## Sample article for organizations to use to reach customers (574 word count)

Post the following article on your websites and/or use in other communication vehicles to help your customers file an accurate federal tax return.

## What to do if you haven't filed your tax return

Have you filed your federal income tax return for this year or previous years? If not, let the IRS help you get back on track. You can find <a href="help & resources">help & resources</a>, such as the Interactive Tax Assistant, Frequently Asked Questions and Answers, and Tax Trails, on <a href="IRS.gov">IRS.gov</a>.

Not sure if you're required to file a return? Find out using <u>Do I Need to File a Tax Return?</u> or refer to <u>Publication 17</u>, Your Federal Income Tax for Individuals. You can download and view Publication 17 on most e-Readers and other mobile devices as an eBook from IRS.gov/forms.

It's important to file an accurate return for several reasons:

- You may be eligible for a <u>tax credit or deduction</u>. The <u>Earned Income Tax Credit</u>, <u>Child and Dependent Care Credit</u> and <u>Education Credits</u> help millions of taxpayers and their families every year.
- Loan approvals may be delayed if you haven't filed your return. For example, financial
  institutions and mortgage lenders may require income verification that includes copies of
  filed tax returns submitted when you buy or refinance a home, get a loan for a business,
  or apply for federal aid for higher education.
- If advance payments of the <a href="Premium Tax Credit">Premium Tax Credit</a> were paid on behalf of you or an individual in your family in 2014, and you do not file a 2014 tax return, you will not be eligible for advance payments of the premium tax credit or cost-sharing reductions to help pay for your Marketplace health insurance coverage in 2016. This means you will be responsible for the full cost of your monthly premiums and all covered services. In addition, the IRS may contact you to pay back some or all of the 2014 advance payments of the premium tax credit.
- If you owe taxes and have not filed a timely return, you may be subject to the failure to file penalty, unless you can show reasonable cause for failing to file timely.
- If you did not pay your tax in full by the due date of the return, you may also be subject
  to the failure to pay penalty, unless you have reasonable cause for your failure to pay
  timely, or the IRS has approved your <u>Application for Extension of Time for Payment of
  Tax Due to Undue Hardship</u>. Interest is charged on taxes and penalties not paid by the
  due date, even if you have an extension of time to file.
- If you are required to file a return, but you cannot pay all of the tax due on your return, we may be able to help you establish a <u>payment agreement</u>. Go to <u>IRS.gov/payments</u> for additional information on tax payment options.

Regardless of your reason for not filing, you should file your federal tax return as soon as possible. Take advantage of all the available tools found on IRS.gov.

**NOTE TO EDITOR:** Below are helpful resources about filing a tax return on IRS.gov:

What to do if you haven't filed your tax return — Tax Topic 153

- Form 1127, Application for Extension of Time for Payment of Tax Due to Undue Hardship
- Forms & Publications

## IRS YouTube videos:

IRS Tax Payment Options – English | Spanish | ASL