

## FREQUENTLY ASKED QUESTIONS

### **Why is the IRS assigning my account to a Private Collection Agency (PCA)?**

Congress has passed legislation authorizing the IRS to use private collection agencies to assist us in collecting overdue tax. The IRS has determined your account should be placed with a private collection agency for collection of the balance due on your unpaid tax liability.

### **What if I have already paid the balance due on this account?**

If you believe you received Letter 3998-C, *We Assigned Your Overdue Tax Account To A Private Collection Agency*, by mistake, call the IRS number shown in that letter to contact the IRS customer service unit that works with private collection agency issues.

### **Can I call the private collection agency now?**

Yes. You can find their telephone number in the letter we sent you.

### **What will the private collection agency do?**

The private collection agency assigned to your account is working on our behalf. They will contact you to resolve your account. They will explain the various payment options and help you choose one that is best for you.

### **What should I do now?**

Gather together the correct tax year return and supporting documents. The private collection agency will contact you.

### **Who will receive my payments?**

Send your payments directly to the IRS. The private collection agency will give you the appropriate IRS address to use when they contact you. Include the payment coupon provided by the private collection agency. Make your check or money order payable to the "United States Treasury." Write your name, Social Security number, and tax year on your payment.

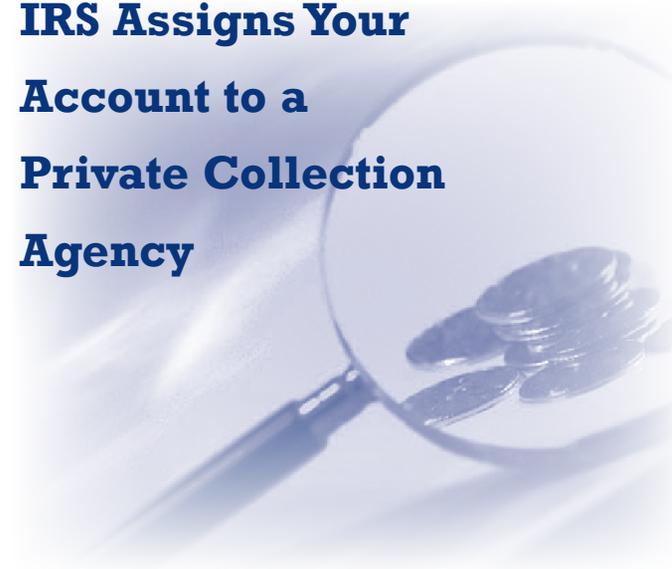
### **Is there an organization outside the IRS that can provide tax assistance for free or a nominal fee?**

Yes. Low Income Tax Clinics offer assistance for free or for nominal fees. To determine if you are eligible, or to locate a clinic near you, review *Publication 4134, Low Income Taxpayer Clinic List*.

### **Where do I go to find additional information regarding the IRS collection process and obtain forms or other publications?**

You can get copies of IRS forms and publications by visiting our website at [www.irs.gov](http://www.irs.gov) or by calling 1-800-829-3676.

## What You Can Expect When the IRS Assigns Your Account to a Private Collection Agency



### **The IRS Mission**

*Provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.*



Department of the Treasury  
Internal Revenue Service

[www.irs.gov](http://www.irs.gov)

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## *The IRS now contracts with private collection agencies to assist us in collecting on overdue tax accounts.*

The American Jobs Creation Act signed by the President on October 22, 2004, allows the IRS to contract with private collection agencies to help collect federal tax debts. Other federal, state, and local government agencies already use private collection agencies to collect overdue accounts. The new law includes strong protection of taxpayer rights.

- Private collection agencies will be held to the same standards of service and taxpayer rights protection as the IRS requires of its own employees.
- Your privacy will be fully maintained. Confidentiality requirements and restrictions required by law will be strictly enforced.

Private collection agencies under contract with us to collect overdue tax accounts are required to conform to the rules, regulations, and provisions of the Fair Debt Collections Practices Act. Specific provisions of this act prohibit private collection agencies from threatening or intimidating taxpayers. This law also provides for you to request your account be resolved by the original account holder (the IRS) rather than the assigned private collection agency.

If you do not wish to work with your assigned private collection agency to settle your overdue tax account, you must submit your request in writing to the private collection agency.

Private collection agencies cannot take any type of enforcement action against you to collect this debt (such as filing a Federal Tax Lien or issuing a levy). However, the IRS does have the legal authority to take these type of enforcement actions to collect an overdue account.

You can get more information about your taxpayer rights and the IRS collection process from the following IRS publications:

**Publication 1, Your Rights as a Taxpayer**, explains your rights in detail including your right to representation. It also explains the examination, appeal, collection, and refund processes.

**Publication 594, The IRS Collection Process**, explains the steps the IRS may take to collect overdue taxes.

*Order IRS forms and publications at our website: [www.irs.gov](http://www.irs.gov) or by calling 1-800-829-3676.*



### **NEED ADDITIONAL HELP?**

**Contact the Taxpayer Advocate Service**  
**1-877-ASK-TAS1 (1-877-275-8271)**  
**or TTY/TTD 1-800-829-4059**  
**or online at [www.irs.gov/advocate](http://www.irs.gov/advocate)**

The Taxpayer Advocate Service is an independent organization within the IRS whose employees assist taxpayers with unresolved tax problems who are experiencing economic harm, who believe that an IRS system or procedure is not working as it should, or who believe they were treated unfairly.

Their service is free, and tailored to meet your needs. In situations where IRS actions prevent you from providing for necessities such as housing, transportation or food; or if you own a business and are unable to meet basic expenses such as payroll, you may request the assistance of the Taxpayer Advocate Service. If you face a delay of more than 30 days to resolve a tax related problem, or are not receiving a response by the date promised, you may also request assistance from the Taxpayer Advocate Service.

You can call or write to your Local Taxpayer Advocate, whose phone number and address are listed in your local telephone directory or you can contact the Taxpayer Advocate Service at 1-877-ASK-TAS1 (877-275-8271). More information about the Taxpayer Advocate Service can be found in IRS Publication 1546, *The Taxpayer Advocate Service - How to Get Help with Unresolved Tax Problems* is available through the IRS web site at [www.irs.gov/advocate](http://www.irs.gov/advocate).