

## Tax Deadline

- Second quarter individual estimated tax payments are due June 15.

## IRS to Use Private Debt Collectors



Last month, the IRS started turning over to private collection agencies (PCA) the accounts of individual taxpayers who have inactive tax receivables. The IRS will be using these four collection agencies:

- ConServe
- Pioneer
- Performant
- CBE Group

If your debt has been turned over to a PCA, the IRS will first notify you with a letter (CP40) that provides the name of the

agency and a Taxpayer Authentication Number. The PCA will then contact you with a letter and follow up with contact by phone, using the authentication number as a tool to identify its legitimacy.

These PCAs have been heavily trained in the *Taxpayer Bill of Rights* and the *Fair Debt Collection Practices Act*. They cannot do anything that the IRS can't do—including threatening you to pay over the phone.

Only talk to a PCA representative after completing the two-party taxpayer authorization number process. If you're concerned with scams, check your caller ID. The agency's letter should include a phone number that you can look for when the legitimate collector calls.

Make all payments directly to the IRS.

## Did You Know?

Studies and research now show that giving a bouquet of flowers has many positive health and psychological benefits.



## Quote Corner

"Find something you're passionate about and keep tremendously interested in it."

~ Julia Child