transcript of Tax Return
- Number on notice
- Request from payers

More info at [IRS.gov/transcripts](https://www.irs.gov/transcripts)

# Request Prior Year Tax Forms

Online

[IRS.gov/app/picklist/list/priorFormPublication.html](https://www.irs.gov/app/picklist/list/priorFormPublication.html)

Call

1-800-Tax-Form (1-800-829-3676); or

1-800-829-4059 for TTY/TDD

## Where to File

- Follow instructions on delinquency notices
- Filing locations available in Form 1040 instructions
- Where to File Paper Returns With or Without a Payment
  - [IRS.gov/filing/where-to-file-paper-tax-returns-with-or-without-a-payment](https://www.irs.gov/filing/where-to-file-paper-tax-returns-with-or-without-a-payment)

# Where to File Electronically

1. IRS Free File or Fillable Forms
  - IRS Free File – AGI \$69,000 or less
  - Free File Fillable Forms – AGI above \$69,000
2. Free Tax Return Preparation Site
  - IRS Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs
3. Commercial software
4. Authorized e-File provider

More info at [IRS.gov/filing/e-file-options](https://www.irs.gov/filing/e-file-options)

# Providing Payment Assistance

Taxpayers have options to pay the amount they owe:

- Direct pay
- Electronic Funds Withdrawal
- Mailing a check or money order

More info at [IRS.gov/Payments](https://www.irs.gov/Payments)

# Providing Payment Assistance

- Payment Plans (including Installment Agreements)
  - Online Payment Agreement
  - Form 9465, Installment Agreement
- Offer in Compromise
  - Offer to settle tax debt for less
  - Use Pre-Qualifier Tool

More info at [IRS.gov/PaymentPlan](https://www.irs.gov/PaymentPlan)

# Adjusting Withholding

- Taxpayers who owe should review their withholding
  - A withholding estimator is available at IRS.gov
- Self-employed taxpayers should review estimated payment options

More info:

- [IRS.gov/payments/tax-withholding](https://www.irs.gov/payments/tax-withholding)
- [IRS.gov/businesses/small-businesses-self-employed/estimates-taxes](https://www.irs.gov/businesses/small-businesses-self-employed/estimates-taxes)

# Common Taxpayer Mistakes

- Believes they have 3 years to file for refund
- Didn't file because they owe
- Receives Social Security benefits under income limit, but runs small business and forgets to report self-employment income
- Worked “under the table” and doesn't think they have to file
- Forgets to sign the return
- Forgets to include their Identity Protection Personal Identification Number (IP PIN)

## Reminders for Taxpayers

- Be proactive, not reactive with tax returns.
- File on time. Don't wait for a notice!
- Respond to notices asking for a return.
- Set up a payment plan using correct address.
- Check withholding for next year.

# Objectives

Today we have explained:

- What the filing requirements are
- Why the statute of limitations is so important
- What benefits there are to filing a tax return
- How to request income documents from the IRS

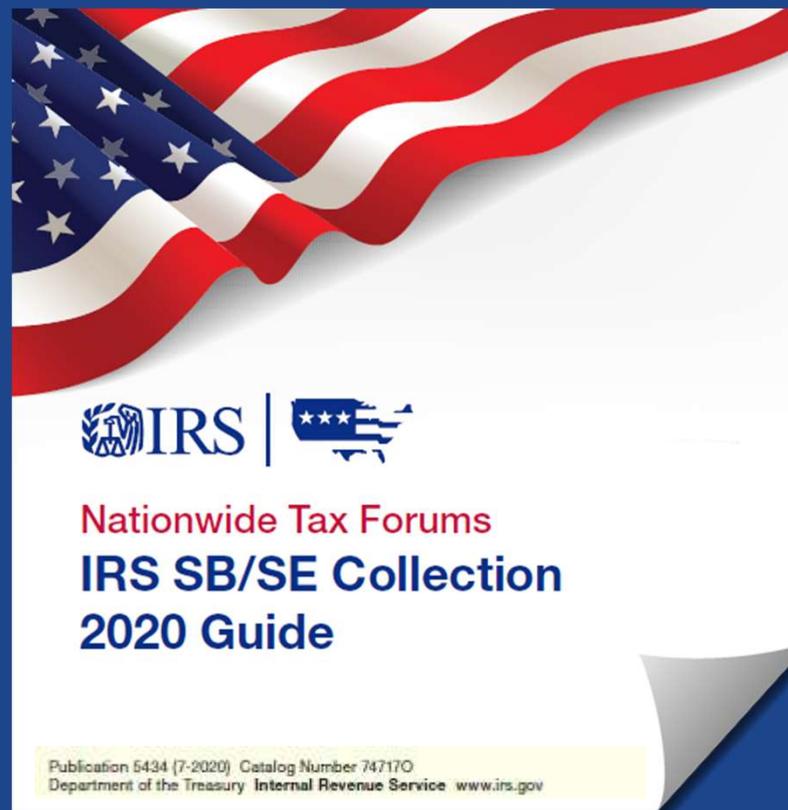
## Resources at IRS.gov

- Notices for Past Due Tax Returns:  
[IRS.gov/businesses/small-businesses-self-employed/notices-for-past-due-tax-returns](https://www.irs.gov/businesses/small-businesses-self-employed/notices-for-past-due-tax-returns)
- Filing Past Due Tax Returns:  
[IRS.gov/businesses/small-businesses-self-employed/filing-past-due-tax-returns](https://www.irs.gov/businesses/small-businesses-self-employed/filing-past-due-tax-returns)
- Prior Year Tax Forms:  
[IRS.gov/app/picklist/list/priorFormPublication.html](https://www.irs.gov/app/picklist/list/priorFormPublication.html)
  - Or call 1-800-Tax-Form (1-800-829-3676);  
1-800-829-4059 for TTY/TDD

## Resources at IRS.gov

- Electronic Filing Options for Individuals:  
[IRS.gov/filing/e-file-options](https://www.irs.gov/filing/e-file-options)
- Tax Withholding Estimator:  
[IRS.gov/individuals/tax-withholding-estimator](https://www.irs.gov/individuals/tax-withholding-estimator)
- Get Transcript for income transcripts:  
[IRS.gov/individuals/get-transcript](https://www.irs.gov/individuals/get-transcript)
- Where to File Paper Tax Returns With or Without a Payment:  
[IRS.gov/filing/where-to-file-paper-tax-returns-with-or-without-a-payment](https://www.irs.gov/filing/where-to-file-paper-tax-returns-with-or-without-a-payment)
- Tax Payment Options:  
[IRS.gov/taxtopics/tc202](https://www.irs.gov/taxtopics/tc202)

# Collection 2020 Pocket Guide



Hot Topics	Search
Coronavirus Tax Relief	coronavirus
Online Account (OLA)	view account
Online Payment Agreement (OPA)	OPA
Payment Options	pay
Taxpayer First Act (TFA)	TFA
Tax Pro News and Resources	tax pro news