

When an IRS letter arrives

A one-page checklist for the kitchen table. Keep it with the envelope.

1. Find the notice number

It sits in the top or bottom right corner: CP14, CP501, CP503, CP504, LT11, Letter 1058, CP2000 and so on. Search that number on irs.gov; every common notice has its own “Understanding your notice” page.

2. Circle the deadline

- **CP14 / CP501 / CP503:** balance-due reminders. Pay, or set up a plan, by the date shown.
- **CP504:** notice of intent to levy certain assets, including a state refund.
- **LT11 or Letter 1058:** final notice before levy. You have **30 days** to ask for a Collection Due Process hearing on Form 12153.
- **CP2000:** proposed change to a return. Answer by the response date even if you agree.

3. Confirm it is real

Sign in to your IRS Online Account or call the number printed on irs.gov, not the one in an unexpected text or voicemail. The IRS does not demand gift cards, crypto or wire transfers.

4. Pull your transcripts

The account transcript shows assessments and payments; the wage and income transcript shows the W-2s and 1099s the IRS holds. Both are free through Get Transcript.

5. Pick a route

- Balance of \$50,000 or less: an online payment plan may be available.
- Cannot cover basic living costs: ask about Currently Not Collectible status.
- Penalties on an otherwise clean history: ask about first-time abatement.
- Stuck case causing hardship: the Taxpayer Advocate Service (Form 911).

Keep a log

Date	Who I spoke with	What was agreed