

Got an IRS letter?

Breathe. Most IRS letters give you weeks, not hours. Here is how to use that time.

Read the corner

The notice code (CP14, CP503, CP504, LT11, CP2000...) is printed top or bottom right. Type it into the search on irs.gov to get the official explanation.

Know the two dates that matter most

CP2000 response date: answer even if you agree. **30 days after an LT11 or Letter 1058:** the window to request a Collection Due Process hearing with Form 12153. Miss it and you lose the right to Tax Court review of the levy.

Check it yourself

Open your IRS Online Account. If the balance there does not match the letter, call the number listed on irs.gov rather than the one in a text, email or voicemail.

Options in one line each

- **Payment plan:** balances of \$50,000 or less can usually be set up online.
- **Currently Not Collectible:** pauses collection when basic expenses use up your income.
- **First-time abatement:** may remove penalties if your past three years are clean.
- **Offer in Compromise:** settles for less only when the IRS agrees it cannot collect more.

Bring to any appointment

The letter and envelope · photo ID · last return filed · IRS transcripts · recent pay stubs · a list of monthly bills.