

Collection Information Statement (CIS)

Forms 433-A, B, D, F & H Which Form for What Case?



Objectives

At the end of this presentation, you will be able to explain to clients

- Available options for resolving tax debt without a collection information statement
- Streamlined Installment Agreements
 - Individuals
 - Businesses
- Differences in the types of Collection Information Statements
- Recent updates to the Collection Information Statement



Streamlined Installment Agreement Criteria for Individuals

- Balance: Up to \$50,000 or less in combined tax, penalties and interest
- Payment Terms: Up to 72 months or the number of months necessary to satisfy the liability in full by the Collection Statute Expiration date, whichever is less
- Collection Information Statement: Not required
- Payment Method: Preferred method is either direct debit (DDIA) or payroll deduction (PDIA) installment agreement
 - Applications through Online Payment Agreement (OPA) and balance is above \$25,000 – DDIA is required
- Filing Requirement: Filed all required tax returns
- Notice of Federal Tax Lien: Generally not required. However, if the balance above \$25,000 and agreement not established in OPA, then a NFTL determination will be made if payment is not through DDIA or PDIA



Streamlined Installment Agreement Criteria for Businesses

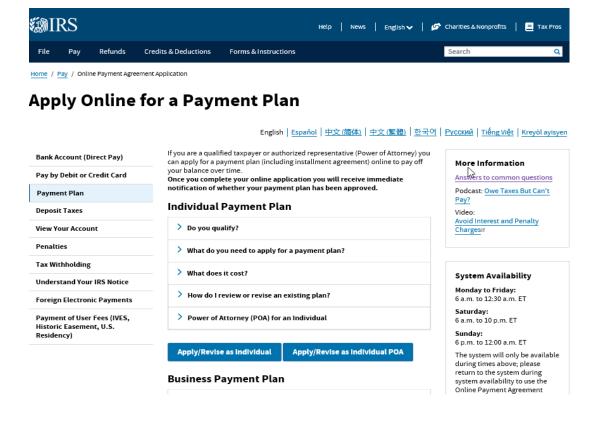
In Business Trust Fund Express

- Balance: Up to \$25,000 or less in combined tax, penalties and interest
- Payment Terms: Up to 24 months or the number of months necessary to satisfy the liability in full by the Collection Statute Expiration date, whichever is less
- Collection Information Statement: Not required
- Payment Method: Preferred method is direct debit installment agreement (DDIA). DDIA is required for balances between \$10,000 and \$25,000
- Filing Requirement: Filed all required tax returns
- Notice of Federal Tax Lien: Determination generally not required



Online Payment Agreement (OPA)

Both Individual and Business Streamlined Installment Agreements can be requested using Online Payment Agreement





Collection Information Statements

Collection Information Statements

- Form 433-F, Collection Information Statement
- Form 433-H, Installment Agreement Request and Collection Information Statement
- Form 433-A, The Collection Information Statement for Wage Earners and the Self-Employed
- Form 433-B, Collection Information Statement for Businesses



Form 433-F, CIS

- Simple two-page form Easy to complete
- Used primarily by the Automated Collection System (ACS) employees
- Used to secure financial information for wage earners and selfemployed individuals
- Taxpayers unable to pay through a Guaranteed or Streamlined Installment Agreement – IRS may require them to complete this form
- Can be used when applying for Partial Payment Installment Agreements or uncollectible status when corresponding with ACS employees



Form 433-F, CIS

- Revenue Officers (ROs) may use the Form 433-F:
 - For Trust Fund Recovery Penalty (TFRP) investigations when individual is a wage earner and the potential TFRP is less than \$100,000
 - For self-employed and individual wage earners who owe individual tax liabilities only, with an aggregate balance of assessments less than \$250,000

Form 433-F (January 2017)		Col			nform				nent			
lame(s) and Address				_	cial Security N					on Num	ber	
				Varia On	armala Onsial I	On continue	handar er l		of Townson I	de esta de		hi
				Tour sp	ouse's Social t	Security F	aumber or i	naviau	ai raxpayeri	Dentino	ation	reumb
If address provided above is	different th	en lest retur	n filed,	Your Tel	iephone Numb	ers		Spouse	's Telephone	Numb	ers	
please check here				Home: Work:			Home: Work:					
County of Residence				Cell:			Cell:					
Enter the number of people in the	household	who can be r	delmed on	this year	s few reform inci	luding you	andunir	norma.	Under 85	85.0	nd Ov	and a
f you or your spouse are self em								posee.	Office CO	-		
Name of Business	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_	ss EIN	T	Type of Bu	_		Number	of Employee	ini (not c	ountin	gown
ACCOUNTS / LINES OF C rusts, Individual Retirement, runds, Stocks, Bonds and oth Name and A	Accounts er investr	(IRAs), Ken ments. If ap	ogh Plan	s, Simpli	fled Employe	e Pensk ounts. (U	ons, 401(k lee addition Type of) Plan: e/shee	s, Profit Sha ts if necesser Current	ring P y.)	Check	Mutu
name and A	and the of I	100001			Account Nun	Table	Account	Bala	ance/Value	Busir	ess /	coour
										-	H	
				-		-				-	H	
											Ħ	
											Ī	
REAL ESTATE Include ho	me, vaca	tion propert	ty, timesi	hares, va	cant land and	d other n	eal estate	(Use a	dditional sheeb	Frece	may.)	1
Description/Location/County	Monthly	Payment(s)		Financing			Current Value Bai		Balance Ov	wed	Eq	uity
			Year Pur	rchased	Purchase Pric	ce						
			Year Ref	fnanced	Refinence An	nount	i					
Primary Residence Other										_		
			Year Pur	rchased	Purchase Pric	ce						
			Year Ref	fnanced	Refinence An	nount	i					
Primary Residence Other												
COTHER ASSETS Include and name of Life Insurance co Use additional sheets if necessar	mpany in y.)	Description	n. If appil	icable, in	clude busine	ss asset	s such as	tools,	equipment,	invent	ory, e	etc.
Description	M	onthly Payme	int Year Purchase		ed Final Payment (moly		Current Value		Balance O	wed	ь	auity
	_		+-		1					\rightarrow		
	-		+		1					\rightarrow		
					1					\neg		
					1							
					/							
). CREDIT CARDS (Visa, Me.	sterCerd, A	kmerican Exp	oreas, Dep	partment S	Stores, etc.)							
Туре				Credit Limit			Balance Ov	ved	Minimu	m Mon	thly P	aymer
			-									



Form 433-H, CIS

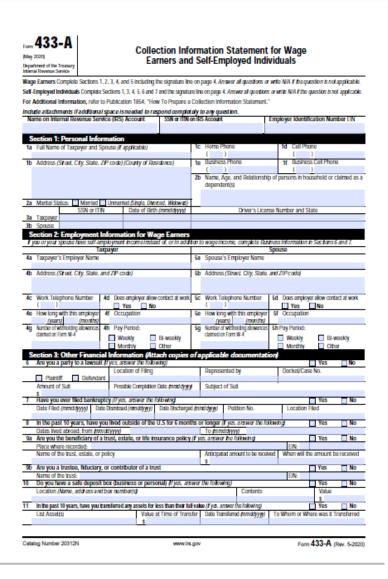
- Combines both an installment agreement request with a CIS
- Used primarily by the Automated Collection System (ACS) employees
- Individual wage earners that do not meet Guaranteed or Streamlined Installment Agreement criteria (owe more than \$50,000 or cannot be paid within 72 months)
- Can be used when applying for Partial Payment Installment Agreement or uncollectible corresponding with ACS employees

Form 433-H							the Treasury - Intern				
(April 2020)	Installment Agreement Request and										
V 4 2020)	Collection Information Statement										
Jse Form 433-H if you earn	n wages, yo	u are re	questin	g an inst	tailment	agree	ment, and your liabilit	y is either g	eater the	n \$50,000 i	or cannot be paid
ip if you can pay your lieb	ility within 7	2 month	s or les	es and o	we \$50	000 or	less, you may be abl	e to establis	h an inst	allment ecre	sement online, even if
ou have not yet received a											,
aution Do not use this for ankruptcy or we have acc											ice. If you are in
	epied your	UII WI HIN	ompro	11150, 50	_		cial Security Number				Non-Monthson
lame(s) and address					T Y	our so	cial Security Number	or Individu	Laste	er Identifica	son Number
					Y	our Sp	ouse's Social Securit	ly Number o	Individu	al Taxpayer	r Identification Number
If address provided ab	ove is diffe	rent then	lest re	eturn files	4 Y	our Tei	ephone Numbers		Spouse	's Telephor	ne Numbers
please check here						lome:			Home:		
County of Residence						Vortc all:			Work: Cell:		
									-		
inter the number of people							-			Under 65	65 and Over
Part 1 - INSTALLMENT											
. Enter the total amount y			_					Tax Pe		_	
 If you have additional b installment agreement Fo 		e that ar	e not re ex Perk	effected o od(s)	on Line	1, list t	he total here (even if t	hey are includ	ed in an ex	dating	
. Add lines 1 & 2 and ent											
L. Enter the amount of the	naumont :		naklana	with this		_				_	
	г реуптепь у	you are n	merung	MEDIT OF SER	reques	E (See b	winuctions.)				
Subtract line 4 from line			_	WELL CHE	reques	E (See It	etructions.)				
5. Subtract line 4 from line Enter the amount you o	and enter an pay eac	er the rec	sult . Make	your per	yments	as larg	e as possible to limit				
 Subtract line 4 from line Enter the amount you of since these charges will 	and enter an pay eac I continue t	or the res	Make until y	your pay ou pay ir	yments n full. <i>pr</i>	es larg	e as possible to limit e an existing installmen	f agreement	his amoun	of should	
 Subtract line 4 from line Enter the amount you or since these charges will represent your total propor be determined for you to 	an pay eac I continue t and monthly; by analyzing	or the res th month to accrue payment a g the info	Make until y mount ormatio	your pay rou pay ir for all you on you pa	yments n full. gr r lisbilitie ovided o	es larg you have.) If no on your	e as possible to limit e an existing installner payment amount is financial statement.	f agreement, listed on line	his amoun	of should	
Subtract line 4 from line Enter the amount you or since these charges will represent your total propor be determined for you to . Enter the date you want.	e 3 and entries pay each continue to sed monthly; by analyzing to make y	or the res th month to accrue payment a g the info our paym	Make until y mount ormetio ment es	your pay rou pay ir for all you in you pri ach mont	yments n full. gr r liabilitie ovided o th. Do n	es larg you have, if no on your ot ente	e as possible to limit e an existing installmen payment amount is financial statement. r a date later than the	f agreement, listed on line 28th	file amoun 6, a pay	r should ment will	
 Subtract line 4 from line Enfer the amount you o since these charges will represent your total proport be determined for you t Enfer the date you want If you want to make you 	e 3 and entream pay each continue to sed monthly pay analyzing to make your payments	or the res th month to accrue payment a g the info our paym s by dire	Make until y emount / ormetio ment ea	your pay rou pay in for all you in you pri ach mont t from yo	yments n full. pr r liabilitie ovided o th. Do n ur chec	es larg you have.) If no on your ot ente	e as possible to limit e an existing installment payment amount is financial statement. r a date later than the count, see the instru	f agreement, listed on line 28th	file amoun 6, a pay	r should ment will	This is the most
Subtract line 4 from line Enter the amount you or since these charges will represent your total propor be determined for you to . Enter the date you want.	e 3 and entream pay each continue to sed monthly pay analyzing to make your payments	or the res th month to accrue payment a g the info our paym s by dire	Make until y emount / ormetio ment ea	your pay rou pay in for all you in you pri ach mont t from yo	yments n full. pr r liabilitie ovided o th. Do n ur chec	es larg you have.) If no on your ot ente	e as possible to limit e an existing installment payment amount is financial statement. r a date later than the count, see the instru	f agreement, listed on line 28th	file amoun 6, a pay	r should ment will	This is the most
Subtract line 4 from line Enter the amount you o since these charges will represent your total propor be determined for you ! Enter the date you want If you want to make you convenient way to make	e 3 and entream pay each continue to sed monthly pay analyzing to make your payments	or the res th month to accrue payment a g the info our paym s by dire	Make until y emount / ormetio ment ea	your pay rou pay in for all you in you pri ach mont t from yo	yments n full. pr r liabilitie ovided o th. Do n ur chec	es larg you have.) If no on your ot ente	e as possible to limit e an existing installment payment amount is financial statement. r a date later than the count, see the instru	f agreement, listed on line 28th	file amoun 6, a pay	r should ment will	This is the most
Subtract line 4 from line Enter the amount you o since these charges will represent you fold propo- be determined for you to Enter the date you want. If you want to make you convenient way to make a. Routing number	e 3 and entream pay each continue to sed monthly pay analyzing to make your payments	or the res th month to accrue payment a g the info our paym s by dire	Make until y emount / ormetio ment ea	your pay rou pay in for all you in you pri ach mont t from yo	yments n full. pr r liabilitie ovided o th. Do n ur chec	es larg you have.) If no on your ot ente	e as possible to limit e an existing installment payment amount is financial statement. r a date later than the count, see the instru	f agreement, listed on line 28th	file amoun 6, a pay	r should ment will	This is the most
Subtract line 4 from line Enter the amount you or since these charges will research your total prope be determined for you I Enter the date you want if you want to make you a. Routing number b. Account number I authorize the U.S. Tire	a 3 and entress pay each continue to sed monthly; by enalyzing to make your payments a your payment and monthly; by the season payments are season payments.	or the rech month to accrue payment a g the info our payment as by direction our payments and the ments are the design to design the design to the ments are	sult Make a until y enount / ormation ment es ct debit ed it will	your pey ou pey ir for all you on you pre ach mont t from you I ensure t	yments in full, gr r liabilities ovided of the Do no sur check that the	es larg you have.) If no on your ot ente king ac y are m	e as possible to limit e an existing installed payment amount is financial statement. r a date later than shr count, see the instru- sade on time. e a monthly ACH de	f agreement, listed on line a 28th ctions and fi	this amount 6, a pay	t should ment will be and 8b.	he financial institution
Subtract line 4 from line Enter the amount you or since these charges will represent your total propo- be determined for you it. Enter the date you want. If you want to make you a. Routing number b. Account number I authorize the U.S. The account indicated for premain in Ault force and	e 3 and enter an pay eac il continue to sed monthly; by analyzin; t to make y ur payments e your pays enterury and il ayments of effect until	ar the res th month to accrue to accrue g the info our payr s by dire ments an the design my fede I notify the	Make outil y securit ormation ment each dit will be mated Free taxes he U.S.	your pay you pay in for all you in you pre ach mont t from yo I ensure Financial as owed,	yments on full, granting of the control of the cont	es larg you have.) If no on your ot ente king ac y are m	e as possible to limit e an existing installment payment amount inflamond statement, r a date later than this count, see the instru- sade on time. e a monthly ACH de isl institution to debit cent to terminate the	f agreement, listed on line a 28th ctions and fi bit (electronic the entry to suthorization	his amount 6, a pay	s ahould ment will se and 8b.	he financial institution uthorization is to d, i must contact the
Subtract line 4 from line Enter the amount you or since these charges will represent your total propor be determined for your be determined for you want If you want to make you convenient way to make a. Routing number b. Account number I authorize the U.S. Tre account indicated for premain in full force and U.S. Treesury Financia	e 3 and entreamper each pay each li continue to and monthly to each pain of to make your payments of effect until Agent at 1 Agent at 1	er the res ch month to accrue payment a g the info our paym a by dire ments an the design my fede I notify 1-800-821	sult Make a until y smount i ormatio ment es ct debit dit will mated F rei taxe he U.S. 9-1040	your pay rou pay in for all you in you pri ach mont t from you I ensure I ensure I se owed, Treasur I no later	yments on full, or risolated of the Do no ur check that the Agent the y Finan than 14	es large es.) If no on your ot ente king ac y are m	e as possible to limit a an existing installment payment amount is financial statement, a date later than th count, see the institu- sade on time. It is monthly ACH de rist institution to debt ent to terminate the , see days prior to the.	f agreement, listed on line a 28th ctions and fi bit (electronic the entry to authorization payment (see	his amount 6, a pay	Be and 8b. Gentry to thurt. This as the payment late. I also a	ne financial institution uthorization is to t, i must contact the authorize the financial
Subtract line 4 from line Enter the amount you or since these charges will represent your total propo- be determined for you it. Enter the date you want. If you want to make you a. Routing number b. Account number I authorize the U.S. The account indicated for premain in Ault force and	e 3 and entrope and entrope and entrope and il continue to the continue and in the	ar the res th month to accrue payment a g the info our paym a by dire ments an the design my fede I notify ti -1000-82 ing of the	sult Make a until y smount i ormatio ment es ct debit dit will mated F rei taxe he U.S. 9-1040	your pay rou pay in for all you in you pri ach mont t from you I ensure I ensure I se owed, Treasur I no later	yments on full, or risolated of the Do no ur check that the Agent the y Finan than 14	es large es.) If no on your ot ente king ac y are m	e as possible to limit a an existing installment payment amount is financial statement, a date later than th count, see the institu- sade on time. It is monthly ACH de rist institution to debt ent to terminate the , see days prior to the.	f agreement, listed on line a 28th ctions and fi bit (electronic the entry to authorization payment (see	his amount 6, a pay	Be and 8b. Gentry to thurt. This as the payment late. I also a	ne financial institution uthorization is to t, i must contact the authorize the financial
Subtract line 4 from line Enter the amount you or since these charges wit research your total prope be determined for you I. Enter the date you want i. If you want to make you convenient way to make a. Routing number b. Account number I authorize the U.S. The account indicated for premain in full force and U.S. Treasury Financia until sum in workeyed in in with your premain in full force and U.S. Treasury Financia until some involved in in without you want	e 3 and entrope and pay each continue to the c	ar the res th month to accrue payment a g the info our paym a by dire ments an the design my fede I notify ti -1000-82 ing of the	sult Make a until y smount i ormatio ment es ct debit dit will mated F rei taxe he U.S. 9-1040	your pay rou pay in for all you in you pri ach mont t from you I ensure I ensure I se owed, Treasur I no later	yments on full, or risolated of the Do no ur check that the Agent the y Finan than 14	es large es.) If no on your ot ente king ac y are m	e as possible to limit a an existing installment payment amount is financial statement, a date later than th count, see the institu- sade on time. It is monthly ACH de rist institution to debt ent to terminate the , see days prior to the.	f agreement, listed on line a 28th ctions and fi bit (electronic the entry to authorization payment (see	his amount 6, a pay	Be and 8b. Gentry to thurt. This as the payment late. I also a	ne financial institution uthorization is to t, i must contact the authorize the financial
Subtract line 4 from line Enter the amount you or since these charges wit research your total prope be determined for you I. Enter the date you want i. If you want to make you convenient way to make a. Routing number b. Account number I authorize the U.S. The account indicated for premain in full force and U.S. Treasury Financia U.S. Treasury Financia C. If you are unable to re. If you are unable to re. If you are unable to re. I would be to the contraction of th	e 3 and entread of the pay each confinue to the pay each monthly; by analyzing to make your payments of effect until Agent at 1 the process to the payments of	er the resh month to accrue payment a g the info our payment as by dire ments an test design my fede I notify the ents.	sult . Make until y emount / e	your pey rou pay in for all you on you pre sch mont t from you ensure in country in coun	yments in full, are rishifted ovided in the Do in sur check that the Agent the and the y Finan than 14 ments in a debit is a debit in	es larg you have.) If no on your ot enter king ac y are m to initial a financial Ag I busine of taxes	e as possible to limit is an existing installment payment amount is financial statement. r a date later than the count, see the instru sade on time. le a monthly ACH de fail institution to debt ent to terminate the unique for to the to receive confident	f agreement, issted on line a 28th ctions and fi bit (electronic the entry to authorization payment pacial informati	withdraws this acco	s should ment will be and 8b. Se and 8b. gentry to the curt. This acks payment is a labor a sarry to array.	he financial institution uthorization is to 4, i must contact the authorize the financial wer inquiries and
Subtract line 4 from line Enter the amount you or since these charges wit research your total prope be determined for you I. Enter the date you want i. If you want to make you a. Routing number b. Account number I authorize the U.S. The account indicated for premain in full frose and U.S. Treasury Financia d. U.S. Treasury Financia c. If you are unable to r (DOIA) in Sections 8:	a 3 and entress pay each confirme to an pay each confirme to the same and the pay each confirme to the same and the payments of the payments of effect until A agent at 1 Agent at 1 the process to the payments as and b. eb	ar the rest th month to accrue payment a gifte infe rour paym a by dire ments an that design my fede I notify th -800-82 ing of the ents.	sult . Make until y emount / e	your pey rou pay in for all you on you pre sch mont t from you ensure in country in coun	yments in full, are rishifted ovided in the Do in sur check that the Agent the and the y Finan than 14 ments in a debit is a debit in	es larg you have.) If no on your ot enter king ac y are m to initial a financial Ag I busine of taxes	e as possible to limit is an existing installment payment amount is financial statement. r a date later than the count, see the instru sade on time. le a monthly ACH de fail institution to debt ent to terminate the unique for to the to receive confident	f agreement, issted on line a 28th ctions and fi bit (electronic the entry to authorization payment pacial informati	withdraws this acco	s should ment will be and 8b. Se and 8b. gentry to the curt. This acks payment is a labor a sarry to array.	he financial institution uthorization is to 4, i must contact the authorize the financial wer inquiries and
Subtract line 4 from line Enter the amount you or since these charges will represent your total prope be determined for you it. Enter the date you want. If you want to make you convenient way to make. A Rouding number b. Account number I authorize the U.S. The account indicated for yo remain in full force and U.S. Treasury Financie institutions involved in it reacher issues related to c. If you are unable to (DOIA) in Dections 6 I am unable to make	a 3 and entreampely each confirment is confirment in confirment in confirment in the process of the payments of the process of the payments of the process of the payments of the paym	ar the rech month to accrue payment a gifte infection our payma by direction our payma by direction our payma by direction our payma by direction out payma by direction out payma find of the ends.	sult Make surfilly sensount / Make surfilly sensount / sensount / sensount / sensount / sensount / sensount sen	your pay you pay in for all you in you per ach mont t from you I ensure I ensure I mancial as owed, Treasur no later ronic pay through	Agent to an debit the debit to a	es largy you have not provided to initiate a financial Age to be the second of the sec	e es possible to limit e an existing installmen payment amount is finencial statement amount is finencial statement a date later than th count, see the instru adde on time. It is a monthly ACH de rial institution to debit ent to be ministe the a to receive confident ent (debit payments)	of agreement, issted on line a 28th ctions and fi clientons and fi clientons authorization authorization payment as all information by entering by entering	in lines I in lines withdrawa this acco. To revo dement d into a dir	st should ment will be and 8b. Se and 8b. gentry to the set of the payment side. I also a wary to arrevent debit institution of the set of th	he financial institution uthorization is to f, I must contact the suthorize the financial wer inquiries and stallment agreement
Subtract line 4 from line Enter the amount you or since these charges will represent your total prope to determined for you I First the date you want If you want to make you convenient way to make a. Routing number b. Account number I authorize the U.S. Tre account indicated for premain in full force and U.S. Treesury Financia institutions involved in the c. If you are unable to (DOIA) in Sections 8 I am unable to make Note: Not checking the Note: Not checking the since where the property or the second or the contractions of the contraction of the contractions of the contraction of th	a 3 and entran pay eacl I confirme to an pay eacl I confirme to an early and in the payments of to make your payments of each payments of effect until Agent at 1 the process to the payments and leave to the payments and it agent at 1 the process to the payments of the payments of the payments and the process to the payments at the process to the payments and the payments are the payments and the payments are the payments and the payments are the payments are the payments are the payments and the payments are th	ar the resh month to accrue beyond a gifte inforcer payment a gifte inforcer payment as by director as the design my fede 1 in notify 8 in 800-82 ing of the ents. Conic pay your, pie ents. Conic pay your, pie ents.	sult Make a until y mount i mont ea ort debit frail taxe he U.S.	your pay ou pay is for all you ach most t from yo I ensure is owed, . Treasure through through through are able	yments of full, grant in full, grant in full, grant in full full full full full full full ful	es large / you have	e as possible to limit a an existing installment payment amount is financial statement. a date later than the count, see the instru sade on time. be a monthly ACH de fall institution to debt ent to terminate the unit to receive confident ent (debit payments).	of agreement, listed on line a 28th ctions and fi delectronic the entry to author/zation by entering by entering the entry.	in lines withdraws this acco. To revo	sent will Be and 8b. Gentry to th unt. This acke paymenteb. I also a sary to array ect debit in	he financial institution uthorization is to t, I must contact the suthorize the financial wer inquiries and stallment agreement bc. for details.
Subtract line 4 from line Enter the amount you or ince these charges wit represent your total prope be determined for you it. Enter the date you want if you want to make you a. Routing number b. Account number i authorize the U.S. Tre ecount indicated for you remain in full from and U.S. Treesury Financia midful can involved in it reactive issues related to (DDIA) in Sections 6: (DDIA) in Sections 6. Note: Not checking it Note: Not checking it If you want to make you	a 3 and entrope of a confirment of a confirmen	er the rete ar the rete the month h month h month h month h month g the info our payr a by dire erens an a by dire ments an a by dire a by payr a by pay	sult Make e until y emount is contracted to the time time to the time time time time time time time tim	e your pe, your pe, you pe, in or all you pe, in an you pri ach mont of thom you pe, and the mont erisure! Financial as oved, Treesus no letter no letter through the control pe, your pe, and the pe	yments in full, gr in the tree in full, gr in the tree in the tree and the tree and the in the	as large you have a large you have you h	e as possible to limit e an actiting installment in an actiting installment payment amount is financial stallment r a date later than the count, see the instru acid on time. I a monthly ACH de is institution to debit of to terminate the is es days prior to the to receive confident ent (debit payments) of to make debit pay and attach a complet	of agrament, listed on line a 28th ctions and fi ctions and fi the entry to use the ctions and fi the entry to use the ctions by entering ments. See and Form 21:	in lines withdraws this acco. To revo	of should ment will be and 8b. Be and 8b. Gently to the sunt. This as ke payment she. I also a sarry to array ect debit in the for line 8 il Deduction.	he financial institution uthorization is to t, I must contact the suthorize the financial wer inquiries and stallment agreement sc. for details. h Agreement
Subtract line 4 from line Enter the amount you or since these charges wit research your total prope be determined for you I. Enter the date you want if you want to make you convenient way to make a. Routing number b. Account number I authorize the U.S. Tre account indicated for premain in full force and U.S. Treasury Financia u.B. Treasury Financia c. If you are unable to r (DOIA) in Sections 8 I am unable to make Note: Not checking t i. If you want to make you Part 2 - COLLECTION I	a S and entrans pay each is some pay each is continue to the many pay each monthly py enalty of the payments of effect until 1 A gent et 1 the process to the payments of effect until 1 A gent et 1 the process to the payments of effect until 1 A gent et 1 the process to the payments of the payments of the payments of the payments of the payments to the payments t	er the rete er the rete h month h month h month h month h month g the info our payr a by dire erens an interes	sult Make e until y emount is contracted to the time time to the time time time time time time time tim	e your pe, your pe, you pe, in or all you pe, in an you pri ach mont of thom you pe, and the mont erisure! Financial as oved, Treesus no letter no letter through the control pe, your pe, and the pe	yments in full, gr in the tree in full, gr in the tree in the tree and the tree and the in the	as large you have a large you have you h	e as possible to limit e an actiting installment in an actiting installment payment amount is financial stallment r a date later than the count, see the instru acid on time. I a monthly ACH de is institution to debit of to terminate the is es days prior to the to receive confident ent (debit payments) of to make debit pay and attach a complet	of agrament, listed on line a 28th ctions and fi ctions and fi the entry to use the ctions and fi the entry to use the ctions by entering ments. See and Form 21:	in lines withdraws this acco. To revo	of should ment will be and 8b. Be and 8b. Gently to the sunt. This as ke payment she. I also a sarry to array ect debit in the for line 8 il Deduction.	he financial institution uthorization is to t, I must contact the suthorize the financial wer inquiries and stallment agreement sc. for details. h Agreement
Subtract line 4 from line Enter the amount you or since these charges wit represent your total propo- be determined for you it. Enter the date you want If you want to make you a. Routing number b. Account number I authorize the U.S. The account indicated for you remain in full from and U.S. Treasury Financia of U.S. Treasury Financia c. If you are unable to (DOIA) in Sections 8 I am unable to make Note: Not checking it If you want to make you Part 2 - COLLECTION I L. ACCOUNTS / LINES OI	a S and ento can pay each il continue il continue in each monthly by analyzing it to make y ur payments e your payments of your payments of effect until il Agent at 1 the process to the payments a. and b. eb debit payments in the payments of the payments in the process in the payments of the payments of the payments in the payments of the payments	er the rete in the month in the	sult Make a until y mount i until y mount i until y ment ex ct debit d it will insted F rel taxe he U.S. 3-1040 ments executive ments at you i at you d taxe	ryour person by it is your person by it of all you person in for all you person in for all you person in financial is owed, it is own to be a construction of the construction of	yments in full, an inhalter in inhalter in inhalter in inhalter in	es large you have been selected as large you have been selected as large you have not enter the selected as large you have not enter the selected as large you have not enter the selected as large you have you h	e es possible to limit e an acathin installment payment amount is financial statement amount is financial statement r a date later than the count, see the instru ande on time. I a date later than the count, see the instru ande on time. I a date later than the count, see the instru and on time. I a date later than the count is a date later than the count is a date later than the count to terminate the see days prior to the to receive confident ent (debit payments) of to make debit pay and attach a complet oftons A through	of agrament, listed on line a 28th citions and fi delectronic the entry to suthor/zation payment as all information by entering the entry to such a cition and the cition a	I in lines If in	the should be seen that the se	he financial institution uthorization is to t, I must contact the suthorize the financial wer inquiries and stallment agreement loc for details. In Agreement loc Information
Subtract line 4 from line Enter the amount you or since these charges wit research your total prope be determined for you I. Enter the date you want if you want to make you convenient way to make a. Routing number b. Account number I authorize the U.S. Tre account indicated for premain in full force and U.S. Treasury Financia u.B. Treasury Financia c. If you are unable to r (DOIA) in Sections 8 I am unable to make Note: Not checking t i. If you want to make you Part 2 - COLLECTION I	a S and ento can pay each il continue il continue in each monthly by analyzing it to make y ur payments e your payments of your payments of effect until il Agent at 1 the process to the payments a. and b. eb debit payments in the payments of the payments in the process in the payments of the payments of the payments in the payments of the payments	er the rete in the month in the	sult Make a until y mount i until y mount i until y ment ex ct debit d it will insted F rel taxe he U.S. 3-1040 ments executive ments at you i at you d taxe	ryour person by it is your person by it of all you person in for all you person in for all you person in financial is owed, it is own to be a construction of the construction of	yments in full, an inhalter in inhalter in inhalter in inhalter in	es large you have been selected as large you have been selected as large you have not enter the selected as large you have not enter the selected as large you have not enter the selected as large you have you h	e es possible to limit e an acathin installment payment amount is financial statement amount is financial statement r a date later than the count, see the instru ande on time. I a date later than the count, see the instru ande on time. I a date later than the count, see the instru and on time. I a date later than the count is a date later than the count is a date later than the count to terminate the see days prior to the to receive confident ent (debit payments) of to make debit pay and attach a complet oftons A through	of agrament, listed on line a 28th citions and fi delectronic the entry to suthor/zation payment as all information by entering the entry to such a cition and the cition a	I in lines If in	the should be seen that the se	he financial institution uthorization is to t, I must contact the suthorize the financial wer inquiries and stallment agreement loc for details. In Agreement loc linformation
Subtract line 4 from line Enter the amount you can ince these charges wit represent the amount you can be determined for you the process of the convenient way to make a. Routing number b. Account number I authorize the U.S. Tre account indicated for premain in full from and U.S. Treesury Financian in the force and U.S. Treesury Financian in the premain in full force and U.S. Treesury Financian in the convenience of the control of the co	a S and ento can pay each il continue il continue in each monthly by analyzing it to make y ur payments e your payments of your payments of effect until il Agent at 1 the process to the payments a. and b. eb debit payments in the payments of the payments in the process in the payments of the payments of the payments in the payments of the payments	ar the rete and th	sult Make e until y make e until y ment ex ot debin ment	ryour per per per per per per per per per pe	yments in full, an inhalter in inhalter in inhalter in inhalter in	es large you have been selected as large you have been selected as large you have not enter the selected as large you have not enter the selected as large you have not enter the selected as large you have you h	e es possible to limit e an acathin installment payment amount is financial statement amount is financial statement r a date later than the count, see the instru ande on time. I a date later than the count, see the instru ande on time. I a date later than the count, see the instru and on time. I a date later than the count is a date later than the count is a date later than the count to terminate the see days prior to the to receive confident ent (debit payments) of to make debit pay and attach a complet oftons A through	of agrament, listed on line a 28th citions and fi disactronic the entry to sutherization payment, and information to the entry to sutherization to sutherization to sutherization to the entry to such as the entry to the entry to sutherization to the entry to such as the entry to the entry to sutherization to the entry to the entry to sutherization to the entry to such as the entry to the entry to sutherization to the entry to such as the entry to suc	withdraws withdraws withdraws this accord to revoke into a direct into a direct provide provid	the should be sh	he financial institution uthorization is to t, I must contact the suthorize the financial wer inquiries and stallment agreement
Subtract line 4 from line Enter the amount you can ince these charges wit represent the amount you can be determined for you the process of the convenient way to make a. Routing number b. Account number I authorize the U.S. Tre account indicated for premain in full from and U.S. Treesury Financian in the force and U.S. Treesury Financian in the premain in full force and U.S. Treesury Financian in the convenience of the control of the co	a 3 and entrements of the property of the make year of the process of the property of t	ar the rete and th	sult Make e until y make e until y ment ex ot debin ment	ryour per per per per per per per per per pe	yments in full, an inhalter in inhalter in inhalter in inhalter in	es large you have been selected as large you have been selected as large you have not enter the selected as large you have not enter the selected as large you have not enter the selected as large you have you h	e as possible to limit e an actiting installment payment amount is financial statement r a date later than the count, see the instru acid on time. I a date later than the count, see the instru acid on time. I a date later than the count is a date of the count is a date o	of agreement, listed on line a 28th citions and fi distance and fine	withdraws withdraws withdraws this accord to revoke into a direct into a direct provide provid	in should then the self-self-self-self-self-self-self-self-	he financial institution uthorization is to t, I must contact the authorize the financial wer inquiries and stallment agreement sc. for details. h Agreement lail information



Form 433-A, CIS for Wage Earner and Self-Employed Individuals

- Used for cases not resolved with Accounts Management (AM) or ACS
- Used to secure financial information for wage earners and self-employed individuals and/or business taxpayers
- Used primarily by field revenue officers on complex cases
- Should not reflect information older than the prior six months – update information older than 12 months
- Pub 1854 Instructions on how to prepare form 433-A





Form 433-B, CIS for Business

- Used if case is not resolved with AM or ACS
- Used to secure financial information on business taxpayers
- Used primarily by field ROs on complex cases
- Should not reflect information older than the prior six months update information older than 12 months
- Publication 5059 Instructions on how to prepare form 433-B
- Attach income statement and balance sheet as a substitute for income and expense section of the CIS for businesses

Form	433-B						_	_
(Febru	uary 2019)	Colle	ction	n Inform	ati	on Statement 1	or B	usinesses
	tment of the Treasury al Revenue Service							
		spaces with the current data nt delay in account resolution						
S	ection 1: Busin	ess Information					Y	
1a	Business Name				2a	Employer Identification N	lo. (EIN)	
					2b	Type of entity (Check ap)	oropriate	e box below)
1b	Business Street A	ddress				Partnership Cor	poration	n Other
						Limited Liability Com	pany (Ll	LC) classified as a (
	Mailing Address					Other LLC - Include i	number	of members
	City	State	ZIP		2c	Date Incorporated/Estab	lished	
1c	County							mmddyyyy
1d	Business Telepho	ne ()			3a	Number of Employees		
1e	Type of Business				3b	Monthly Gross Payroll		
					3с	Frequency of Tax Depos	ts	
1f	Business Website	(web address)		•	3d	Is the business enrolled i	n Electro	onic
No. also		The second second	mba.	AND DESCRIPTION AND DESCRIPTIO		Sodorel Till Downson	4-A /EE	TDO Va



Other Forms

Forms 433-D & 9465, Installment Agreement

- Used to request an installment agreement – Not a CIS
- Either form may be used by AM or ACS employees
- Form 433-D used by field ROs to secure installment agreement information on complex cases
- Both forms have Automated Clearing House (ACH) information that allows establishment of an installment agreement to make payments by direct debit from checking accounts

Form 433-D (July 2020)	Department of the Treasury - Internal Revenue Service Installment Agreement (See Instructions on the back of this page)					
Name and address of taxpayer(s)		Social Secu (Taxpayer)	rity or Employ	yer Identification Number (SSN/EIN) (Spouse)		
		Your telepho (Home)	one numbers	(including area code) (Work, cell or business)		
		For assistance	1-800-82	29-0115 (Business), or 29-8374 (Individual – Self-Employed/Business (29-0922 (Individuals – Wage Earners)	Owners), or	
Submit a new Form W-4 to your employer to increase your		Or write				
withholding.				(City, State, and ZIP Code)		
Kinds of taxes (form numbers)	Tax periods	Amount owed as of				
				\$		
I / We agree to pay the feder	al taxes shown above, PLUS PENALT	IES AND INTER	EST PROVID	DED BY LAW, as follows		
\$	on and \$		n the	of each month thereafter	- 44.40	

orm **9465**ev. September 2020)
epartment of the Treasury
ternal Revenue Service

Installment Agreement Request

► Go to www.irs.gov/Form9465 for instructions and the latest information.

If you are filling this form with your tax return, attach it to the front of the return

See separate instructions.

OMB No. 1545-0074

Tip: If you owe \$50,000 or less, you may be able to avoid filing Form 9465 and establish an installment agreement online, even if you haven't yet received a tax bill. Go to www.irs.gov/OPA to apply for an Online Payment Agreement. If you establish your installment agreement using the Online Payment Agreement application, the user fee that you pay will be lower than it would be with Form 9465.

Part	Installment Agreement Reques	st							
This req	his request is for Form(s) (for example, Form 1040 or Form 941) ▶								
Enter tax	year(s) or period(s) involved (for example, 2018 a	nd 2019, or January 1, 2019, to June 30, 2019) ▶							
1a	Your first name and initial	Last name	Your socia	I security number					
	If a joint return, spouse's first name and initial	Last name	Spouse's s	ocial security number					
	Current address (number and street). If you ha	ve a P.O. box and no home delivery, enter your box number.		Apt. number					
_	the land of and plant	the group occupied to the the solor	- Variation	V. 1885					



What's New on the Collection Information Statement

Recent revision to the Forms 433-A & B include

- Page 2, Section 4: Personal Asset Information for all Individuals (Foreign and Domestic) – Added a section on Virtual Currency. This includes requesting the virtual currency type; wallet, exchange or Digital Currency Exchange (DCE), email address used to set-up the exchange or DCE location(s) and the amount and value in US dollars
- Page 4, Section 5: Monthly Income and Expenses Added to the notes section other income types that include Uber, Lyft, Airbnb and VRBO and income through digital platforms like an app or website, etc.



Keys to Preparing a Collection Information Statement

Remember

- Leave nothing blank
- Answer all the questions completely
- Make sure the financial information is current
- Sign and date the financial statement
- Provide documentation to verify the information on the financial statement

Note: Clients not qualifying for a streamlined installment agreement – or if an installment agreement is not an option – then they need to be prepared to submit thorough, complete and verifiable financial information

認 IRS

Conclusion

Resources

- Form 433-F, Collection Information Statement
- <u>Form 433-H</u>, Installment Agreement Request and Collection Information Statement
- Form 433-A, The Collection Information Statement for Wage Earners and the Self-Employed
- Form 433-B, Collection Information Statement for Businesses
- Publication 1854, How to prepare Form 433-A
- <u>Publication 5059</u>, How to prepare Form 433-B

In conclusion: The sooner a complete CIS is submitted and reviewed by IRS Collection, the more quickly the case will be resolved

433-A, B, D, F & H: Which Form for What Case?

Ms. Obeid represents clients in civil and criminal tax matters involving the IRS, New York State, the Department of Justice, and New York State Attorney General.



Fran Obeid MFO Law, P.C. 260 Madison Ave, 17th Floor New York, NY 10016 T: 212.628.3990 fobeid@mfolaw.com

November 19, 2020 IRS Representation Conference

*The information contained in this PowerPoint is general in nature and based on authorities that are subject to change. It is not intended to be, nor should it be construed as legal or tax advice. Readers should consult a tax professional of their own choosing to discuss how these matters may relate to their particular circumstances.

Allowable Expenses:

- Explain to the client that not all expenses are allowable in determining the amount of monthly installment agreement payments or an offer in compromise. There is more flexibility with expenses if the taxpayer agrees to pay the entire liability with 6 or 7 years in an installment agreement as opposed to an offer in compromise in which expenses are scrutinized and disallowed if not meeting IRS standards. For example, the cost of private school is generally not an allowable expense unless the school addresses some special need that the child has.
- Explain to the client that there are:
 - National Standards for food, clothing and miscellaneous;
 - National Standards for out-of-pocket medical costs;
 - Regional Standards for transportation; and
 - Local Standards for housing.
- Tips for Allowable Expenses:
 - Does the housing accommodate a special needs child or elderly person? Is it close to the client's doctors (or client's dependent's doctors? i.e., if a client or client's dependent has serious debilitating disease), is it rent stabilized and subject to the Senior Rent Increase Exemption?

Allowable Expenses:

More Tips for Allowable Expenses:

- **Vehicles:** are there needs for transportation to a doctor? Does the client live where there is no nearby public transportation?
- **Medical expenses:** get letters from the client's doctors and health insurance carrier regarding client's current and projected out of pocket medical expenses, anticipated surgeries, and expected time out of work due to medical issues.
- Accounting and fees for representation before the IRS: an allowable other expense. IRM 5.15.1.11 (08-29-2018).
- Current year taxes: current federal, FICA, Medicare, state and local taxes are allowable expenses regardless of whether the taxpayer made those payments in the past. IRM 5.15.1.11 (08-29-2018).
- While there is a line item for "other expenses" on Forms 433-A and Form 433-F, there is not on Form 433-A (OIC) and the practitioner should create one with a Rider where appropriate for a client.

Practitioner Points

- All required tax returns must be filed prior to entering into a collection alternative with the IRS whether it be an installment agreement or offer. To prevent an offer from being returned, enclose copies of returns filed less than 60 days before submission of the offer with proof of filing to OIC.
- The posting of manually filed tax returns by the Service Center is being affected by the backlog due to the pandemic.

 Be sure to keep a signed copy of your client's tax return and have a tracking system to prove when the return was sent in to the Service Center and when the Service Center received the return. There is a potential argument for abatement of penalty and interest based on proof of when the Service Center received the tax return.
- If a federal tax lien has not been filed yet on your clients and they own their home, advise them to apply for a home equity loan to pay the tax liability where appropriate.
- Statute of Limitations Defense: Under IRC 6502, the IRS has 10 years after a tax is assessed to collect the tax liability. Remind your clients to file to start the statute of limitations even though they cannot pay the tax liability and that the failure to file penalty starts from the date the return was due. The failure-to-file penalty is 5% of the unpaid taxes for each month or part of a month that a tax return is late. The penalty won't exceed 25% of your unpaid taxes.
- A good alternative for taxpayers is a partial pay installment agreement ("PPIA"). PPIA is appropriate if full payment cannot be achieved by the collection statute expiration date and there is some ability to pay until the statute expires on a tax year. Form 433A and/or 433B must be completed for a PPIA. Complete utilization of equity is not always required. IRM 5.14.2.2 (04-26-2019). A PPIA may be granted if the taxpayer is unable to utilize the equity. IRM 5.14.2.2.2. Advise the client that the IRS may come back after two years for a financial review to determine if the partial pay installment agreement is appropriate. Another alternative, is a lower monthly payment for the first year with payoff within 6 years.
- Propose **currently not collectible status** if enforced collection of income or assets would cause a hardship inability to pay reasonable basic living expenses. IRM 5.16.1.2.9 (9-18-2018). IRS may come back after two years for review.
- Attempt to resolve collection alternative issues with the Revenue Officer or the Revenue Officer's manager. Should you
 not be able to achieve an appropriate resolution for your client, utilize your collection due process rights and file for an
 administrative appeal.