

# IRS PROBLEMS? SPIEGEL & UTRERA, P.A. CAN HELP!

The IRS has a number of programs designed for taxpayers with delinquent tax liabilities. If you're behind on your taxes and are trying to get a fresh start, call us today to set up a free consultation with one of our attorneys, and get your IRS problems behind you for good! Below are some of the programs that may be available to you.

## ACS PAYMENT PLAN

Has the IRS garnished your wages? Levied your bank account? If the answer is yes to either of those questions, Spiegel & Utrera, P.A. may be able to negotiate a payment plan with the IRS to release your wage garnishment and/or bank levy. If the IRS has not yet garnished your wages or levied your bank account, now is the time to call Spiegel & Utrera, P.A. to negotiate a payment plan for you. The Automated Collection System (ACS) is designed to get delinquent taxpayers to make payments on their delinquent tax liabilities. The ACS places taxpayers on payment plans based on the taxpayers' financial ability to pay. The IRS generally requires the taxpayer to pay all liabilities within three years of setting up the payment plan, sooner if financially able. The IRS will generally only consider necessary expenses, such as food, clothing, shelter and transportation (based upon National and Local criteria) when considering how much a taxpayer can afford to pay the IRS per month. Those that may not have the financial ability to pay off their tax liability in three years, and who meet other criteria, may qualify for an Offer in Compromise, which allows a taxpayer to offer a fraction of the outstanding tax liability to settle the entire outstanding tax liability.

## PENALTY WAIVERS

Have you unfairly been assessed a penalty by the IRS for paying your taxes late or not paying enough? Spiegel & Utrera, P.A. may be able to reduce or wipe out the penalty altogether if you have good cause as to why that penalty should not be assessed. The IRS has even eliminated penalties for reasons such as the Gulf War, dishonest bookkeepers, bad business decisions, and simply forgot to file!!

## OFFERS IN COMPROMISE

Overwhelmed? Feel you will never get a handle on your IRS debt? Do you feel you could not be in a worse financial position? If this is you, you may qualify for an Offer in Compromise (OIC) with the IRS. An OIC allows a taxpayer to offer a small fraction of their outstanding tax liability to settle their entire IRS debt. The IRS will consider the taxpayers personal financial information, which includes numerous factors including possible future income, and calculates what it reasonably expects it can receive from the taxpayer. It usually turns out to be 10-20% of the total outstanding tax liability, including penalties and interest.

## TAX RETURNS

Forgot to file your tax return? For several years? Has the IRS filed a return for you or your business? The first step in any negotiations with the IRS is getting all delinquent returns filed. Spiegel & Utrera, P.A. can prepare the returns for you. If the IRS has submitted a return for you, Spiegel & Utrera, P.A. can prepare a protest return that oftentimes by itself lessens the taxpayer's tax and penalty liabilities.

**If you have any questions, please call a Spiegel & Utrera office listed below:**



**SPIEGEL & UTRERA**  
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