

IRS NOTICE DECODER

Same IRS on both sides of State Line. Match your letter, then act before the date.

LETTER	WHAT IT MEANS	YOUR MOVE
CP14	First bill for a balance due.	Check it against your records; pay or request a plan.
CP501 / CP503	Reminder notices; interest keeps running.	Do not wait for the next one. Set up a plan now.
CP504	Intent to levy; the IRS can take a state refund and begin levy steps.	Call the number on the notice; ask about holds and options.
LT11 / Letter 1058	Final notice of intent to levy, with hearing rights.	File Form 12153 within 30 days to keep Collection Due Process rights.
CP2000	Income on file does not match your return.	Reply by the response date, agreeing or disagreeing with documents.
Letter 3172	A federal tax lien has been filed.	Note the hearing deadline printed on it.

BEFORE ANY PHONE CALL

- Sign in to your IRS Online Account to confirm the balance.
- Download account and wage & income transcripts (Get Transcript).
- Make a list of unfiled years. Most relief options require every return to be filed.

ARKANSAS RESIDENTS

An Arkansas state income tax notice comes from the Department of Finance and Administration, not the IRS. Texas has no state income tax, so a Texas-side resident should only see federal letters for income tax.

NEVER

pay by gift card, crypto or wire; never trust caller ID; never sign a form you have not read.

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