



# Stopping Wage Garnishments

If you've ignored repeated notices about your tax debt from the IRS, a wage garnishment will be in your financial future. But, there are ways to avoid one. Some don't need a tax attorney, while others are greatly aided by hiring one. You can avoid a wage garnishment by doing the following:

## — Paying Your Taxes on Time

Meeting the IRS' payment deadlines helps keep you off of their radar and out of their spotlight. Missing their deadlines and replying to their notices in an untimely manner only brings scrutiny and unwanted attention to your case. That can lead not just to added fees and penalties, but a potential audit down the line.

## — Paying Your Tax Debt in Full

This not only avoids the IRS' costly interest rates and penalties, it can avoid negative marks on your credit report. Paying by credit card or with a bank loan are ways to do this and can save you money in the long run.

## — Setting Up a Payment Plan

An installment plan with the IRS enables you to pay your entire tax debt through smaller, more manageable payments. While you'll avoid paying the entire lump sum at once, your entire debt will increase due to interest and fees. It is a tricky process, but a tax attorney familiar with IRS

procedure will be able to guide you in the right direction and make sure that the payment plan is fair and manageable. You may even qualify for a partial payment plan, where the collection statute expires before the tax debt is paid in full, which could save a qualifying taxpayer thousands of dollars on average.

## — Filing an Offer in Compromise

This is an agreement with the IRS to settle your debt by paying less than the full amount. The process is complicated and the IRS looks at these with a heavy dose of scrutiny, so hiring a tax attorney is essential. Once the OIC is filed, collection action is placed on hold until the offer is reviewed, so a wage garnishment won't be a threat unless the filed offer isn't accepted. If that happens, collection of the tax debt becomes a priority, and a wage garnishment or bank levy will invariably occur.

If you have back tax debt, hiring a tax attorney to manage it is your best bet. Negotiating with the IRS is a bureaucratic and technical process, but the professionals at [www.StopIRSDebt.com](http://www.StopIRSDebt.com) can negotiate on your behalf to obtain a resolution option that's right for you.