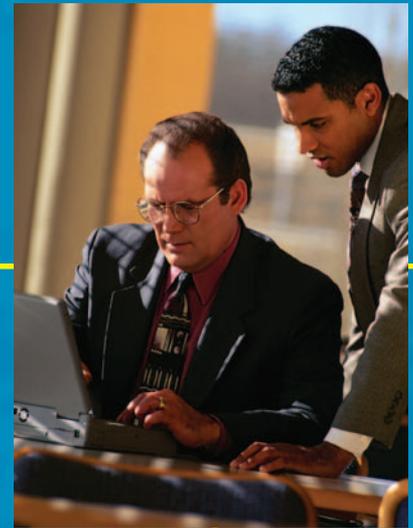


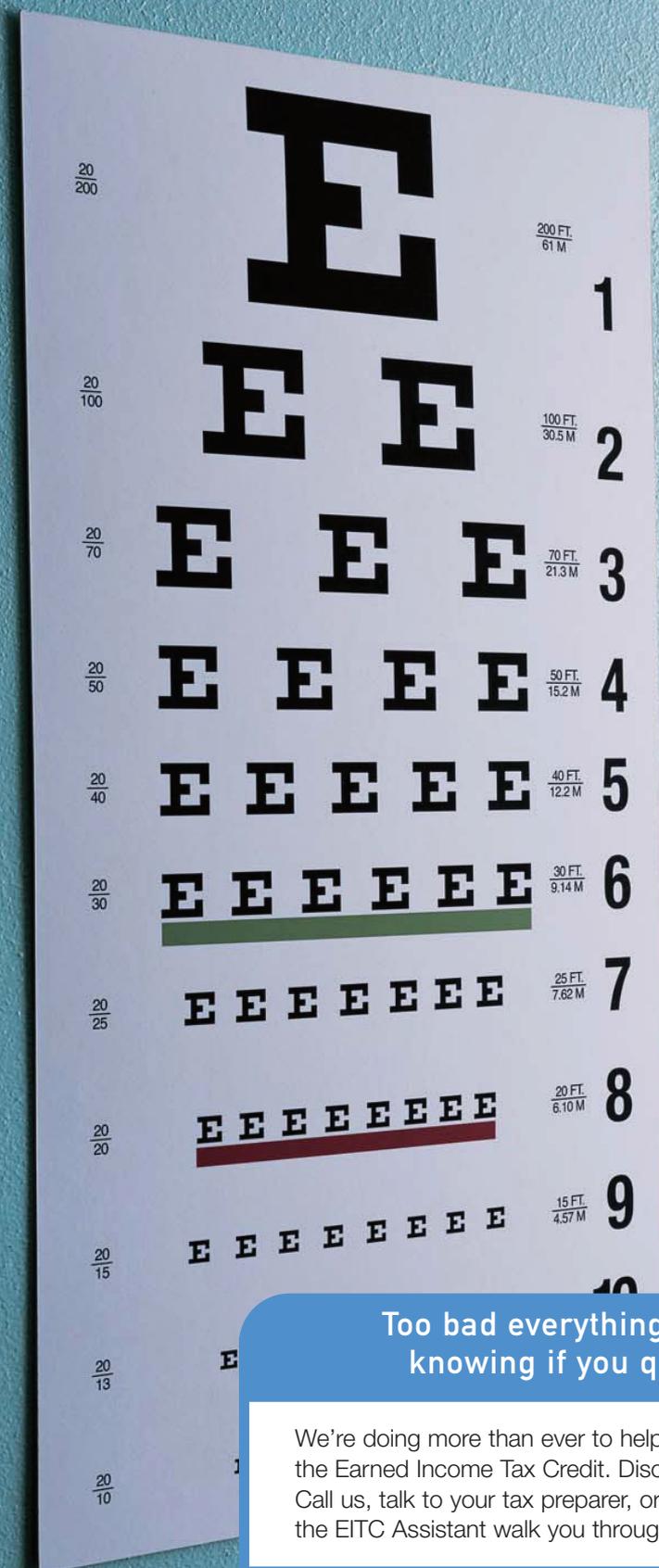
IRS Guide to **FREE TAX SERVICES**



- **Filing Options**
- **Helpful Tips**
- **Publications**
- **Seminars**



2005
tax year



Too bad everything can't be as easy as knowing if you qualify for the EITC.

We're doing more than ever to help you find out if you're eligible for the Earned Income Tax Credit. Discover all the ways we're here to help. Call us, talk to your tax preparer, or go to www.irs.gov/eitc and have the EITC Assistant walk you through each eligibility requirement.



Internal Revenue Service
www.irs.gov/eitc

1.800.TAX.1040

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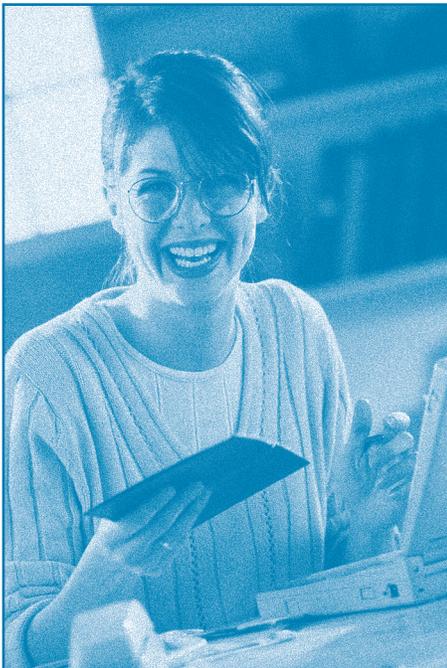
The IRS Mission



“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.”

PUBLICATION 910-IRS Guide to Free Tax Services

The IRS Guide to Free Tax Services identifies the many IRS tax material and services available to you, and how, when, and where you can get them. Most material and programs are free and most are available year-round through the IRS. Internet, telephone and fax services, and tax tips are covered in this Guide. You will also find recorded tax information and automated refund information.



Free Tax Services

The Internal Revenue Service produces and provides publications, forms, and other tax material and information to help taxpayers meet their tax responsibilities. Material is available by phone or mail, at local IRS offices, and at other community locations. Most material can also be obtained via the Internet, and on CD-ROM.

IRS Website:

www.irs.gov – This is the BEST place to get information on how to interact with the IRS electronically. The website includes information on electronic filing (*e-file*) and paying options for individuals and businesses, and provides all the information you need to get started.

In addition, you will find tax forms and publications, instructions, where to file addresses, the latest tax law changes, specific

tax information for individuals and businesses, information on tax refunds, e-news subscriptions, and much more. There are also special information sections like “Where’s My Refund?” The website is available 24 hours a day, 7 days a week.

IRS CD-ROM:

- Publication 1796, IRS Tax Products CD, contains current and prior year tax forms, publications, and other useful tax information. It can be ordered from the National Technical Information Service (NTIS), by calling toll free (877) 233-6767 or via the Internet at www.irs.gov/cdorders. (There is a fee for this item when ordered through the Internet.)
- Publication 3207, Small Business Resource Guide CD. This CD contains information

*IRS tax forms and publications are available
24 hours a day, 7 days a week
through the IRS website, www.irs.gov.*

on electronic filing and paying options, how to prepare a business plan, finding financing for your business, all of the business tax forms, instructions, and publications needed by small business owners, and much more. Order via the Internet at www.irs.gov/smallbiz or by calling (800) 829-3676 (free product).

Community Based Outlet Programs (CBOP):

Places where you can get IRS tax material:

You can always get tax material at www.irs.gov and at most IRS offices, but the IRS supplies federal tax material to many public and private institutions to offer easy availability for taxpayers. Some places where you can find tax material are:

- Post offices,
- Libraries,
- Copy centers and office supply stores,
- Your company,
- Your credit union,
- Grocery stores and pharmacies,
- Your local government offices.

Businesses that would like to participate in CBOP should call (916) 974-5833.

Accessible IRS Tax Products:

Most IRS tax products are available in alternative formats such as Braille, large print, HTML, ACSII text, and speech friendly PDF. We recommend that you visit the accessibility page on www.irs.gov for a current list of accessible products available by download. If you cannot find the product you are looking for on our website, please call our forms ordering number at (800) 829-3676.

E-News Subscription Services:

Free e-News Subscription services are available at www.irs.gov – click on “The Newsroom,” then “IRS Subscriptions.” You can subscribe to any of the electronic publications listed below.

NOTE: In order to protect your privacy, the email addresses you furnish will only be used to provide the subscriptions you request and to make improvements to this service. Your email addresses will not be sold, used, or shared for any other purpose or with any other party.

IRS Guidewire: Guidewire subscribers are notified by email when the IRS issues advance copies of tax guidance such as Revenue Rulings, Revenue Pro-

cedures, Announcements, and Notices.

IRS Digital Dispatch: The Digital Dispatch provides national tax news and information about developments on the IRS website.

e-News for Tax Professionals: Provides email to tax professionals with localized, targeted, and immediate information specifically for their clients’ states.

IRS Newswire: Subscribe to IRS Newswire to get news releases by email from the IRS National Media Relations Office.

Employee Plans News: The quarterly newsletter is geared to retirement plan professionals, providing them with information about current developments and upcoming events within the retirement plan area.

Tax Stats Dispatch Mailing List: Get announcements covering the most recent tax statistics.

Small Business/Self Employed (SB/SE) Mailing List: Provides information about IRS small business and self-employed outreach products and programs.

FSLG Newsletter: A newsletter from the Federal, State, & Local Governments office of the Tax Exempt and Government Entities Operating Division, it is issued periodically during the year and provides information about de-



velopments and events related to government entities.

EO Update: A newsletter from the Exempt Organizations Division of the Tax-Exempt and Government Entities Operating Division, EO Update is issued periodically through the year and provides information of interest to tax-exempt organizations and tax practitioners who represent them.

Quick Alerts e-file Messaging System: QuickAlerts is an electronic tool that communicates important messages to Authorized IRS e-file Providers. To find out more details about this system, including how to subscribe, visit the IRS website at www.irs.gov and insert the keyword, QuickAlerts.

Retirement News for Employers: This quarterly newsletter provides information about establishing and maintaining retirement plans and is targeted at business owners.

Exempt Organizations Update: For tax professionals and representatives of tax-exempt organizations who want email updates and alerts from the IRS about developments in exempt organizations tax law and regulations, upcoming IRS training, events, and more.

Taxpayer Advocate Service

The Taxpayer Advocate Service is an independent organization within

the IRS that promptly handles tax problems which have not been resolved through normal channels. There is at least one local Taxpayer Advocate in each state. The Taxpayer Advocate Service can help if you are facing:

- An economic harm or significant cost (including fees for professional representation),
- A more than 30-day delay to resolve the issue, or
- An action, response, or resolution deadline that was promised by the IRS but has not been met.

Their service is free, confidential, and tailored to meet your needs, and is available for individuals as well as businesses. Qualified taxpayers will receive personalized service from a knowledgeable Advocate who will listen to your situation, help you understand what needs to be done to resolve it, and stay with you every step of the way until your problem is resolved. Because they are part of the IRS, Advocates know the tax system and how to navigate it. Because they are independent within the IRS, Advocates are impartial.

You can gain quick access to the Taxpayer Advocate Service by calling their toll-free number: (877) 777-4778, (TTY/TTD (800) 829-4059). You can call or write

to your local Taxpayer Advocate, whose address and phone number are listed in your local telephone directory and in Publication 1546, How to Get Help With Unresolved Tax Problems. You can also file Form 911, Application for Taxpayer Assistance Order, with the Taxpayer Advocate Service, or request that an IRS employee complete Form 911 on your behalf. To learn more about the Taxpayer Advocate Service, go to www.irs.gov/advocate.

The Office of Privacy

The Office of Privacy ensures that the personally identifiable information you provide to the IRS is protected. We review IRS information systems regularly to certify that they collect only the information we need to do our jobs or to enable us to respond to your requests for service. We want taxpayers to remain confident in our ability to protect personal information.

You can be sure that the personal and tax information you give us is safe and that it is used only for the purposes we identify to you.

The Office of Privacy is here to help you with any privacy concern. If there is anything you wish to discuss with us, we can be reached at our email address: privacy@irs.gov.

Requesting IRS Records under the Freedom of Information Act

The Freedom of Information Act (FOIA), [5 U.S.C. § 552](#), provides public access to agency records unless protected from disclosure by one of the FOIA's nine exemptions or three exclusions. The FOIA applies to records created by federal agencies and does not cover records held by Congress, the courts, or state and local government agencies.

The Internal Revenue Service complies with the FOIA by:

- Maintaining publicly available materials on the Internet in the IRS *Electronic Reading Room*,
- Staffing the IRS Freedom of Information Reading Room at 1111 Constitution Avenue, NW, Washington, DC 20224 (call (202) 622-5164), and
- Responding to written requests for agency records not available in the Reading Room.

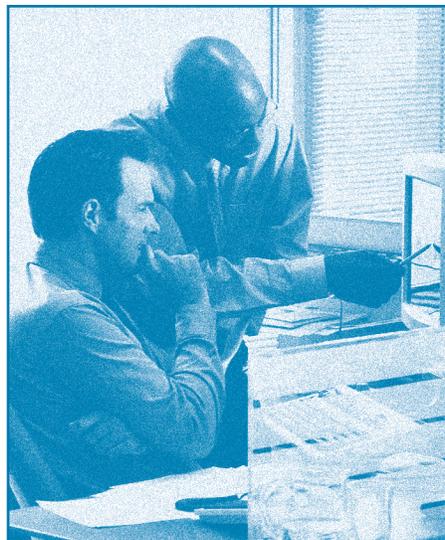
While many FOIA requests are processed without charge to the requester, some may be subject to fees for duplication and, in some cases, for the time expended searching for and reviewing responsive records. Additional information relating to fees and other FOIA access questions may be found at irs.gov/foia/index.html.

Taxpayer Education and Assistance Programs

The IRS has programs that offer free assistance with tax return preparation and tax counseling using volunteers trained by IRS partners. For more information on the times and locations of assistance or to learn how to become a volunteer, call the IRS at (800) 829-1040 or go to www.irs.gov.

Volunteer Income Tax Assistance (VITA)

The VITA Program offers free tax help to people who cannot afford paid professional assistance. Volunteers, trained in tax law, help prepare basic tax returns for low-income taxpayers.



VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Many locations also offer free electronic filing.

Volunteers (which include college students, law students, members of professional business and accounting organizations, and members of retirement, religious, military, and community groups, and others) can take part in various VITA program activities including:

- Preparing tax returns,
- Screening taxpayers,
- Recruiting volunteers,
- Conducting quality reviews,
- Assisting with computers,
- Interpreting languages,
- Teaching taxpayers to prepare their own returns,
- Managing a VITA site,
- Arranging publicity.

For more information about the VITA Program, or to find the location of a VITA site in your area, call the IRS at (800) 829-1040.

If you wish to become a VITA volunteer: The IRS provides VITA training material and instructors. Training is conducted at times and locations convenient for volunteers



and instructors. Generally, these sessions are offered in December through January each year before the actual filing season starts.

Tax Counseling for the Elderly (TCE)

The TCE program provides free tax help to people age 60 and older. Volunteers who provide tax counseling are often retired individuals associated with nonprofit organizations that receive grants from the IRS. Grant funds are used to reimburse volunteers for out-of-pocket expenses including transportation, meals, and other expenses incurred by them in providing tax counseling assistance at locations convenient to the taxpayers. For more information on the TCE program or to find the locations, dates and hours of the closest TCE site, call the IRS toll-free number at (800) 829-1040.

As part of the IRS-sponsored Tax Counseling for the Elderly program, The AARP Foundation offers an AARP Tax-Aide counseling program at more than 10,000 sites nationwide during the filing season. Trained with IRS material and certified by an IRS examination, AARP Tax-Aide volunteer counselors can help with most tax circumstances faced by low and moderate-income taxpayers age 60 and older. Younger taxpayers

are helped as counselor time permits.

To find an AARP Tax-Aide volunteer site in your community, call (888) 227-7669, or access the Internet site locator at www.aarp.org/taxaide/home.html.

Low-Income Taxpayer Clinics

If you are a low income taxpayer and cannot afford professional tax assistance, you may qualify for help from Low Income Taxpayer Clinics (LITCs). LITCs are operated by tax exempt organizations or programs at accredited law, business, and accounting schools. LITCs represent low income taxpayers before the IRS and inform individuals for whom English is a second language about their federal income tax responsibilities for free or for a nominal charge. To find the clinic nearest you, see the LITC pages on www.irs.gov/advocate or IRS Publication 4134, Low Income Taxpayer Clinic List.

Low-Income Taxpayer Clinics (LITC) Grant Program

The IRS awards qualifying organizations matching grants of up to \$100,000 a year to enhance access to legal services for low income taxpayers.

To learn more about the grant program, call (800) 829-3676 and order a free copy of IRS Publica-

tion 3319, LITC Grant Application Package and Guidelines. Publication 3319 is also available on the IRS website at www.irs.gov.

Taxpayer Education Programs

The IRS has year-round education programs designed to help you understand the tax laws and IRS procedures. Volunteers trained in tax law are an important part of these programs. For times and locations of the available services in your community, call the IRS at (800) 829-1040.

Community Outreach Tax Education

Through this program, IRS staff or trained volunteers will speak to groups of people (retirees, farmers, small business owners, and employees) with common tax concerns. This program offers tax seminars on various tax topics.

Outreach sessions can be co-sponsored by community organizations and other government agencies.

Tax Information for Students

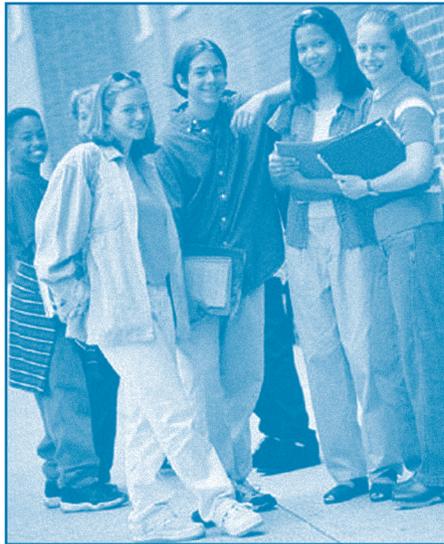
Check out the educational website called Understanding Taxes. It is divided into two content areas – the How's of Taxes and the Why's of Taxes. Understanding Taxes is designed to teach middle school and older students about their federal tax rights and responsibilities

and the economics and history on which our tax system is based. To find this site, go to www.irs.gov, then click Individuals, then Students, then Understanding Taxes.

- Twelve tutorials in English and Spanish will guide students through the basics of tax preparation, introducing them to the concept of filing their tax returns electronically. The student homepage offers links to 36 student lessons, word puzzles, tax trivia questions, story problems, and real-life examples of how and why taxes affect and influence our daily lives.
- A teacher's page includes 36 detailed lesson plans featuring both web-based and downloadable print (PDF) material, along with 75 interactive students' activities, student assessments, and PowerPoint presentations.

Practitioner Education

Through this program, training is provided to people who prepare tax returns and counsel taxpayers for a fee. Classes are held in every state bureau of revenue, colleges, universities, and professional accounting groups. Tax professional institutes alert participants of the tax law changes and work with



participants to improve the quality of return preparation to reduce errors.

IRS TeleTax - Recorded Information by Phone

(800) 829-4477

Recorded tax information on 149 subjects and refund information is available 24 hours a day, 7 days a week. This touch-tone service provides basic tax information on the topics listed below. For a directory of topics, listen to topic 123. You may listen to as many topics as you like during the call. Have paper and pencil ready to take notes. See pages 14 – 15 in this publication for a list of topics.

For refund information, have a copy of your current tax return (Form 1040), your Social Security Number (SSN) or the first SSN that appears on a jointly filed tax return, your filing status from the front of your Form 1040, and the exact whole dollar amount of your refund.

Explore IRS e-file

Join the 70 million taxpayers who filed their tax returns electronically in 2005 using IRS *e-file*, the most accurate, safest, and fastest way to file your taxes. It offers a fast refund (and even faster with direct deposit); a good possibility that the return will be error-free; the opportunity to file your federal and state returns at the same time; privacy, security, and proof within 48 hours that your return has been received by the IRS for processing. You can even sign electronically. If you owe tax, you can *e-file* and pay your taxes electronically in a single step by authorizing an electronic funds withdrawal from your checking or savings account. And you can even schedule your payment for withdrawal up to and including the return due date, or pay by credit card. IRS *e-file*...a quick, easy, smart way to get your taxes where you want them to be - Done! Check out the IRS



website at www.irs.gov for more information on IRS *e-file*.

Here's how you can use IRS *e-file*:

- Use an Authorized IRS *e-file* Provider - Look for an "Authorized IRS *e-file* Provider" sign. Our website, www.irs.gov, contains a database of providers searchable by Zip code.
- Use a Personal Computer - A computer with a modem or internet access and tax preparation software are all you need. You can *e-file* your tax return from the comfort of your home 24 hours a day, 7 days a week. Best of all, you may qualify for Free File. See Free File Options below or visit www.irs.gov for details. If you don't qualify for any of the Free File Options, our *e-file* Partners for Individuals page offers low-cost tax preparation and e-filing at www.irs.gov.
- IRS *e-file* through Employers and Financial Institutions - Some businesses offer free *e-file* to their employees, members, or customers. Ask your employer or financial institution if they offer IRS *e-file* as an employee, member, or customer benefit.

Millions Eligible for Free File

Free File allows qualified taxpayers to prepare and *e-file* their own tax returns for free using commercially available online tax preparation software. In 2005, more than 5 million Americans took advantage of Free File. Taxpayers can review online tax software provider offerings and determine if they are eligible by visiting the Free File page at www.irs.gov.

Electronic Federal Tax Payment System (EFTPS)

EFTPS is the easiest way to pay all your federal taxes, and, best of all, it's free.

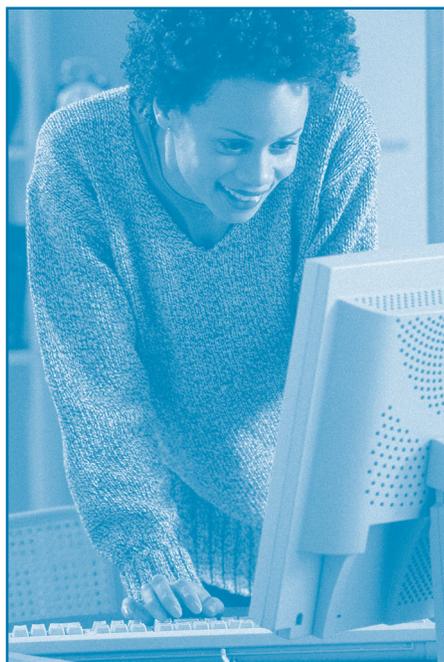
With EFTPS, individuals and businesses can make tax payments using the Internet or phone.

Here's how it works: On the date you select, EFTPS will move funds electronically, from your account to the U.S. Treasury. Your funds stay in your account until the date you select, and your tax records will be automatically updated with the IRS when the funds move. You can do this on the Internet, with EFTPS Online, or when you use EFTPS by Phone.

Use EFTPS Online to make a payment, cancel a payment, review your payment history, change bank account information, and more. EFTPS Online is easy to navigate and secure (requires a browser with 128 bit encryption, as well as three pieces of unique information for identification and authorization:

- your taxpayer identification number (Employer Identification Number or Social Security Number),
- an EFTPS Personal Identification Number (PIN) and
- Internet password).

EFTPS offers you total convenience. It's available 24 hours a day, 7 days a week, and you can schedule payments in advance (businesses up to 120 days in



advance of the tax due date, and individuals up to 365 days).

You can choose to use EFTPS through a service offered by a financial institution. If you decide to make tax payments using a service offered by a financial institution, you will instruct them to move funds from your account to the Treasury's account. (Not all financial institutions offer EFTPS. Please check with your financial institution to learn if they offer EFTPS and if you are eligible to use it. Some may charge a fee.)

Tax professionals, accountants, and payroll companies are discovering the added benefits for using EFTPS. There are four easy ways to make payments for your clients:

- **EFTPS Online**

Use the Internet to make tax payments. Registration is not required for professionals; taxpayers must be enrolled. Visit www.eftps.gov for more information.

- **EFTPS by Phone**

Available to taxpayers or tax professionals who wish to make debit payments using the telephone. Registration is not required for professionals; taxpayers must be enrolled.



- **EFTPS Batch Provider**

Designed for payroll processors and tax professionals who wish to enroll their clients and submit batches of payments using free Windows-based software. Registration is required and all clients must be enrolled.

- **EFTPS Bulk Provider**

Designed for payroll processors who initiate frequent payments from and desire automated enrollment through an Electronic Data Interchange (EDI) compatible system.

To enroll in EFTPS visit www.eftps.gov. For additional information, call EFTPS Customer Service at (800) 555-4477 (Spanish (800) 733-4829).

The IRS produces a number of documents that provide additional information on EFTPS:

- Form 9779, Business Enrollment Form
- Form 9783, Individual Enrollment Form

- Publication 966, The Secure Way to Pay Your Federal Taxes (for taxpayers)
- Publication 4169, Tax Professional Guide to EFTPS (for tax professionals)

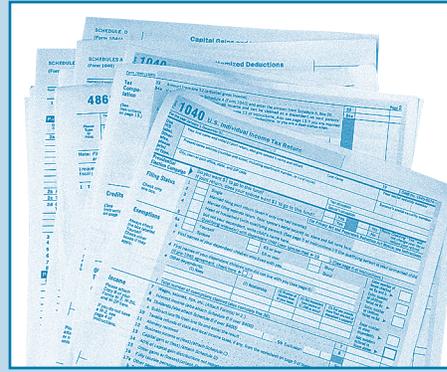
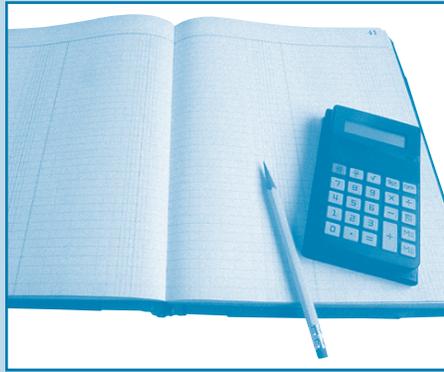
You can order these free by calling (800) 829-3676.

Copies or Transcripts of Prior Year Tax Returns

You have two easy and convenient options for requesting copies of your tax return information from the IRS - by phone at (800) 829-1040, or by mail using Form 4506, Request for Copy of Tax Return, or Form 4506-T, Request for Transcript of Tax Return, by mail or fax.

Requesting Documents

You can get transcripts, Form W-2 information, and verification of nonfiling by calling (800) 829-1040, or by mailing or faxing Form 4506T, Request for Transcript of Tax Return. (See instructions on Form 4506T.) If you need photocopies of your tax return, use Form 4506, Request for Copy of Tax Return. This form must be mailed with payment to the appropriate address in the instructions. You can even direct the documents to a third party. These forms can be obtained by calling



(800) TAX-FORM (800) 829-3676. They are also available on the IRS website in a fill-in format at www.irs.gov.

Tax Return Transcript

A tax return transcript shows most line items contained on the return (1040 series only) as it was originally filed, including any accompanying forms and schedules. It does not reflect any changes made by you, your tax representative, or the IRS after the return was filed. In many cases, a return transcript will meet the requirements of lending institutions, such as those offering mortgages and student loans. Tax return transcripts are available for the current and three prior calendar years, are delivered in approximately 30 days, and are provided free of charge.

Tax Account Transcript

A tax account transcript includes any later adjustments either you or the IRS made after the tax return was filed. This transcript shows basic data, including marital status, type of return filed, adjusted gross income, and taxable income. Tax account transcripts are delivered by mail in approximately two weeks and are provided free of charge.

Photocopies of Tax Returns

When you need a copy of a tax return because a transcript does not meet your needs, the IRS can provide one for a fee of \$39 for each tax year requested. You should wait at least 6 weeks after filing a current return before requesting copies. Copies are generally available for returns filed in the current year and past 6 years. Tax forms filed more than 6 years ago may not be available for making photocopies. However, tax account transcripts are generally still available for these periods. Certified photocopies for court or administrative proceedings are also available on request. Allow at least 60 days from IRS receipt for delivery.

An Installment Plan to Pay Your Taxes

If you are not able to pay all your federal taxes by the due date, a monthly payment plan may be the answer. The process isn't automatic and there may be alternatives, but if you are eligible, this could be the solution that makes paying taxes easier.

Apply for a payment plan by completing Form 9465, Installment Agreement Request. This

form also has details about eligibility requirements.

Generally, you may have up to 60 months to pay, but paying the full amount as soon as possible will save you money in penalties and interest. The late payment penalty is usually 0.5 percent a month, every month, up to 25 percent of the tax owed. Interest rates vary because they are set quarterly. You can check the current interest rate by going to www.irs.gov, keyword interest rate. Interest and penalties are figured on the declining monthly balance throughout the life of the payment plan. There is also a \$43 set-up fee for an installment agreement, which is taken from your first payment under the plan. Do not send the \$43 with Form 9465.

Small Business Tax Workshops

Small business owners can learn more about their tax responsibilities by making use of free IRS Tax Workshops. There are several options available:

- Attend a live workshop coordinated by one of our partner organizations.
- Take a workshop online, 24/7, through a self-directed e-learning workshop that uses the

same material as the live workshop, or through a streaming video workshop.

- Take a workshop off-line using IRS Publication 3700, A Virtual Small Business Workshop, on CD-ROM; Publication 3693, Introduction to Federal Taxes, on CD-ROM; or Publication 1066, Small Business Tax Workshop Workbook.

You can view these workshops or order the CD-ROMs via the internet at www.irs.gov/smallbiz.

Small Business Newsletter

The SSA/IRS Reporter is a quarterly newsletter that keeps you up to date on changes to taxes and employee wage obligations. This newsletter, produced jointly by the Social Security Administration and the IRS, is mailed to approximately seven million employers along with each quarterly Form 941, Employer's Quarterly Federal Tax Return. You can also download a copy of the newsletter from www.irs.gov.



IRS Telephone Numbers

Toll-free Service

IRS Toll-free Tax Assistance

(in English and Spanish)..... (800) 829-1040
Our normal hours of operation are Monday through Friday 8:00 a.m. to 8:00 p.m. local time. (Alaska and Hawaii should follow Pacific Time.)

IRS Business & Specialty Help Line (800) 829-4933

Business taxpayers that have questions relating to their entity can call the IRS for business and specialty help (in English and Spanish).

Employer Identification Number (800) 829-4933

Call IRS to apply for an Employer Identification Number (EIN).

Order Tax Forms and Material (800) 829-3676

IRS TE/GE Customer Account Services (877) 829-5500

You may direct your technical and procedural questions concerning charities and other non-profit organizations to IRS Tax Exempt and Government Entities Customer Account Services.

IRS Refund Hotline (800) 829-1954

For refund information, have a copy of your current tax return, your social security number, filing status from the front of your Form 1040, and the exact whole dollar amount of your refund.

TTY/TDD Telephone Service (800) 829-4059

Available for the deaf and hearing-impaired who have access to a teletypewriter/telecommunications device for the deaf (TTY/TDD) equipment. Note: This number is answered only by TTY/TDD equipment.

Tax Help for US Taxpayers Residing

in Canada (215) 516-2000

IRS Taxpayer Advocate..... (877) 777-4778

Community Based Outlet Program (916) 974-5833

International Service

Taxpayers calling from outside the

United States (215) 516-2000
fax: (215) 516-2555

IRS will answer your tax questions and help with account problems. Telephone assistance is available Monday through Friday from 6:00 a.m. until 11:00 p.m. Eastern time (non-toll-free numbers).

Questions concerning Individual Taxpayer Identification Numbers (ITIN) (215) 516-4846

fax: (215) 516-1171
(non-toll-free numbers)

Overseas Offices

You can phone, write or visit one of our overseas offices. Just be sure to have a copy of last year's tax return, your wage and income statements, and your other tax records with you. Traveling IRS tax assistants will visit foreign cities during the 2005 filing season. Call your local U.S. embassy or consulate or visit one of our offices to find out the dates, times, and locations for assistance.

Berlin, Germany (outside Germany) ... 49-30-8305-11361140
(within Germany)..... 030-8305-11361140
FAX: 49-30-8305-1145

London, England 44-20-7408-8077

Paris, France 33-1-4312-2555

Taxpayers residing overseas with technical account questions Fax: (215) 516-2555

Or write: Internal Revenue Service
P.O. Box 920, International Section
Bensalem, PA 19020-8518

Before You Call the IRS

We will be able to provide you with more accurate and complete answers to your tax questions if you have the following information available: the tax form, schedule, or notice to which your question relates, the facts about your particular situation, and the name of any IRS publication or other source of information that you used to look for the answer. (The answer to the same question often varies from one taxpayer to another because of differences in their age, income, or whether they can be claimed as a dependent, etc.)

To protect and maintain your individual account security, you may be asked for your Social Security Number (SSN), date of birth, or IRS Personal Ident-

tification Number (PIN) if you have one. You will also need to provide the amount of your refund, the filing status shown on your tax return, the “caller ID number” shown at the top of any notice you received, and the numbers in your street address, or your zip code.

If you are asking for an installment agreement to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.

Before You Hang Up

If you do not fully understand the answer to your question, or you feel the IRS representative did not fully understand the question, please tell the representative. The representative will be happy to take additional time to be sure he or she has answered your question fully.

By law, you are responsible for paying your fair share of federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. You will not be charged any penalty due to an IRS error.

The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls (for quality assurance purposes only). A random sample of recorded calls is selected for review through the quality assurance process. Other methods include listening to live calls in progress and choosing a random selection of customers for participation in a Customer Satisfaction Survey.



TeleTax

Recorded Tax Information

(800) 829-4477

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Tax Publications

IRS Publication 1, *Your Rights as a Taxpayer*, and **1SP, *Derechos del Contribuyente***, highlight some of the most important rights. You can download these publications from the IRS website at www.irs.gov or order the paper document by calling (800) 829-3676.

Publication 553, *Highlights of 2005 Tax Changes*, is a collection of the latest tax law changes that can affect your tax situation in the 2006 filing season. You can download Publication 553 and nearly 100 other tax publications listed in this booklet from the IRS website at www.irs.gov. You can request a free copy of any IRS tax publication by calling (800) 829-3676.

Pub 1, *Your Rights as a Taxpayer* — explains some of your most important rights as a taxpayer. It also explains the examination, appeal, collection, and refund processes. To ensure that you always receive fair treatment in tax matters, you should know what your rights are.

Pub 1SP, *Derechos del Contribuyente* (Your Rights as a Taxpayer) — Publication 1 in Spanish.

Pub 3, *Armed Forces' Tax Guide* — gives information about the special tax situations of active members of the Armed Forces. This publication contains information on items that are included in and excluded from gross income, combat zone exclusion, alien status, dependency exemptions, sale of residence, itemized deductions, tax liability, extension of deadline, and filing returns.

Forms 1040, 1040A, 1040EZ, 1040NR, 1040X, 1310, 2106, 2688, 2848, 3903, 4868, 8822, 9465, W-2.

Pub 15 (Circular E), *Employer's Tax Guide* — Forms 940, 941, 944.

Pub 15-A, *Employer's Supplemental Tax Guide*

Pub 15-B, *Employer's Tax Guide to Fringe Benefits*

Pub 17, *Your Federal Income Tax (For Individuals)* — can help you prepare your individual tax return. This publication takes you step-by-step through each part of the return. It explains the tax law in a way that will help you better understand your taxes so that you pay only as much as you owe and no more. This publication also includes information on various kinds of credits you may be able to take to reduce your tax. (Note to Tax Professionals only: There is a fee to order this publication.)

Forms 1040 (Schedules A, B, D, E, EIC, R), 1040A, 1040EZ, 2106, 2119, 2441, 3903, W-2.

Pub 51 (Circular A), *Agricultural Employer's Tax Guide* — Form 943.

Pub 54, *Tax Guide for U.S. Citizens and Resident Aliens Abroad* — explains the special tax rules for U.S. citizens and resident aliens who live and work abroad or who have income earned in foreign countries. In particular, this publication explains the rules for excluding income and excluding or deducting certain housing costs.

Forms 1040, 1116, 2555, 2555-EZ.

Pub 80 (Circular SS), *Federal Tax Guide for Employers in the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands* — Forms 940, 941SS, 943.

Pub 179 (Circular PR), *Guía Contributiva Federal Para Patronos Puertorriqueños (Federal Tax Guide for Employers in Puerto Rico)* — in Spanish.

Forms 940PR, 941PR, 943PR, W-3PR.

Pub 225, *Farmer's Tax Guide* — explains how the federal tax laws apply to farming, including the kind of farm income you must report and the different deductions you can take.

Forms 1040 (Schedules D, F, J, SE), 4562, 4684, 4797.

Pub 334, *Tax Guide for Small Business (For Individuals Who Use Schedule C or C-EZ)* — explains federal tax laws that apply to sole proprietors and statutory employees. This publication takes you step-by-step through each part of Schedule C (Form 1040).

Forms 1040 (Schedule C, C-EZ, SE), 4562.

Pub 463, *Travel, Entertainment, Gift, and Car Expenses* — identifies business-related travel, entertainment, gift, and transportation expenses that may be deductible.

Forms 2106, 2106EZ.

Pub 501, *Exemptions, Standard Deduction, and Filing Information* — explains the rules for determining who must file a federal income tax return, what filing status to use, how many exemptions to claim, and who cannot take the standard deduction.

Forms 2120, 8332.

Pub 502, *Medical and Dental Expenses* — explains which medical and dental expenses are deductible, how to deduct them, and how to treat insurance reimbursements you may receive for medical care. This publication includes information on how to treat impairment-related work expenses, health insurance premiums if you are self-employed, and the health coverage tax credit.

Form 1040 (Schedule A), 8885.

Pub 503, *Child and Dependent Care Expenses* — explains how you may be able to claim a credit if you pay someone to care for your dependent who is under age 13, or your spouse or dependent who is unable to care for himself or herself. Tax rules covering dependent care benefits from your employer are also explained. See Publication 926 for information on the employment taxes you may have to pay if you are a household employer.

Forms 1040A (Schedule 2), 2441.



Pub 504, *Divorced or Separated Individuals* — Form 8332.

Pub 505, *Tax Withholding and Estimated Tax* — Forms 1040-ES, 2210, 2210F, W-4, W-4P, W-4S, W-4V.

Pub 509, *Tax Calendars for 2006*

Pub 510, *Excise Taxes for 2006* — covers in detail the various federal excise taxes reported on Form 720. These include environmental taxes; communications and air transportation taxes; fuel taxes; manufacturers taxes; tax on heavy trucks, trailers, and tractors; and the ship passenger tax. This publication also provides information on wagering activities reported on Form 11-C and 730.

Forms 11-C, 637, 720, 730, 6197, 6627.

Pub 513, *Tax Information for Visitors to the United States* — briefly reviews the general requirements of U.S. income tax rules for foreign visitors who may have to file a U.S. income tax return during their visit. Most visitors who come to the United States are not allowed to work in this country. Check with the Bureau of Citizenship and Immigration Services (BCIS) before taking a job.

Forms 1040C, 1040-ES (NR), 1040NR, 2063.

Pub 514, *Foreign Tax Credit for Individuals* — explains the foreign tax credit that is allowed for income taxes paid to a foreign government on income taxed by both the United States and a foreign country.

Form 1116.

Pub 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities* — provides information for withholding agents who are required to withhold and report tax on payments to nonresident aliens, foreign partnerships, and foreign corporations. This publication includes information on required withholding upon the disposition of a U.S. real property interest by a foreign person. Also, it includes three tables listing U.S. tax treaties and some of the treaty provisions that provide for reduction of or exemption from withholding for certain types of income.

Forms 1042, 1042S, 8233, 8288, 8288-A, 8288-B, 8804, 8805, 8813, W-8 series (BEN, ECI, EXP, IMY).

Pub 516, *U.S. Government Civilian Employees Stationed Abroad* — discusses many of the allowances, reimbursements, expenses and property sales that U.S. Government civilian employees may have while working overseas.



Pub 517, *Social Security and Other Information for Members of the Clergy and Religious Workers* — discusses social security and Medicare taxes and exemptions from ministers and religious workers. This publication also explains the income tax treatment of certain income and expense items of interest to the clergy.

Forms 1040 (Schedules C-EZ, SE), 2031, 2106EZ, 4029, 4361.

Pub 519, *U.S. Tax Guide for Aliens* — gives guidelines on how nonresident aliens determine their U.S. tax status and figure their U.S. income tax.

Forms 1040, 1040C, 1040NR, 1040NR-EZ, 2063.

Pub 521, *Moving Expenses* — explains whether certain expenses of moving are deductible. For example, if you changed job locations last year or started a new job, you may be able to deduct your moving expenses. You may also be able to deduct expenses of moving to the United States if you retire while living and working overseas or if you are a survivor or dependent of a person who died while living and working overseas.

Form 1040, 3903.

Pub 523, *Selling Your Home* — explains how to treat any gain or loss from selling your main home.

Form 1040 (Schedule D).

Pub 524, *Credit for the Elderly or the Disabled* — explains who qualifies for the credit and how to figure it.

Forms 1040 (Schedule R), 1040A (Schedule 3).

Pub 525, *Taxable and Nontaxable Income*

Pub 526, *Charitable Contributions* — explains how to claim a deduction for charitable contributions and describes organizations that are qualified to receive charitable contributions. It also describes contributions you can (and cannot) deduct and explains deduction limits.

Forms 1040 (Schedule A), 8283.

Pub 527, *Residential Rental Property* — explains rental income and expenses and how to report them on your return. This publication also defines other special rules that apply to rental activity.

Forms 1040 (Schedule E), 4562.

Pub 529, *Miscellaneous Deductions* — identifies expenses you may be able to take as miscellaneous deductions on Form 1040 (Schedule A), such as employee business expenses and expenses of producing income. This publication does not discuss other itemized deductions, such as the ones for charitable contributions, moving expenses, interest, taxes, or medical and dental expenses.

Forms 1040 (Schedule A), 2106, 2106EZ.

Pub 530, *Tax Information for First-Time Homeowners* — Forms 1040 (Schedule A), 8396.

Pub 531, *Reporting Tip Income* — explains how tip income is taxed and the rules for keeping records and reporting tips to your employers. This publication focuses on employees of food and beverage establishments, but recordkeeping rules and other information may also apply to other workers who receive tips, such as hairdressers, cab drivers, and casino dealers. (See Publication 1244.)

Forms 4070, 4070A.

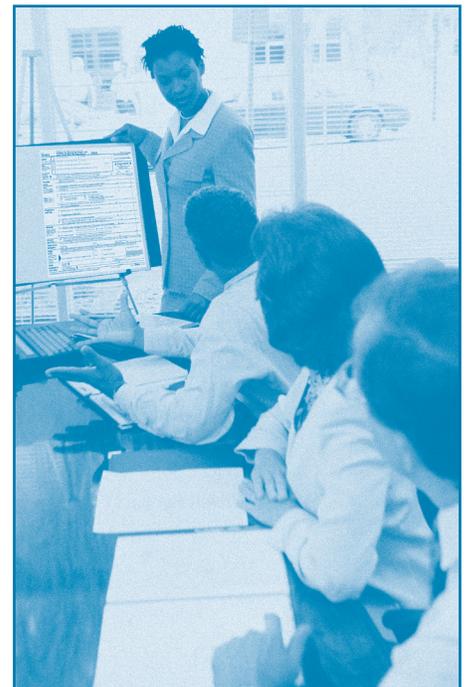
Pub 534, *Depreciating Property Placed in Service Before 1987* — This publication explains how to figure and claim deductions for depreciation under ACRS.

Form 4562.

Pub 535, *Business Expenses* — discusses in detail common business expenses and explains what is and is not deductible.

Pub 536, *Net Operating Losses (NOLs) for Individuals, Estates and Trusts* — discusses net operating losses (NOLs) for individuals, estates, and trusts. Such topics include: how to figure an NOL; when to use an NOL; how to claim an NOL deduction; and how to figure an NOL carryover.

Form 1045.



Pub 537, *Installment Sales* — explains the tax treatment of installment sales. (Installment sales are sales where part or all of the selling price is paid after the year of the sale.) If you finance the buyer's purchase of your property, instead of having the buyer get a loan or mortgage from a bank (or other lender), you probably have an installment sale.

Form 6252.

Pub 538, *Accounting Periods and Methods* — explains some of the rules for accounting periods and methods. This publication is not intended as a guide to general business and tax accounting rules.

Forms 1128, 2553, 3115.

Pub 541, *Partnerships*

Form 1065 (Schedules K, K-1).

Pub 542, *Corporations* — discusses the general tax laws that apply to ordinary domestic corporations.

Forms 1120, 1120-A.

Pub 544, *Sales and Other Dispositions of Assets* — explains how to figure gain and loss on various transactions, such as trading, selling, or exchanging an asset used in a trade or business. This publication defines capital and noncapital assets and the tax results of different types of gains and losses.

Forms 1040 (Schedule D), 4797, 8824.

Pub 547, *Casualties, Disasters, and Thefts* — helps you identify a deductible disaster, casualty, or theft loss. This publication also explains how to figure and prove your loss and how to treat the reimbursement you receive from insurance or other sources.

Form 4684.

Pub 550, *Investment Income and Expenses* — covers investment income such as interest and dividends, expenses related to investments, and sales and trades of investment property including capital gains and losses.

Forms 1040 (Schedules B, D), 1099-DIV, 1099-INT, 4952, 6781, 8815.

Pub 551, *Basis of Assets* — explains how to determine the basis of property, which is usually its cost.

Pub 552, *Recordkeeping for Individuals* — highlights and serves as a ready reference on general recordkeeping for individual income tax filing.

Pub 553, *Highlights of 2005 Tax Changes* — provides detailed information about tax law changes that may affect you this filing season.

Pub 554, *Older Americans' Tax Guide* — provides helpful information on tax topics that may be of interest to older Americans. This guide also covers certain provisions that give special tax treatment to them.



Pub 555, *Community Property* — provides helpful information to married taxpayers who reside in a community property state — Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin. If you and your spouse file separate tax returns, you should understand how community property laws affect the way you figure your income on your federal income tax return.

Pub 556, *Examination of Returns, Appeal Rights, and Claims for Refund* — Forms 1040X.

Pub 557, *Tax-Exempt Status for Your Organization* — explains the rules and procedures that apply to organizations applying for exemption from federal income tax under section 501 of the Internal Revenue Code.

Forms 990, 990 EZ, 990 PF, 1023, 1024, 8871, 8872.

Pub 559, *Survivors, Executors, and Administrators* — provides helpful information for reporting and paying the proper federal income taxes if you are responsible for settling a decedent's estate. This publication answers many questions that a spouse or other survivor faces when a person dies.

Forms 1040, 1041.

Pub 560, *Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)* — provides guidance relevant to retirement plans available to small businesses (including the self-employed). It covers simplified employee pensions (SEPs), qualified plans, and savings incentive match plan for employees (SIMPLE) retirement plans.



Pub 561, *Determining the Value of Donated Property* — defines fair market value and provides other guidance that may help you determine the value of property you donated to a qualified organization.
Form 8283.

Pub 564, *Mutual Fund Distributions* — explains the tax treatment of distributions paid or allocated to an individual shareholder of a mutual fund, and explains how to figure gain or loss on the sale of mutual fund shares.
Forms 1040 (Schedules B, D), 1099-DIV.

Pub 570, *Tax Guide for Individuals with Income from U.S. Possessions* — provides tax guidance for individuals with income from American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. This publication also gives information and addresses for filing U.S. possession tax returns, if required.
Forms 1040, 1040-SS, 4563, 5074, 8689.

Pub 571, *Tax-Sheltered Annuity Plans (403(b) Plans) For Employees of Public Schools and Certain Tax-Exempt Organizations* — explains the contribution rules that apply to tax-sheltered annuity plans offered by qualified employers to eligible employees. Rules discussed include the limit on elective deferrals and the limit on annual additions.
Form 5330.

Pub 575, *Pension and Annuity Income* — explains how to determine the tax treatment of distributions received from a qualified pension and annuity plans. It also discusses the optional tax treatment you can choose to use for lump sum distribu-

tions received from a pension, from stock bonus and profit-sharing plans. Additionally, this publication discusses how to roll over distributions from a qualified plan.
Forms 1040, 1040A, 1099-R, 4972.

Pub 578, *Tax Information for Private Foundations and Foundation Managers* — explains what a private foundation is and discusses relevant tax information.
Form 990.

Pub 579SP, *Cómo Preparar la Declaración de Impuesto Federal (How to Prepare the Federal Income Tax Return)* — in Spanish.
Forms 1040, 1040A (Schedules 1 and 2), 1040EZ, and Schedule EIC.

Pub 583, *Starting a Business and Keeping Records* — provides basic federal tax information for people who are starting a business. It also provides information on keeping records and illustrates a record-keeping system.

Pub 584, *Casualty, Disaster, and Theft Loss Workbook (Personal-Use Property)* — contains schedules for listing contents of your residence and is designed to help you figure your losses on personal-use property in the event of a casualty, disaster, or theft.

Pub 584-B, *Business Casualty, Disaster, and Theft Loss Workbook* — contains schedules for listing your income producing property and is designed to help you figure your losses on the property in the event of a casualty, disaster, or theft.

Pub 584SP, *Registro de Pérdidas Personales Causadas por Hechos Fortuitos (Imprevistos) o Robos* — Publication 584 in Spanish.

Pub 587, *Business Use of Your Home (Including Use by Daycare Providers)* — explains rules for claiming deductions for business use of your home and what expenses may be deducted.

Pub 590, *Individual Retirement Arrangements (IRAs)* — explains the tax rules that apply to IRAs and the penalties for not following them. Rules discussed include those affecting contributions, deductions, transfers (including rollovers), and withdrawals. This publication includes tax rules for traditional IRAs, Roth IRAs, SEPs, and SIMPLEs.
Forms 1040, 1040A, 5329, 8606.

Pub 593, *Tax Highlights for U.S. Citizens and Residents Going Abroad* — provides a brief overview of various U.S. tax provisions that apply to U.S. citizens and resident aliens who live or work abroad and expect to receive income from foreign sources.

Pub 594, *Understanding the Collection Process* — defines your rights and duties as a taxpayer who owes federal taxes. This publication also explains how the IRS fulfills its legal obligation to collect these taxes.

Pub 594SP, *Comprendiendo el Proceso de Cobro (Understanding the Collection Process)* — Publication 594 in Spanish.

Pub 595, *Capital Construction Fund for Commercial Fisherman* — is primarily intended for sole proprietors who use Form 1040 (Schedules C or C-EZ) to report profit or loss from fishing. This publication does not cover corporations or partnerships in detail.
Forms 1040 (Schedules C, C-EZ), 1099-MISC.

Pub 596, Earned Income Credit — explains who may receive the credit, how to figure and claim the credit, and how to receive advance payments of the credit.

Forms 1040, 1040A, Schedule EIC, EIC Worksheets, W-5.

Pub 596SP, Crédito por Ingreso del Trabajo (Earned Income Credit) — Publication 596 in Spanish.

Pub 597, Information on the U.S.-Canada Income Tax Treaty — this publication explains certain tax provisions that may apply to U.S. residents who live or work in Canada.

Pub 598, Tax on Unrelated Business Income of Exempt Organizations — explains how the tax applies to most tax-exempt organizations. It explains the rules that apply if an organization regularly operates a trade or business that is not substantially related to its exempt purpose.
Form 990-T.

Pub 686, Certification for Reduced Tax Rates in Tax Treaty Countries — explains how U.S. citizens, residents, and domestic corporations may certify to a foreign country that they are entitled to tax treaty benefits.

Pub 721, Tax Guide to U.S. Civil Service Retirement Benefits — explains how the federal income tax rules apply to civil service retirement benefits received by retired federal employees (including those disabled) or their survivors.
Forms 1040, 1040A.

Pub 850, English-Spanish Glossary of Words and Phrases — Used in Publications Issued by the Internal Revenue Service

Pub 901, U.S. Tax Treaties — explains the reduced tax rates and exemptions from U.S. taxes provided under U.S. tax treaties with foreign countries. This publication provides helpful information for residents of those countries who receive income from U.S. sources. It may be useful to U.S. citizens and residents with income from abroad.

Pub 907, Tax Highlights for Persons with Disabilities — briefly explains tax laws that apply to persons with disabilities and directs readers to sources of detailed information on topics such as deductible expenses, tax credits, and taxable and non-taxable income.

Pub 908, Bankruptcy Tax Guide — explains the federal tax obligations of persons filing bankruptcy petitions and bankruptcy estates.
Forms 982, 1040, 1041.

Pub 915, Social Security and Equivalent Railroad Retirement Benefits — explains taxability of social security and equivalent railroad retirement benefits.



Forms SSA-1042S and RRB-1042S, SSA-1099 and RRB-1099, Social Security Benefits Worksheets.

Pub 918, Drafts of Worksheets in IRS Publications — available on IRS website and IRS CD only.

Pub 919, How Do I Adjust My Tax Withholding? — discusses Form W-4 and offers guidance for getting the right amount of tax withheld from your pay.
Form W-4.

Pub 925, Passive Activity and At-Risk Rules — discusses two sets of rules that may limit the losses you can deduct on your tax return from any trade, business, rental, or other income-producing activity.
Form 8582.

Pub 926, Household Employer's Tax Guide For Wages Paid in 2004 — identifies "household employees." Included are tax rules you should know when you employ a household worker such as a babysitter, maid, yard worker, or similar domestic worker. This publication explains what federal employment taxes to withhold and pay and what records to keep.
Forms 1040 (Schedule H), W-2, W-3, W-4, W-5.

Pub 929, Tax Rules for Children and Dependents — explains filing requirements and the standard deduction amount for dependents. This publication also explains when and how a child's parents may elect to include their child's interest and dividend income on their return, and when and how a child's interest, dividends, and other investment income reported on the child's return are taxed at the parents' tax rate.
Forms 8615, 8814.



Pub 936, Home Mortgage Interest Deduction — discusses the rules for deducting home mortgage interest limits on the deduction and how to report it on your tax return.

Form 1040 (Schedule A).

Pub 938, Real Estate Mortgage Investment Conduits (REMICs) Reporting Information (And Other Collateralized Debt Obligations (CDOs)) — contains directories of REMICs and CDOs to assist brokers and middlemen with their reporting requirements. Available on the IRS website.

Pub 939, General Rule for Pensions and Annuities — covers the method used to figure the tax-free part of pension and annuity payments from nonqualified plans, using life expectancy actuarial tables. The General Rule is used primarily for nonqualified plans, such as purchased commercial annuities, private annuities, and nonqualified employee plans.

Pub 946, How to Depreciate Property — This publication explains the general rules for depreciating property, how to figure and claim deductions for depreciation under MACRS and the special depreciation allowance. It also explains how you can elect to take a section 179 deduction for certain property and additional rules for listed property.

Form 4562.

Pub 947, Practice Before the IRS and Power of Attorney — explains who can represent a taxpayer before the IRS and what forms are used to authorize a person to represent a taxpayer or to receive information from IRS regarding a taxpayer.

Forms 2848, 8821.

Pub 950, Introduction to Estate and Gift Taxes — provides general information on the federal gift and estate taxes. It explains when these taxes apply and how they can be eliminated or reduced by the unified credit. — Forms 706, 709.

Pub 954, Tax Incentives for Distressed Communities

Pub 957, Reporting Backpay and Special Wage Payments to the Social Security Administration

Pub 967, The IRS Will Figure Your Tax — explains the procedures for choosing to have the IRS figure the tax on Forms 1040, 1040A, and 1040EZ.

Pub 968, Tax Benefits for Adoption — explains the adoption tax credit and the exclusion from income on certain employer-provided amounts you pay to adopt a child.

Form 8839.

Pub 969, Health Savings Accounts and Other Tax Favored Health Plans — explains what a health savings account is, who can have one, and how to report it. This publication also explains Archer medical savings accounts and Medicare Advantage MSAs.

Forms 8853, 8889, 1099-SA, 5498-SA.

Pub 970, Tax Benefits for Education — explains the tax benefits that may be available to you if you are saving for or paying higher education costs for yourself or another student. Includes information previously contained in Publications 508 and 520, such as deducting work-related education expenses and the taxability of scholarships and other types of educational assistance.

Form 8839.

Pub 971, Innocent Spouse Relief (And Separation of Liability and Equitable Relief) — explains who may qualify for relief and how to apply for relief.

Form 8857.

Pub 972, Child Tax Credit — explains the child tax credit and provides Child Tax Credit Worksheets for those who cannot use the worksheet in their Form 1040 or Form 1040A instructions. It also provides the information on additional child tax credit and worksheets that may be necessary in the preparation of Form 8812.

Pub 1004, Identification Numbers Under ERISA



Pub 1045, Information for Tax Practitioners

Pub 1212, List of Original Issue Discount Instruments — helps brokers and other middlemen identify publicly offered original issue discount debt instruments so that they can file Forms 1099-OID or Forms 1099-INT as required. This publication also assists owners of publicly offered OID instruments to determine the OID to report on their income tax returns.

Pub 1244, Employee's Daily Record of Tips and Report to Employers —
Forms 4070, 4070-A.

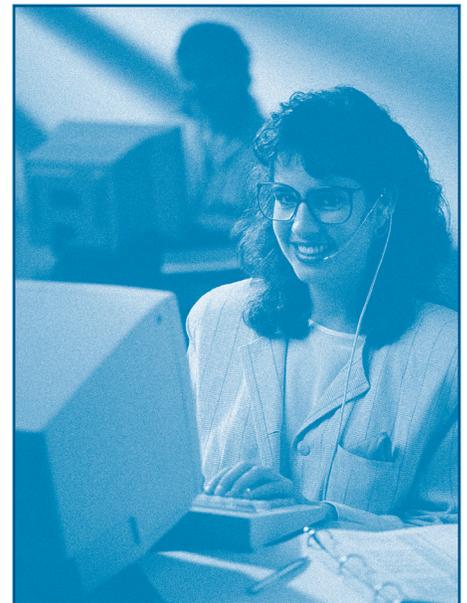
Pub 1542, Per Diem Rates — provides the maximum per diem allowances for business travel within the continental U.S.A.

Pub 1544, Reporting Cash Payments of Over \$10,000 (Received in a Trade or Business) — explains when and how persons in a trade or business must file a Form 8300 when they receive cash payments of more than \$10,000 from one buyer. It also discusses the substantial penalties for not filing the Form.
Form 8300.

Pub 1544SP, Informe de Pagos en Efectivo en Exceso de \$10,000 (Recibidos en una Ocupacion o Negocio) — explains in Spanish when and how persons in a trade or business must file a Form 8300 or 8300SP when they receive cash payments of more than \$10,000 from one buyer. It also discusses the substantial penalties for not filing the form.

Pub 1546, Taxpayer Advocate Service of the IRS — Index of Topics and Related Publications. Look over the following index to find the topic you have questions

about. The number listed after each topic is the related publication. Where more than one number is listed after a topic, bold type has been used to identify the publication that provides the most detailed information about that topic. Refer to previous section titled Tax Publications for a brief description of many of the publications listed below.



Index of Topics and Related Publications

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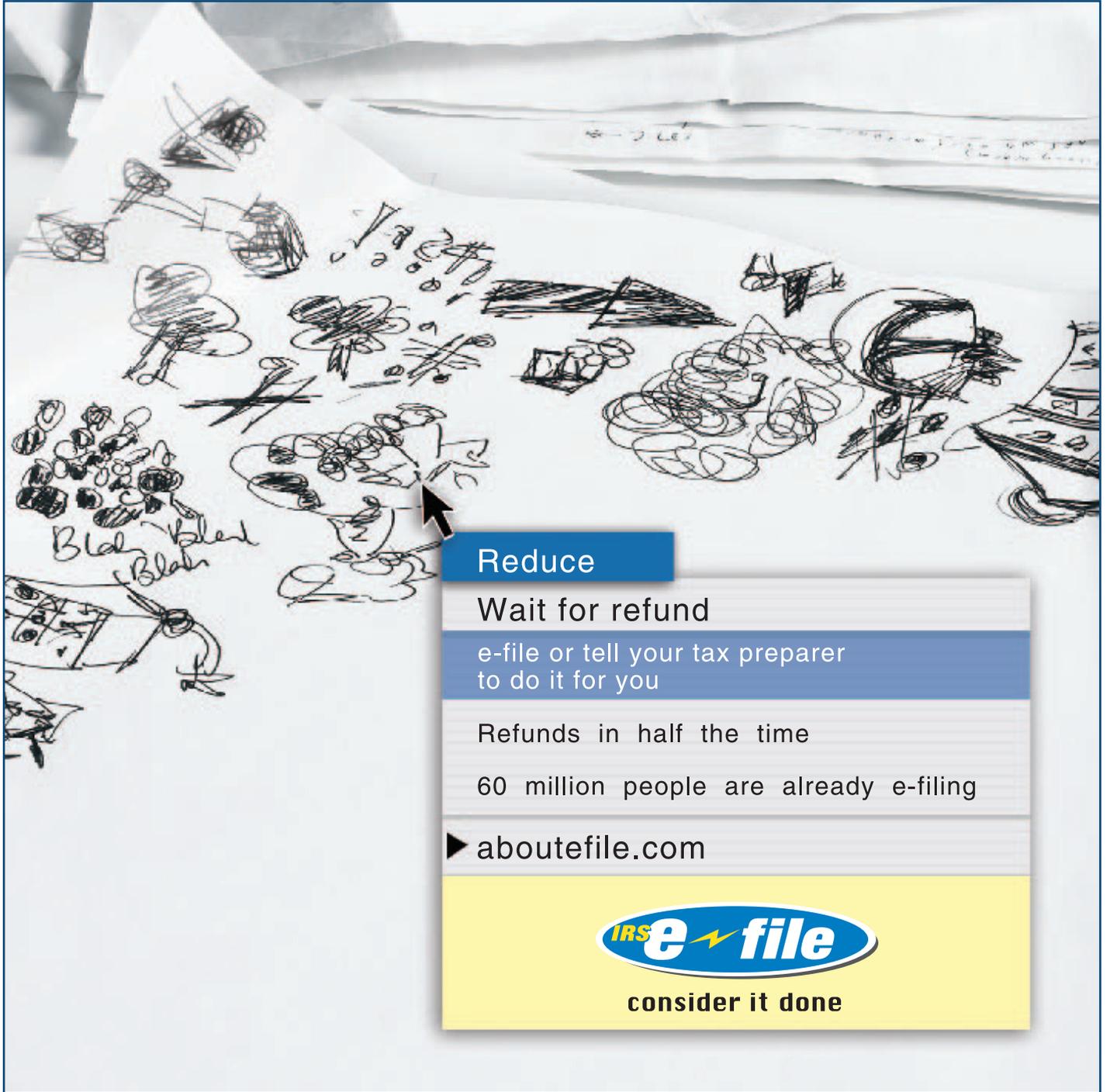
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