

IRS FORGIVENESS BLUEPRINT

**SLASH YOUR TAX
DEBT AND START FRESH**

**PROVEN STEPS TO WIPE
OUT IRS DEBT LEGALLY**

JAMES M. CHA, CPA

CERTIFIED TAX RESOLUTION SPECIALIST

IRS FORGIVENESS BLUEPRINT
Slash Your Tax Debt and Start Fresh
Proven steps to wipe out IRS debt legally.

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Ace Plus Tax Resolution Firm

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Introduction

You're Not Alone — And You're Not Out of Options

If you're reading this, chances are you're feeling buried by back taxes, IRS notices, or financial stress that just won't quit. Maybe you've been putting off the letters out of fear. Maybe you've tried to fix things on your own or asked for professional help and gotten nowhere. Or maybe you've convinced yourself there's no way out. You probably have a pit in your stomach, and are beating yourself up for letting it get this way.

Let's stop right there, because you *do* have options.

I've put together this guide to show you exactly what those options are, in easy-to-understand language. Dealing with the IRS and understanding all the tax codes, IRS collection procedures, and programs is what tax resolution professionals like me have dedicated many, many years of our lives to gaining knowledge and ample experience, so we don't expect you to also be a tax expert. You don't need to memorize IRS codes. And you definitely don't need to feel ashamed. As of 2023, 24 million individuals and 87 million business returns businesses are in the IRS collection inventory, aside from 11 million non-filers. They deal with tax debt every year. What matters most is what you do next.

Inside, you'll learn how the IRS actually works (it's not as scary as you think), what real tax debt relief programs exist, and how I've worked with people just like you to successfully negotiate with the IRS — most times paying far less than they owe. You'll also learn when and why it helps to bring in a tax resolution professional who knows the system inside and out.

Whether you owe five or seven figures, whether it's been a year or a decade, there *is* a way forward. The sooner you take that first step, the sooner you'll be able to breathe easier, sleep better, and take back control of your finances and your future.

Let's get started.

—James M. Cha, CPA
Certified Tax Resolution Specialist
Ace Plus Tax Resolution

“When I met James at first, I have to say for a while in the beginning it was rough, not because of anything that they did, but just I didn't trust anybody. Because of my bad experience with past CPAs and professionals in dealing with my finances. I finally got over that hump, and thanks to Ace Plus Tax Resolution and their patience, they really wanted to win my trust. So I was grateful for them taking the time with me. At first I thought you've absolutely got to be kidding me. Like there's no way. This has never happened to me before. They are absolutely lifesavers. I can't thank them enough and I'll definitely be referring business to them for as long as I can. I can't thank them enough.” - Ooshie O.

Chapter 1: How to Get Your Back Taxes Forgiven: Navigating the Path to Financial Relief

If the IRS has been looming over your shoulder, you're not alone and you're not stuck forever. There are real, legal ways to get out from under tax debt. But "forgiveness" doesn't mean the IRS magically erases your balance. It means using official programs that help people like you resolve what they owe and finally move forward.

This chapter breaks down what those programs are, how they work, and how to tell which ones you might qualify for. Whether you're just a little behind or haven't filed in years, there's a starting point for you.

a. What is the IRS 6-Year Rule?

You may have heard about a "6-year rule" and wondered what it actually means. In short: it's an internal policy the IRS uses when handling people who haven't filed taxes in a while. If you haven't filed tax returns in a long time, you may be terrified the IRS is going to ask for the last 15 or 20 years. But good news: in most cases, they don't.

Here's how it works:

Filing Back Returns:

Technically, the IRS can assess taxes on unfiled returns going all the way back since there's no time limit if you *never* filed. But practically speaking, they usually only ask for the last **six years** of returns to consider your account back in good standing.

This six-year rule is more of a policy than a law, and the IRS uses it to keep their backlog manageable. They may go further back if they suspect fraud or large amounts of income from shady sources, but for most people, six years is enough.

Voluntary Disclosure:

If you're worried about criminal charges (for example, if you willfully failed to file or report income), the IRS has a program that lets you come clean and avoid prosecution. It's called Voluntary Disclosure, and it generally focuses on — you guessed it — **six years** of returns. Often, they'll limit penalties to just the worst year in that period.

Refund Alert:

If you think the IRS owes *you* money from a year you didn't file, you only have **three years** from the original due date to claim that refund. Miss the deadline? They keep it.

✅ **Next Step:** If you haven't filed, don't guess! Order your IRS wage and income transcripts to see what years are missing and what info the IRS already has on file.

Civil Enforcement (For Non-Filers)

- If you haven't filed taxes in many years, the IRS usually asks for only the **last six years** of returns to consider your account “compliant” except in unusual circumstances. This policy aims to get people back on track without making them dig up paperwork from decades ago.
- BUT: if you've *never* filed a return, the IRS legally has **no time limit** to assess taxes. So if they want, they can legally go as far back as possible, but they need approval from a manager in order to do that.
- This six-year limit also applies when you're applying for an **Offer in Compromise (OIC)**, meaning the IRS typically won't require returns beyond that six-year limit to evaluate your offer, but we'll get to OICs later.

Criminal Voluntary Disclosure

- If you knowingly committed fraud or underreported income and want to come clean, the IRS's Voluntary Disclosure Program usually focuses on **just the past six years**. And they may only hit you with a civil fraud penalty on the **worst year** of those six, which can reduce your total penalties.

- The criminal statute of limitations for *purposeful* tax evasion and false returns is also six years from the last act. In other words, someone can only be held criminally responsible (remember, the IRS is not a law enforcement agency like the FBI) for six years after the last time purposely evading or lying about your income.

So, whether you're a non-filer or worried about past mistakes, six years is often the magic number the IRS focuses on.

Step to take: Ask for your IRS tax transcripts (like your wage and income history) to see what the IRS already knows about you. That'll help you figure out which years you actually need to file.

b. Who is Eligible for the IRS Hardship Program?

The IRS looks at your financial situation when deciding if you are eligible for certain debt resolution options. They don't want to make you homeless or make it so you end up being unable to afford to buy food to feed your family. In other words, if paying your taxes would stop you from being able to afford reasonable basic living expenses, like skipping rent or going without medication, the IRS may label your situation a **hardship**, which unlocks some relief options. This is often referred to as "Effective Tax Administration" (ETA) or "Currently Not Collectible" (CNC) status.

Here are the main types of hardship relief:

Offer in Compromise – Effective Tax Administration (ETA)

If paying your tax bill would create **serious financial stress** — even though you technically *could* pay it — the IRS may accept less than what you owe. This is sometimes referred to as "Cents on the Dollar".

Example: A disabled person with a specially modified home might qualify, because selling the house to pay taxes would cause severe hardship.

Currently Not Collectible (CNC)

If you **can't pay anything right now**, the IRS may temporarily pause all collection actions. That means no garnishments, no levies, and no harassing letters.

The IRS looks at a few things when determining hardship:

- You'll typically need to submit certain forms and documents to prove you cannot pay or that full payment would cause financial hardship.
- The IRS uses national and local standards for living expenses, so if your living expenses are more than that (especially for housing or transportation costs), you may need to argue against those standards.
- Non-individual taxpayers (like businesses) generally cannot rely on the hardship exception for levy release.

✅ **Next Step:** Gather every bit of financial paperwork, like proof of income, rent, utility bills, medical expenses, and anything else that shows you're struggling.

Levy Release (If They're Already Taking Your Money)

If the IRS is already garnishing your paycheck or draining your bank account, and it's leaving you unable to cover basic needs, you can ask them to **stop the levy**. They're legally required to lift it if it's causing serious hardship.

To get a levy release, the IRS will consider your:

- Age and health
- Number of dependents
- Local cost of living
- Basic necessary expenses
- Employment history and your ability to earn income
- Any extraordinary circumstances

"The IRS sent me a Notice of Levy and garnished my wages after I lost my tax records in a hurricane. James took a strategic approach to deal with the IRS with my messy paperwork. The complete tax resolution gave me so much peace and assurance. – Kirk K."

Installment Agreements with Financial Considerations

Even if you don't qualify for full hardship, the IRS may agree to a **payment plan**, including a Partial Pay Installment Agreement, based on what you *can* afford (more on that later).

c. Who Qualifies for the IRS Fresh Start Program?

The “Fresh Start” program is actually a marketing nickname for a group of IRS policies meant to make it easier to resolve your tax debt and get back good standing. The idea is to give people overwhelmed by tax debt a “fresh start” going forward.

Here's what those policies include:

Offer in Compromise (OIC)

The IRS might settle your tax bill for less than you owe if:

- You can't afford to pay it all (a.k.a. Doubt as to Collectibility)
- There's a valid dispute about how much you owe (a.k.a. Doubt as to Liability)
- Paying would cause serious hardship (a.k.a. Effective Tax Administration)

“Offer in Compromise negotiation to \$180! Our small business was hit extremely hard by COVID restrictions and faced a \$70,000 tax bill we couldn't afford. My prior CPA failed to negotiate and the IRS sent a final Intent to Levy notice. James suspended collections and negotiated an Offer in Compromise, settling our debt for only \$180! Best ROI we've ever made as a family!” - Hernando R.

“I had a \$141,575 sales tax debt but James successfully negotiated an Offer in Compromise that reduced my six-figure nightmare by 90%. His expertise with CDTFA procedures was evident throughout the process. The relief I felt when the OIC was approved was indescribable, and I'm incredibly grateful for his hard work.” – Justin M.

Installment Agreements

Instead of paying in full right away, you can spread payments over time and sometimes even at a reduced amount. But we'll get into this in more detail later.

Penalty Relief

You can ask to get penalties reduced or removed:

- If this is your first time being penalized and you meet certain requirements.
- If you had a good reason (called "reasonable cause") like illness, disaster, or death, etc.

Currently Not Collectible (CNC)

If you're in deep hardship, the IRS can press pause on collections temporarily.

To qualify for any of these, you need to:

- Be up-to-date on current filings. But, the IRS does have the authority to grant uncollectible status, even if a taxpayer is delinquent in filing one or more tax returns.
- Be honest and cooperative
- Prove your financial hardship or lack of resources

d. How Much Will the IRS Usually Settle For?

Short answer: it depends entirely on your finances. When the IRS "settles" for less than the full amount owed, it's typically through an Offer in Compromise (OIC) program. There's no general percentage or amount that the IRS will "usually" settle for because Offer in Compromise is unique and based on your specific financial circumstances.

When accepting an OIC, the IRS uses a formula called **Reasonable Collection Potential (RCP)** to decide how much they think they can realistically collect from you.

They look at:

- How much is your **equity** in your assets (home, car, savings, etc.)
- How much you earn and your future ability to pay
- Your necessary monthly **living expenses**, compared to IRS-approved standards

Remember: this isn't a negotiation, it's math. You have to **prove** your finances with supporting documents.

Note: Although the IRS has an OIC Pre-Qualifier Tool that gives you a preliminary assessment of your eligibility and potential offer amount, people should not just rely on its result. It often incorrectly applies exclusion amounts and misses important factors. This miscalculation can mislead taxpayers into believing they qualify for an Offer in Compromise when they actually don't under the IRS's stricter qualification rules, potentially resulting in wasted resources and providing the IRS with a detailed financial roadmap for future collection efforts. The recent average acceptance rate of OIC cases is only 21%. It is highly recommended to work with an experienced tax resolution specialist to seek out for complete evaluation and strategies for an OIC.

e. Is the IRS Forgiving Tax Debt in 2025?

There's no sweeping tax forgiveness plan for 2025 (or any other year). The IRS doesn't just "cancel" tax debt for everyone. But all the programs we've talked about, like OICs, hardship relief, and partial payments are ongoing and available now.

So no, there's no magical relief coming. But yes, you absolutely *can* reduce or pause your tax debt by working with a tax relief expert who will help you utilize the tools already in place.

✅ **Next Step:** Instead of waiting for a new policy, speak with a tax relief expert to explore your eligibility for an Offer in Compromise, Partial Pay Installment Agreements CNC status, or penalty abatement today.

f. How Many Years Can You File Back Taxes?

This question is actually two different questions, depending on whether you're asking about the IRS's policy for requiring past-due returns or the ability to file for a refund.

How Many Years Does the IRS Require?

While the IRS can request every year of delinquent return (which requires approval of a manager), the policy is usually only the **last six years** of returns to consider you in good standing (except in unusual circumstances) and to consider you for an Offer in Compromise.

An exception: If you're filing Chapter 13 bankruptcy, you must file returns for the immediately last four years.

Remember: if you *never* filed a tax return for a certain year, the IRS can come after you for that year *at any time*. There's no expiration date on it. In other words, when a return hasn't been filed, you're never really off the hook — even if it's been 5, 10, or 20 years. Until you file, that year stays wide open in the IRS's eyes.

Once you file, the IRS has three years to assess taxes after you file. But that time limit only kicks in if you actually filed the return. No return? No clock.

How Many Years Can You File to Claim a Refund?

If you want a refund, you have to file within **three years** of the original due date. After that, the IRS keeps your money — even if they owe you.

g. How to Ask the IRS for Forgiveness?

Asking the IRS for "forgiveness" involves specific, formal procedures. It's way more than just a simple request, and you need to prove that you qualify for it. Here are your main tools:

Offer in Compromise (OIC)

You submit:

- A form detailing your offer
- Your detailed financials proving hardship.
- Any leverage you have, like the fact that your tax debt may be dischargeable in bankruptcy can give you strong leverage in OIC negotiations.

Then, you wait. It can take between 15-40 hours for your tax relief expert to prepare everything and will take 6–12 months for the IRS to start their review process.

Partial Pay Installment Agreement (PPIA)

If you're staring down a tax bill you just can't pay in full, I get how stressful that is. I've helped many people in the exact same spot. Sometimes, a standard payment plan or even an Offer in Compromise just isn't the right fit. That's where something called a **Partial Pay Installment Agreement (PPIA)** can come in.

How a PPIA Can Actually Help

A PPIA is built for folks who are truly struggling financially, who can chip away at what they owe each month, but not enough to pay it all off before the IRS's deadline to collect, which is called the Collection Statute Expiration Date (CSED). And here's the game-changer: once that deadline hits, anything you still owe is considered legally uncollectible. It's a realistic option that offers breathing room without making you pay more than you actually can. In plain terms, it's "wiped away". That means real permanent relief and a chance to move on for good.

What It Takes to Qualify: Proving Financial Hardship

To get approved for a PPIA, you'll need to show the IRS that you simply can't afford to pay off the full amount. This isn't just about saying you're broke. They'll do a thorough review of your financial situation, looking at your income, expenses, assets, and liabilities to see what's really possible.

My Insight and Why It Matters

In my experience, a PPIA can be one of the smartest ways to handle serious tax debt when other options just won't work. It's not a loophole — it's a legitimate, strategic solution built for real financial hardship. If you're feeling stuck and overwhelmed, this could be your way forward.

What You Can Do Next

Wondering if a PPIA might be right for you? The best next step is taking a closer look at how the IRS would view your financial picture. Want help figuring that out? I can walk you through what they're looking for — and whether you might qualify.

Penalty Abatement

The IRS charges penalties for things like filing late or not paying on time. But here's the good news: in many cases, if you had a legitimate reason for falling behind, you can ask for penalties to be removed. Here are some things to know:

- To qualify, you'll need to prove what the IRS calls "reasonable cause." That basically means something happened that was outside your control, like a serious illness, natural disaster, or another unexpected setback, that prevented you from filing or paying on time. The key is showing that your mistake wasn't intentional or due to neglect.
- There are specific forms or documentation that I can walk you through and help you make your case.
- If this is your first time running into trouble with filing or payment penalties—and you've kept a clean compliance record for the last three years—you might qualify for something called **First-Time Abatement (FTA)**. This is a one-time break the IRS offers, and the best part? You might not even need to fill out a form. Many people can request it by calling the IRS directly.

“I appreciate James’ rapid resolution of the messy situation with the very speedy execution of the action plan. All were resolved within 2 weeks from the first inquiry call to the IRS approval letter. It would have saved me several months of heartburn if I had done it without help. I also appreciate that early on, James let me know he had high confidence about resolving my case. So I was able to benefit from his experience before receiving IRS approval. He removed almost \$300K in penalties and interest! He surely knows what he’s doing with the IRS.” - Jim Y.

Bankruptcy

Yes, some older tax debts can be wiped out through bankruptcy — if strict rules are met.

This is usually a last resort, but a powerful one.

There are a few strict timing rules that need to be met:

- **The 3-Year Rule:** The tax return must have been due at least three years before you file for bankruptcy.
- **The 240-Day Rule:** The IRS must have assessed the tax at least 240 days before your bankruptcy filing.
- **The 2-Year Rule:** If you filed your return late, it must have been filed at least two years before the bankruptcy.
- **You Must Have Filed the Return:** The return must have been submitted by you—not created by the IRS as a Substitute for Return (SFR).
- **No Fraud or Willful Evasion:** You can’t have committed tax fraud or intentionally avoided paying.
- **Chapter 13:** This is a court-approved repayment plan designed for wage earners. It’s a way to reduce or eliminate tax debts, including penalties and interest, over time. Even if the tax debt isn’t eligible to be erased (discharged), a Chapter 13 plan can still help you manage it on much more favorable terms, often stopping IRS collection activity in the process.

A Word of Advice When Dealing with the IRS

One of the smartest things you can do when facing tax issues? Show that you're trying to do the right thing. Even if you believe the IRS made a mistake, or that you don't actually owe the amount they're claiming, it's important to clearly communicate that you're willing to cooperate and that you understand your tax responsibilities. This approach shows the IRS you're not trying to dodge anything; you're just that you're looking for fairness.

And here's the good news: You do have rights. You can dispute a tax assessment or even request a refund if you think the IRS took money it shouldn't have. The key is knowing your options and being proactive about your case.

✅ **Next Step:** Work with a tax relief expert to help you pick the strategy that best fits your situation, gather your documents, and prepare to explain your case clearly.

h. Does the IRS Forgive Debt After 10 Years?

Yes — kind of.

The IRS has **10 years** from the date they assess your debt to collect it, known as the **Collection Statute Expiration Date (CSED)**. Once that period ends, your tax debt **expires** and is no longer legally collectible.

But be careful, the CSED 10-year clock can **pause** (called “tolling”) if you:

- Submit an Offer in Compromise
- File for bankruptcy or Taxpayer Assistance Order
- Request a payment plan
- Request a hearing
- Live abroad for an extended time, etc.

Important to remember:

- This CSED is not an automatic “forgiveness” and certain actions can extend it, so it's extremely important to be aware of the CSED for your specific tax debts.

✓ **Next Step:** You may find it difficult to accurately calculate the remaining time on your Collection Statute Expiration Date (CSED) by yourself. It would be advised to see a tax resolution specialist.

i. Understanding the IRS Revenue Officer's Collection Power

Revenue Officers (ROs) are the IRS's field collection agents, focusing solely on collecting tax debts that have already been determined and assessed. Unlike auditors, ROs are not involved in figuring out how much tax you owe; their job is to get it paid. They often handle more serious tax debtors, including those with significant balances or unfiled returns, particularly focusing on business tax liabilities like unpaid employment taxes.

When an RO first contacts a taxpayer (typically in person or by phone), their main goal is to secure full payment. If immediate full payment isn't possible, they will demand a detailed financial statement of individuals or businesses to assess your ability to pay and explore collection options.

Key Powers of Revenue Officers:

- **Tax Liens:** An RO can file a **Notice of Federal Tax Lien (NFTL)**, which is the government's public legal claim against all your property — both what you own now and what you may own in the future — to secure the tax debt. The IRS is required to inform you of your appeal rights concerning the lien.
- **Levies and Seizures:** ROs can **levy** (take) your property or rights to property. This includes funds directly from paychecks, bank accounts, or even retirement funds. Before taking most levy actions, the IRS must generally send a "Final Notice of Intent to Levy and Notice of Your Right to a Hearing" at least 30 days in advance, which is a crucial notice for your rights. While ROs can physically seize property, they generally cannot use force or enter your home or business without your permission or a court order.
- **Collection Summons:** If a taxpayer is uncooperative in providing financial information, an RO can issue a collection summons to legally compel the taxpayer or a third party (like a bank) to provide the necessary financial data.
- **Trust Fund Recovery Penalty (TFRP):** For businesses that fail to pay over withheld employment taxes, ROs can investigate and propose

the TFRP against "responsible persons" within the business who willfully failed to pay these taxes. Managerial approval is required for this penalty assessment.

- **Passport Restrictions:** For seriously delinquent tax debts (over \$62,000, adjusted annually), the IRS can notify the State Department, which may then deny, restrict, or revoke your passport.
- **Judicial Actions:** ROs can recommend that the IRS pursue collection through court actions, such as lawsuits to collect taxes or enforce liens.

Important Taxpayer Rights and Protections:

- **Collection Due Process (CDP) Hearing:** This is one of the most important rights. If you receive a "Final Notice of Intent to Levy" or a lien notice, it triggers your right to a CDP hearing. This hearing, conducted by the independent IRS Appeals Office, allows you to challenge the collection action, discuss alternatives like an installment agreement or an Offer in Compromise (OIC), and potentially obtain review by the Tax Court. A timely CDP request typically suspends collection activities.
- **Offers in Compromise (OIC):** This allows you to settle your tax debt for less than the full amount owed based on your ability to pay.
- **"Currently Not Collectible" (CNC) Status:** If you genuinely cannot afford to pay, your account can be placed in CNC status, temporarily suspending collection efforts. However, interest and penalties continue to accrue, and the IRS periodically reviews your financial situation.
- **Levy Release for Hardship:** The IRS is required to release a levy if it imposes an undue economic hardship, meaning you cannot meet necessary basic living expenses.
- **Statute of Limitations:** Generally, the IRS has 10 years from the date a tax is assessed to collect it. However, certain actions, such as requesting an OIC or a CDP hearing, can "toll" (extend) this collection period.
- **Right to Representation:** You have the right to be represented by an authorized tax professional (attorney, CPA, or enrolled agent) when dealing with the IRS.

- **Manager Review and Appeals:** If you disagree with an RO, you can request to speak with their manager or, for certain actions, pursue a Collection Appeals Program (CAP) appeal.
- **Private Debt Collection Agencies (PCAs):** The IRS uses private agencies for certain inactive debts, but these PCAs have limited powers. They cannot file liens or levies; they can only request payment or negotiate installment agreements up to seven years. All payments must be made directly to the IRS.

Dealing with IRS Revenue Officers and their collection powers can be complex and intimidating for the general public. Understanding these tools and your rights is essential for effective communication and protection.

✓ **Next Step:** Given the nuances and potential severity of IRS collection actions, getting professional guidance from a tax collection expert is highly recommended in order to navigate these situations effectively.

j. What is the IRS One-Time Forgiveness Program?

If you've ever Googled "Does the IRS have a one-time forgiveness program?" you're not alone. It's one of the most common questions people ask when they're stressed about back taxes.

Here's the truth: there's no big red "FORGIVE MY DEBT" button. But the IRS absolutely has multiple ways to reduce, settle, pause (or yes, in some cases, completely eliminate) what you owe.

They just don't use the word "forgiveness." Instead, they offer structured programs with names like "Offer in Compromise," "Currently Not Collectible," and "Penalty Abatement." These are real tools that have helped hundreds of thousands of people clean up messy tax situations and get a fresh start.

First-Time Penalty Abatement (FTA) is a one-time ONLY break the IRS offers.

To qualify:

- You've filed all current returns
- You have no penalties in the past 3 years
- You're either current on payments or have a payment plan

Important to know:

These reliefs are designed to give compliant taxpayers a pass for an isolated mistake, not to forgive ongoing or substantial tax debts.

k. Is Trump Going to Forgive Tax Debt?

No. IRS programs don't change wildly due to presidential administrations. Offers in Compromise, Installment Agreements, and bankruptcy rules stay the same regardless of who's in office. Decisions and policies on tax debt relief are built into the tax system itself, not by specific political promises of blanket forgiveness.

✅ **Next Step:** Focus on current programs, not political headlines.

l. What Happens If You Owe the IRS More Than \$25,000?

Big balances come with bigger consequences, like federal tax liens, but it also means more options.

Installment Agreements

- **Streamlined Installment Agreements (SIAs):** If you owe \$50,000 or less, you may qualify for a streamlined payment plan which allows payments over 72 months (6 years).
 - If you owe between \$25,000 and \$50,000, the IRS generally requires payments to be made via direct debit from your checking account to avoid a Notice of Federal Tax Lien (NFTL).
- **Full-Pay Non-Streamlined Installment Agreements (NSIAs):** If you owe up to \$250,000, the IRS requires an installment payment amount that will pay the entire balance before the collection statute expires. With this agreement, a financial statement or verification may not be required. If it is set up with direct debit or payroll deduction, you can avoid a tax lien by the IRS.

- **Partial Pay Installment Agreements (PPIAs):** If you're really struggling financially, you may be able to pay a reduced amount than what you owe each month, when you don't have enough to pay it all off before the IRS's deadline to collect, which is called the Collection Statute Expiration Date (CSED).
- **Financial Disclosure:** If you own over \$50,000 or if you can't pay within 72 months, the IRS will likely need you to provide extensive financial information about your assets, liabilities, income, and expenses.

Tax Liens:

- The IRS will probably file a lien if you owe more than \$10K — when the amount owed is over \$10,000. The Notice of Federal Tax Lien is a public record that asserts the IRS's claim to your property, impacting your credit and ability to borrow money.
- As mentioned, an installment agreement *can* help avoid a lien if you move quickly, especially if you pay via direct debit for debts up to \$50,000, but if an NFTL is already filed, an installment agreement doesn't remove it. You would need to seek specific lien removal options like withdrawal or discharge.

“I have tried hard to refinance my home to pay down a back tax of over 232K. I couldn't get alone due to the IRS liens, and couldn't get them released without getting a loan. The IRS had initially imposed a payment plan amount thousands of dollars above what I was capable of.

Fortunately, we found James. He did a complete analysis of my situation and provided valuable consultation, direction and strategies. He showed us available options related to the liens and refinancing, specifically customized to my situation. This was refreshing because others had simply plugged our numbers into a formula and told us we were not qualified for help. He got us a payment plan of only a few hundred dollars a month, which relieved this difficult and stressful burden.

Now I could refinance and pay off my back taxes. This is exactly what I had wanted to happen. It was a thrilling and satisfying experience and I was so glad we met James. I would highly recommend him to anyone that has tax problems.” -Brian A.

Passport Restrictions:

- If you have a "seriously delinquent tax debt" (SDTD) and owe more than **\$64,000 (for 2025)**, the IRS can freeze or revoke your passport — unless you're in a resolution plan, or if your case under appeal, or you have an innocent spouse relief request pending.

“The IRS blocked my passport when I owed over \$2.1 million in back taxes. James filed the right paperwork and got my passport restriction lifted! He knew exactly how to deal with Revenue Officers and the whole mess. Worth every penny - I can travel again and have a real plan to deal with my tax debt. Don't try to handle passport restrictions yourself - get professional help immediately”. - Younghoon K

Offer in Compromise (OIC):

- An OIC is also an option for larger debts and, as we have covered, particularly useful if you cannot pay the full amount or if paying would cause economic hardship.

✅ **Next Step:** Seek help from a professional tax collection expert if you can't handle by yourself.

m. Does Tax Forgiveness Hurt Your Credit?

The act of settling tax debt through different programs and policies (like with an OIC) usually **doesn't** hurt your credit directly.

What CAN hurt your credit is the **federal tax lien** (known as the Notice of Federal Tax Lien) the IRS may file when you owe and don't take steps to resolve it. This public record can be reported to credit bureaus and negatively impact your credit score, making it difficult to obtain loans, mortgages, or even certain types of employment.

Installment agreements (especially with direct debit for certain amounts) might help you avoid a lien from being filed, but if a lien is already in place, the installment agreement itself doesn't remove it; you would need to get a withdrawal or discharge of the lien. The good news is that getting the lien **withdrawn** can actually help your credit over time.

✅ **Next Step:** If a lien is already in place, look into getting it withdrawn or released once you've resolved the debt.

Final Word on Chapter 1

IRS forgiveness isn't magic—it's a process. But it's a real process that thousands of people use every year to settle, reduce, or completely eliminate tax debt. You don't have to go it alone, and you don't have to stay stuck.

Chapter 2: Navigating IRS Collection Notices and Understanding Your Options

Getting a letter from the IRS demanding payment for back taxes can feel like the financial equivalent of a punch to the gut. For many people, it brings up fear, shame, and a sense of helplessness. But here's the truth: IRS letters are scary, but they're not the end of the world. They're actually the beginning of a process, and once you understand how that process works, you can respond with clarity instead of panic.

The IRS is fully back in enforcement mode. Thanks to renewed funding from Congress, the agency is ramping up audits and collection efforts. That means more people are seeing a sudden wave of IRS letters hit their mailboxes, and more than ever, it's important to know how to interpret them.

a. What Are Preliminary Collection Notices?

When the IRS believes you owe taxes, it doesn't start with a bank levy. First, it sends a series of "preliminary collection notices." These letters are basically the IRS saying: "Hey, we think you owe us. Let's talk about it."

After a tax assessment is made (when the IRS believes you owe taxes), they will send a preliminary collection notice", which is a notice and demand for payment. They're considered "preliminary" because they do not carry an immediate threat of levy or enforced collection. They're basically the IRS saying: "Hey, we think you owe us. Let's talk about it."

There are three primary preliminary collection notices you might receive:

- **CP 14 Notice:** This is the very first tax due (or "bill") letter a taxpayer receives. If you filed a return but didn't pay the full amount, or if there's an underpayment, you'll get this notice. It includes a deadline, which is the day interest has been calculated through, not an immediate levy date. Penalties and interest keep growing every day you don't pay.
- **CP 501 and CP 503 Notices:** If the tax remains unpaid after the CP 14 notice, these are "friendly reminders" that come after. The amount

owed on these might differ slightly because of continued penalties and interest. It's important not to confuse these with "correction notices" (like CP 11 or CP 22), which simply inform of an account change and carry no enforcement elements.

b. What is the "Intent to Levy" Scare?

The Secondary Collection Letter is the **CP 504**. This is the letter that makes a lot of people freeze and panic. It says “**URGENT! WE INTEND TO LEVY**” in bold, all-caps language. That’s terrifying. But take a deep breath — here’s what you need to know.

- The **CP504** lets you know the IRS *may* take your **state tax refund**, but it **does not give them immediate authority to touch your wages, bank account, or property**.
 - It’s basically a warning shot. They’re saying, “We’re getting serious,” and it indicates the IRS will look for other assets. But they still can’t move forward with full enforcement until they send you something more official. Importantly, the CP 504 notice is **not** a final notice letter that provides Collection Due Process (CDP) appeal rights.
-

c. What Does the Final Notice of Intent to Levy Mean?

This is the one to pay attention to.

If you get a **CP90**, **CP77**, **LT11 (Letter 11)**, or **Letter 1058** or another letter titled “**Final Notice of Intent to Levy and Notice of Your Right to a Hearing**,” it means the IRS is officially ready to trigger aggressive collection actions like wage garnishments, bank levies, or property seizures, and it also comes with very important appeal rights.

d. What Are My Options to Respond to Collection Notices?

When you get a Final Notice of Intent to Levy, you generally have two main options:

1. **Pay the Tax Owed:** If you can easily pay the amount due, this is the simplest resolution. Remember, penalties and interest continue to accrue daily until the balance is paid.
2. **Seek Professional Help and Explore Resolution Options:** For those who cannot pay, or dispute the amount owed, professional representation is essential. The goal is to avoid enforced collection actions and find a sustainable solution.

The Power of Collection Due Process (CDP) Appeals

When you get a Final Notice of Intent to Levy (and Notice of Federal Tax Lien Filing, like Letter 3262), you have **30 days** to request a **Collection Due Process (CDP) hearing**. This is a powerful tool that, if exercised timely, provides significant leverage.

- **How to Request a CDP Hearing:** You must submit the appeal within 30 days of the date the final notice was served. This request goes to the IRS Appeals Office.
- **Key Benefits of a Timely CDP Request:**
 - **Suspension of Collection Action:** Filing a timely CDP request generally stops enforced collection actions while the appeal is pending.
 - **Judicial Appeal Rights:** If you cannot reach a resolution with the Appeals Office, you have the right to challenge the IRS's decision in Tax Court. This right provides significant leverage during negotiations with an Appeals Officer. Appeals Officers know that taxpayers with CDP rights can take their case to Tax Court, which can lead to more favorable outcomes.
 - **Challenge the Underlying Tax Liability:** If you never had a prior opportunity to appeal the tax liability, a CDP appeal can be used to challenge the assessment (amount you owe) itself. You can also use this appeal to propose collection alternatives like an Offer

in Compromise based on a legitimate doubt that you owe part or all of the tax debt.

Importance of Transcripts

Before making any decisions, it's crucial to **pull your IRS transcripts**. These documents are the "main tax records" and show a full picture of your tax situation and include your tax return transcript, wage and income transcript, and the account transcript. Knowing the full history can help identify if you have CDP rights available or if those rights have already been used.

Looking Ahead to Collection Alternatives

Once you've reviewed your notices and transcripts and, if applicable, submitted a CDP appeal, the next step is to explore actual resolution paths that can lead to a "fresh start" and can lift taxpayers out of financial disaster.

Chapter 3: Strategies for Unfiled Returns and Delinquent Taxes

One of the most common and often paralyzing issues taxpayers face is having unfiled tax returns, often for multiple years. It's usually not just one or two years missing; it's five... maybe ten... sometimes even twenty. And when that happens, it's easy to feel stuck — too overwhelmed to start, too anxious to ask for help, and totally unsure of what to do next.

If this sounds like you, here's the good news: **you're not alone**, and there **are real strategies** to help you take control of the situation, get back into compliance and resolve your delinquent tax problems.

a. What Happens if I Don't File My Tax Returns?

The Critical Consequences of Tax Non-Filing

The biggest target for the IRS when it comes to enforcement is non-filers (people who have not filed a tax return in previous years), making it crucial to file your taxes on time. The repercussions of not doing so can be costly, both in terms of your finances and potentially your freedom.

Primary Financial Consequences

The first cost of not filing your tax return is losing your refund. The IRS usually only allows you to claim your refunds for up to three years from the original due date.

The second cost is the disadvantages that come from the IRS substitution process. When you don't file your tax return, the IRS can put together what's called a Substitute for Return (SFR). A SFR is basically the IRS "guessing" at what you owe using income information reported by third parties (like your employers or clients). But the IRS doesn't know what exemptions, deductions, and credits that you may have been eligible for that would potentially lower the amount you owe.

Legal and Timing Considerations

When it comes to the IRS, timing really matters. The clock starts on their ability to audit or collect *after* your return is filed, *not* when it was due. Once your return is filed, the IRS typically has three years to audit and assess additional tax. From there, it gets *another* ten years to collect what you owe. If you don't file at all, those clocks never start, leaving you exposed indefinitely.

Penalties That Stack Up

The longer you wait to file, the more penalties you could face. File more than 60 days late? You could be hit with a penalty of up to 25% of the unpaid tax. And if the IRS believes your failure to file was intentional or fraudulent, that penalty can shoot up to 75%. These costly consequences grow quickly.

How It Affects Your Everyday Life

Unfiled tax returns can mean more than just IRS problems. Trying to get a loan or mortgage? Most lenders require recent tax returns. Hoping to claim government benefits like Social Security, Medicare, or Medicaid? Filing your taxes is often a prerequisite. In other words, not filing can shut doors you didn't even realize were connected.

Criminal Charges Are Real (But Rare)

Not filing taxes can also mean criminal consequences. If the IRS thinks you willfully didn't file (meaning you knew you had a duty to file and chose not to), you could face misdemeanor charges. It can even be treated as a felony in more serious cases, like when evasion is involved. Though criminal charges aren't common, they are absolutely possible.

What You Should Do

Even if you can't afford to pay your tax bill right away, filing your return is still the smartest move. It's the first step to resolving your situation and helps you avoid more penalties and interest down the line. The sooner you get back into compliance, the more options you'll have for relief and resolution.

b. Does the IRS Go After Non-Filers?

Currently, the IRS estimates there are more than **11 million individuals** and **87 million business returns** that haven't been filed. And they're taking action, especially against "high-income non-filers," which the IRS defines as people earning over **\$100,000** annually.

In fact, as of February 2024, the IRS launched new enforcement targeting people who made over \$400,000 during tax years 2017 through 2021, with more targets on the way.

Their general stance? If you haven't filed, they'll expect you to file **everything** you legally owe.

c. Can I Still Use Relief Programs With Unfiled Returns?

Unfiled returns don't just create problems, like the threat of assessment— they significantly limit solutions.

Even if you're willing to settle up with the IRS, you **won't be able to access most relief programs** unless your tax filings are current. That means you typically won't be able to enter into an Installment Agreement or an Offer in Compromise (OIC) if they have unfiled tax returns. Even wage levy relief might be limited unless a hardship situation exists. Penalty relief may also be restricted. So before you can negotiate, settle, or request leniency, **step one is always filing those missing returns.**

The First Step: Filing Delinquent Tax Returns

The immediate objective is to file the missing returns. Here's how to get started:

- **Gather Records:** Don't panic if you don't have all your records, especially for older years. For self-employed individuals, bank records can be used to estimate income and expenses. If you're a wage earner, try to find your W-2s, or check with the IRS to see if they have wage and income transcripts available (usually for up to 10 years).

- **Caveat for Bankruptcy:** If you intend to pursue bankruptcy for tax amnesty, it is crucial to consult experienced counsel.
- **E-file vs. Paper File:** When possible, e-file delinquent returns. However, e-file is often only available for the past two years, meaning older returns must be paper-filed. When paper-filing multiple returns, send each return in a separate envelope to ensure proper processing and prevent the IRS from bundling them or missing one.
- **Substantiation and Disclosure Statements:** Always save copies of substantiation for everything you're reporting. For returns based on limited information, consider attaching a disclosure statement (a rider) explaining that the return was prepared with available information (like third-party documents, bank statements, best estimates) and that an amended return will be filed if new information becomes available.

A Unique Option: The Non-Filer Voluntary Disclosure Practice

If you have *willfully* failed to file your taxes for several years, meaning you knowingly broke the law (willfulness is defined as acting voluntarily, intentionally, and with specific intent to violate a known legal duty), there's still a way to come forward and avoid criminal charges.

It's called the **Non-Filer Voluntary Disclosure Practice** and it's for people who want to come clean before the IRS catches them.

- **Key Benefit:** Under this program, the IRS will generally only be interested in the last six years of non-compliance and will typically propose a penalty for only **one** tax year out of those six. This can provide immense relief, as penalties often double or triple the original tax bill.
- **Eligibility is Strict; You Must "Go First":** The program is "voluntary" because you must initiate contact and submit the application *before* the IRS Criminal Investigation (CI) unit or Civil Investigation has begun investigating you. If the IRS has already notified the taxpayer of an impending investigation, received information from a third party (like an informant), or discovered non-compliance through an enforcement action (e.g., search warrant, summons), it's too late.

- **Legal Source of Income:** The unreported income must come from a legal source under federal law to be eligible for the program.
- **The Transformation: From Criminal to Civil:** The most significant benefit is that if the application is approved, the criminal matter is referred to the civil section of the IRS. This means you can avoid indictment, arraignment, and jail time, transforming a criminal situation into a purely civil collection matter.

The path back to compliance isn't always easy, but it is absolutely possible and it starts with facing the issue head-on. Whether you need to file 2 returns or 20, there are options to help you do it right, get current, and finally move on from the fear of back taxes.

Chapter 4: Getting the Right Help for Your IRS or State Tax Problems

Let's be honest: when you're dealing with back taxes, audits, or letters from the IRS or your state that keep piling up can feel stressful and overwhelming. And it goes beyond just owing money. It's about fear, uncertainty, and not knowing where to turn or what to do next. That's where professional help can make all the difference.

At **Ace Plus Tax Resolution**, we don't just deal with numbers. We help real people out of real financial distress; people who feel stuck, scared, or ashamed of the situation they're in. Whether you're an individual or a business owner, our job is to help you breathe again.

"After moving to the Philippines, California hit me with a shocking \$1.1 million tax assessment even though I was properly paying taxes overseas. I thought my life was over when I saw that \$1.1 million assessment. With James' touch, this balance was almost entirely removed. I'd have to say, expert representation makes ALL the difference. James and his firm knocked my case out of the park - a real home run on my case! It would be an understatement to say James saved my business and our livelihood!" - Senecio M.

We Don't Just Fix the Problem — We Help You Reset

When clients come to us, they're often overwhelmed by:

- Unpaid back taxes
- Ongoing IRS or state collection actions
- Threatening letters and penalties
- Audits that seem to never end

We get it. And we know that tax problems don't just live in spreadsheets, they affect your peace of mind, your business, and your family.

That's why we developed our **Tax Reset Blueprint™** that goes beyond just negotiating with the state or IRS (though it does that, too):

- Getting you out of crisis.
- Stopping the cycle of tax debt and penalties.

- Helping you build a healthier financial future.

During our in-depth “due diligence process” phase for investigation, evaluation, and recommendation, we:

- Request a Collection Hold if needed to protect your assets and income.
- Check if your account is assigned to a Revenue Officer (field collector).
- Prepare and submit Power of Attorney documentation.
- Gather all necessary information, including basic financial data.
- Analyze your case and pull your IRS records to identify issues.
- Calculate Collection Expiration Dates.
- Examine penalty abatement potential.
- Provide and review a comprehensive IRS Account Analysis Report.
- Recommend the best eligible resolution strategy.

We look at the full picture, bring clarity to the chaos, and create a real, sustainable plan to move forward.

No One-Size-Fits-All Solutions Here

You won't hear scare tactics or cookie-cutter advice from us. Every tax issue is different, and so is every client. That's why we tailor each resolution plan specifically for you.

Some of the tools we may use include:

- **Offer in Compromise (OIC):** Settle your debt for less than you owe.
- **Partial Pay Installment Agreements:** Pay what you can, based on your actual financial situation.
- **Penalty Abatement:** Request relief from added fees when reasonable.
- **Audit Representation:** Handle IRS audits on your behalf so you don't have to face them alone.
- **Other collection resolution options**

Everything we do is designed to resolve your tax problem and help protect what matters most: your income, your assets, your future.

Led by Experience. Driven by Compassion.

At the heart of our practice is **James M. Cha**, a CPA and Certified Tax Resolution Specialist with over 35 years of experience helping people like you. James brings deep knowledge of the tax code, but what sets him apart is how he shows up for clients.

He doesn't just review your case; he really listens.

He doesn't just crunch numbers; he creates peace of mind.

People come to us from across the country because not only does James know what he's doing, he also makes you feel heard, respected, and guided every step of the way.

Your Turning Point Starts Here

If you're exhausted by the weight of IRS letters and worried about what comes next, you don't have to go it alone.

This could be the moment you finally take control. With the right help, you can go from living in fear of the IRS to **rebuilding your life with clarity and confidence.**

Let Ace Plus Tax Resolution help you **break free from tax debt and start a new chapter defined not by fear, but by stability, freedom, and peace of mind.**

Testimonials

“When I met James at first, I have to say for a while in the beginning it was rough, not because of anything that they did, but just I didn't trust anybody. Because of my bad experience with past CPAs and professionals in dealing with my finances. I finally got over that hump, and thanks to Ace Plus tax resolution and their patience, they really wanted to win my trust. So I was grateful for them taking the time with me. At first I thought you've absolutely got to be kidding me. Like there's no way. This has never happened to me before. They are absolutely lifesavers. I can't thank them enough and I'll definitely be referring business to them for as long as I can. I can't thank them enough.”

-Ooshie O.

“I have tried hard to refinance my home to pay down a back tax of over 232K. I couldn't get alone due to the IRS liens, and couldn't get them released without getting a loan. The IRS had initially imposed a payment plan amount thousands of dollars above what I was capable of.

Fortunately, we found James. He did a complete analysis of my situation and provided valuable consultation, direction and strategies. He showed us available options related to the liens and refinancing, specifically customized to my situation. This was refreshing because others had simply plugged our numbers into a formula and told us we were not qualified for help. He got us a payment plan of only a few hundred dollars a month, which relieved this difficult and stressful burden.

Now I could refinance and pay off my back taxes. This is exactly what I had wanted to happen. It was a thrilling and satisfying experience and I was so glad we met James. I would highly recommend him to anyone that has tax problems.”

- Brian A.

“The IRS blocked my passport when I owed over \$2.1 million in back taxes. James filed the right paperwork and got my passport restriction lifted! He knew exactly how to deal with Revenue Officers and the whole mess. Worth every penny - I can travel again and have a real plan to deal with my tax debt. Don't try to handle passport restrictions yourself - get professional help immediately.”

-Younghoon K

“In December 2022, I faced an IRS balance of \$285,274, which resulted in passport restrictions and an Intent to Levy Notice. The situation caused significant stress and frustration. James intervened by placing a collection hold and successfully reversed the balances for all affected tax years, lifted the passport restriction and removed the pending levy. He identified and corrected the IRS's wrongful assessments, resolving the entire matter and wiping out the entire balance.”

- Innas I.

“I had a \$141,575 sales tax debt but James successfully negotiated an Offer in Compromise that reduced my six-figure nightmare by 90%. His expertise with CDTFA procedures was evident throughout the process. The relief I felt when the OIC was approved was indescribable, and I'm incredibly grateful for his hard work.”

-Justin M.

“After moving to the Philippines, California hit me with a shocking \$1.1 million tax assessment even though I was properly paying taxes overseas. I thought my life was over when I saw that \$1.1 million assessment. With James' touch, this balance was almost entirely removed. I'd have to say, expert representation makes ALL the difference. James and his firm knocked my case out of the park - a real home run on my case! It would be an understatement to say James saved my business and our livelihood!”

-Senecio M.

“I appreciate James' rapid resolution of the messy situation with the very speedy execution of the action plan. All were resolved within 2 weeks from the first inquiry call to the IRS approval letter. It would have saved me several months of heartburn if I had done it without help. I also appreciate that early on, James let me know he had high confidence about resolving my case. So I was able to benefit from his experience before receiving IRS approval. He removed almost \$300K in penalties and interest! He surely knows what he's doing with the IRS.”

- Jim Y.

“I was being audited by the IRS on my 2016 tax return. Despite my worries, James protected me from the IRS by fully representing me and taking care of all communications. Clean, perfect, and satisfying results as always.”

-Danny K.

“Our small business was hit extremely hard by COVID restrictions and faced a \$70,000 tax bill we couldn't afford. My prior CPA failed to negotiate and the IRS sent a final Intent to Levy notice. James suspended collections and negotiated an Offer in Compromise, settling our debt for only \$180! Best ROI we've ever made as a family!”

- Hernando R.

“I lived like a shadow for 21 years, unable to pay taxes. James resolved both my problems - all FTB taxes were reduced over \$30,000 and determined to be 'o' and resolved at once. All levies at financial institutions disappeared and I can use credit in my own name again!”

- Alex K.

“The IRS sent me a Notice of Levy and garnished my wages after I lost my tax records in a hurricane. James took a strategic approach to deal with the IRS with my messy paperwork. The complete tax resolution gave me so much peace and assurance.”

- Bach K.

About The Author



*Certified Public Accountant | Certified Tax Resolution Specialist
Founder of [Ace Plus Tax Resolution](#)*

James M. Cha is a nationally trusted expert in IRS and state tax resolution, with over **35 years of hands-on experience** helping individuals and businesses break free from the crushing weight of **back taxes, wage garnishments, levies, audits, and complex tax disputes.**

Holding dual credentials as a **Certified Public Accountant (CPA)** and **Certified Tax Resolution Specialist (CTRS)**, James is part of an elite group of professionals recognized for excellence in this highly specialized and demanding field. As the founder of **Ace Plus Tax Resolution**, he leads with a rare blend of strategic precision and deep empathy.

Known for his **calm authority and strategic mindset**, James goes beyond technical fixes; he's a client advocate who listens carefully, responds with clarity, and builds **customized solutions that work.** His proven strategies include Offers in Compromise, Partial Pay Installment Agreements, penalty abatements, and audit defense, each tailored to protect his clients' financial futures while achieving the most favorable outcome possible.

Clients across the country turn to James not just because of his credentials, but because **he gets results.** His success lies in transforming confusion into clarity and fear into forward motion. If you've received an audit or collection notice, or if you're simply feeling overwhelmed by IRS pressure, **James is the expert who will guide you, step by step, with confidence, clarity, and compassion.**

This is more than tax relief. With James M. Cha, it's your turning point toward a life of stability, restored peace of mind, and renewed purpose.