

4.1: After You've Filed Your Federal Taxes

Find tax information for after you've filed your federal taxes.

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Check Your Federal Tax Refund Status

If you have filed your federal income taxes and expect to receive a refund, you may be eager to find out when you will receive it. You can track the status of your refund using the Internal Revenue Service's [Where's My Refund tool](#) or the mobile app, [IRS2Go](#). These systems are updated once every 24 hours. If you prefer, you can call the [IRS refund hotline](#) to check on the status of your refund. Refunds are generally issued within 21 days of when you electronically filed your tax return or 42 days of when you filed paper returns.

Get Copies and Transcripts of Your Tax Returns

Do you need a copy of your [prior year tax return](#)? If you need an exact copy of a previously filed tax return and attachments, you can get it by mailing the following items:

- A completed [Form 4506](#).
- \$50 fee for each tax return requested. The check or money order should be made payable to the United States Treasury.

A transcript, which is a computer printout of your return information, may be an acceptable substitute for an exact copy of your tax return. Instead of paying for a copy of your tax return, you can [request a transcript online](#) to get the information you need quickly. Transcripts are often used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax preparation. Contact the IRS to [obtain a free transcript](#). If you need federal tax returns from earlier than 3 years ago, call 1-800-908-9946 or submit a completed form [4506-T](#).

Contact your [state's Department of Revenue](#) to find out how to get copies of prior years' state returns.

Pay Federal Taxes and Resolve Tax Disputes

There are several ways to pay your federal taxes: direct pay, debit or credit card, electronic federal tax payment system, and check or money order. Find out how to make a [tax payment](#).

Payment Options for Back Taxes

The IRS provides these options to help you pay your tax debt:

- Call the phone number listed on any [letters or documents](#) you received from the IRS for help with tax payments.
- Get information on alternative payment plans and hardship information.
- Learn about the [IRS Fresh Start Program](#) to help you pay back taxes and avoid tax liens.

Resolve Tax Disputes

Get help resolving your tax disputes with the IRS and understanding your rights and responsibilities as a taxpayer:

- [Taxpayer Advocate Service \(TAS\)](#) – Find out if you are eligible for this free service by contacting TAS at 1-877-777-4778 (TTY: 1-800-829-4059) or by checking with a [local taxpayer advocate](#).
- Low-Income Taxpayer Clinics (LITCs) – Contact a [local LTC](#) for free or low-cost services. This resource is also available to taxpayers who speak English as a second language (ESL).
- [Office of Appeals](#) – This independent organization within the IRS helps resolve your tax disputes without going to tax court. Learn whether an [appeal is right for you](#).

Tax Liens

A tax lien is the government's legal claim against your property when you neglect, or fail, to pay a tax debt. As a tax lien can affect you in many ways, it's helpful to know the steps you can take to find a solution.

How a Tax Lien Affects You

- **Assets** – A lien attaches to all of your assets (property, securities, vehicles) and to future assets acquired during the period of the lien.
- **Credit** – Tax liens can show up on your credit report, making it more difficult for you to get a loan, or buy and sell property.
- **Business** – A lien is tied to all business property and to all rights to business property, including accounts receivable.
- **Bankruptcy** – If you file for bankruptcy, your tax debt, lien, and all public documents alerting creditors that the government has a right to your property may continue after the bankruptcy.

How to Get Rid of a Tax Lien

Paying your tax debt in full is the best way to get rid of a tax lien. The Internal Revenue Service (IRS) will release a federal tax lien within 30 days after you have paid your tax debt. However, there are other options to reduce the impact of a tax lien:

- **Discharge of property** – A “discharge” removes the lien from selected property, but there are several Internal Revenue Code (IRC) conditions. For more information, refer to Publication 783, Instructions on How to Apply for Certificate of Discharge From Federal Tax Lien.
- **Subordination** – While “subordination” does not remove the lien, it allows other creditors to move ahead of the IRS, which may make it easier to get a loan or mortgage. To learn more, read Publication 784, Instructions on How to Apply for a Certificate of Subordination of Federal Tax Lien.
- **Withdrawal** – A “withdrawal” removes the public Notice of Federal Tax Lien and assures that the IRS is not competing with other creditors for your property. But you are still liable for the amount due. For eligibility, refer to [Form 12277, Application for the Withdrawal of Filed Form 668\(Y\), Notice of Federal Tax Lien, Internal Revenue Code Section 6323j](#).

For assistance removing a state tax lien, contact your state revenue department. To help release a local government tax lien, contact your local government tax entity.

IRS Resources

Centralized Lien Operation

To resolve basic and routine lien issues, such as verifying a lien, requesting a lien payoff amount, or releasing a lien, call or write to:

Phone: 1-800-913-6050
Internal Revenue Service
Lien Processing Unit
PO Box 145595
Stop 8420G
Cincinnati OH 45250-5595

IRS Video Portal

Watch [informational videos on various tax lien issues](#), including lien notice withdrawal, selling or refinancing when there is an IRS lien, and applying to the IRS for a lean discharge or subordination.

Tax Refund Reductions – Treasury Offset Program

If you owe money to a federal or state agency (including past-due child support), the federal government may deduct your debts from your federal tax refund. Known as the [Treasury Offset Program \(TOP\)](#), the Bureau of Fiscal Service (BFS) collects such delinquent debts (typically more than 90 days overdue) on behalf of other federal and state government agencies.

BFS will cross check your name and taxpayer information against its delinquent debtor database. If there is a match, BFS will notify you that it is deducting the amount you owe from the payment you were going to receive. BFS will send the outstanding amount to the federal or state government agency to which you owed the money. If you owe more money than the payment you

were going to receive, then BFS will send the entire amount to the other government agency. If you owe less, BFS will send the agency the amount you owed, and then send you the remaining balance.

For example, if you were going to receive a \$1,500 federal tax refund, but you have been delinquent on a student loan and have \$1,000 outstanding, BFS will deduct \$1,000 from your tax refund and send it to the U.S. Department of Education. It will also send you a notice of its action, along with the remaining \$500 that was due to you as a tax refund.

The Internal Revenue Service (IRS) provides helpful [tips](#) to help you understand tax refund offsets. If you believe that a deduction was made in error, you should contact the agency that said you owed money, not the IRS. Call the TOP call center at 1-800-304-3107 if you need help locating the agency you need to contact. If you have questions about this program, check out the [frequently asked questions](#) or contact the Bureau of Fiscal Service.

Undelivered and Unclaimed Federal Tax Refund Checks

Every year, the Internal Revenue Service (IRS) has millions of dollars in tax refunds that go undelivered or unclaimed.

Undelivered Federal Tax Refund Checks

Refund checks are mailed to your last known address. If you move without notifying the IRS or the U.S. Postal Service, your refund check may be returned to the IRS.

If you were expecting a federal tax refund and did not receive it, check the IRS' [Refund Status](#). You'll need to enter your Social Security number, filing status, and the exact whole dollar amount of your refund. You may be prompted to change your address online. You can also call the IRS' Refund Hotline.

If you move, submit a [Change of Address – Form 8822](#) to the IRS; you should also submit a Change of Address to the U.S. Postal Service.

Unclaimed Federal Tax Refunds

If you are eligible for a federal tax refund and do not file a return, then your refund will go unclaimed. Even if you aren't required to file a return, it might benefit you to file if:

- Federal taxes were withheld from your pay

and/or

- You qualify for the Earned Income Tax Credit (EITC)

If you didn't file a tax return because your wages were below the filing requirement, you can still file a return within three years of the filing deadline in order to get your refund.

State Refund Checks

For information about your state tax refund check, contact your state revenue department.

Contact the IRS

For more information, [contact the Internal Revenue Service](#).

Taxpayer ID Theft: Use IRS.gov to Verify Your Identity

The IRS stops and flags suspicious or duplicate federal tax returns that falsely represent your identity, such as your name or social security number. If the IRS suspects tax ID theft, the agency will send a 5071C letter to your home address. If you receive this letter, verify your identity at [idverify.irs.gov](#) or call the toll free number listed in the letter.

If you are a victim of state tax ID theft, contact your state's taxation department or comptroller's office about the next steps you need to take.

The IRS provides [more information about IDVerifyIRs.gov](#) and your 5071C letter.

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