

# The Taxpayer's Guide to the IRS

## *How to Handle Your Top Tax Annoyances*

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Where's my refund? Why does it take so long for me to get the money? I got this IRS notice and I don't understand it. What does it mean? When tax season rolls around, these are some of the top gripes of taxpayers. If these aren't frustrating enough, no one wants to sit on hold for hours trying to call the IRS to get them resolved. Here's some helpful information for getting your issues solved and your questions answered.

### **Where's my refund?**

If you're anxiously awaiting your tax refund, you can track it on the IRS website using the "Where's My Refund?" tool. You'll just need your Social Security Number or your Individual Taxpayer Identification Number (ITIN), your filing status and your exact refund amount. You can start tracking your refund 24 hours after the IRS receives your e-filed tax return or 4 weeks after mailing in your paper return.

### **Why does it take so long for me to get the money?**

The IRS usually issues most refunds (9 out of 10, to be exact) in less than 21 days after your return is received. But it could take longer if your return requires more review. "Where's My Refund?" updates once a day, usually at night. You should only call the IRS if it's been longer than 21 days since you e-filed your return, it's been more than 6 weeks since you mailed your paper return or if "Where's My Refund?" tells you to call the IRS.

### **I don't understand this IRS notice**

You definitely don't want to put off responding to the IRS or ignoring a notice. Be sure to read the letter from start to finish. You can get on the IRS website for more information on the type of notice you received. This may be a situation where you want to call your CPA. He or she can work with the IRS on your behalf to ensure any outcomes are in your best interest.

### **Where's my amended return?**

The answer is probably "still processing". It can take up to 16 weeks for the IRS to process an amended return once it's received. It can take up to 3 weeks from the date you mailed it to show up in the system. Once it's in, you can start tracking it on the IRS website using the "Where's My Amended Return?" tool.

Calling the IRS will not speed up the process. In fact, whoever you talk to won't be able to give you any additional information while your return moves through processing.

### **When can I expect the refund for my amended return?**

Any expected refund will only come after the IRS has completed processing. Using "Where's My Amended Return?" will help you track processing, but the IRS doesn't specifically include this information. You should expect a long wait (up to 16 weeks) to see your money.

### **Identity theft**

Suddenly a random letter from the IRS (a 5071(c) letter) appears in your mailbox. It will direct you to an IRS website or a toll-free telephone number to verify your identity. This happens when someone else files a tax return with your Social Security Number and the IRS thinks it looks suspicious. If you are lucky enough to actually get through to the IRS, you may be asked very random questions, such as your mortgage provider in 2004? You'll probably end up having to send in Form 14039, the identity theft affidavit verification form with copies of your personal identification.

Unfortunately, you can't really fix this problem since you have been hit with tax return identity theft. Instead, the IRS will issue you a new electronic pin number each year that must be included when filing your return to prove that it's really you.

### **If all else fails ...**

If all else fails, or if you just don't have the time to deal with these matters, contact your CPA. Yes, you'll have to engage a professional, but it may be well-worth it to save yourself the headache of dealing with the IRS.

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