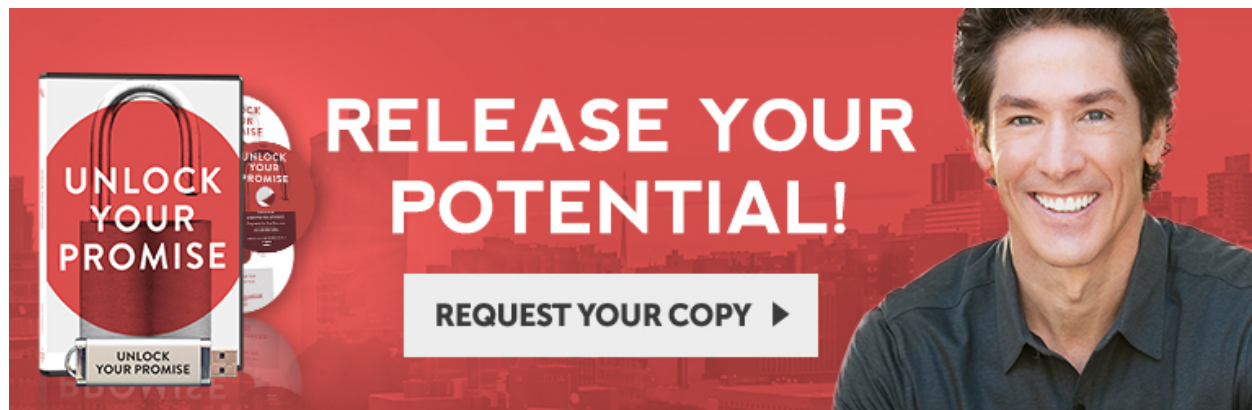


# THE IRS Path of Life

To Keep Your Faith... **THEIRS**

**A §501C3 Organization**

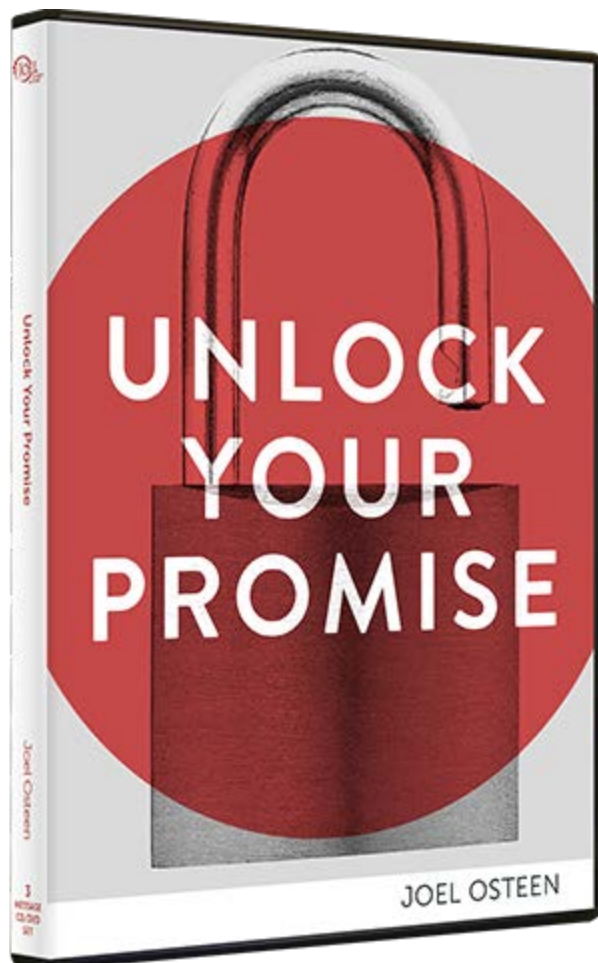


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### Inspirational 3-Message Resource

What God has started in your life, He is going to finish. In this special resource from Joel Osteen, you're going to learn more about the destiny that your Heavenly Father has in store for you. Get ready to be blessed and encouraged, as you discover God's goodness in your life like you never have before.

WITH A GIFT OF ANY SIZE



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It doesn't matter what happened in your past, what the naysayers said about you, the things that have tried to hold you back. All of that is behind you. Get ready to discover how to get rid of the old and embrace the new things God has for your life in 2017.

WITH A GIFT OF \$125 OR MORE

**BE ENCOURAGED TODAY!**

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Victoria and I want to welcome you and take this opportunity to tell you how grateful we are that you connected with our ministry. Our deepest desire is for you to know God personally and to experience Him every moment of every day. Your best days are ahead, and together we can impact this world with the message of God's hope and love.

Joel + Victoria

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# To Keep Your Faith... **THEIRS**



## Alternative Payment Plans & Hardship Information

### [Payment Plans, Installment Agreements](#)

Make monthly payments through an installment agreement if you're not financially able to pay your tax debt immediately.

### [Offer in Compromise](#)

An offer in compromise allows you to settle your tax debt for less than the full amount you owe.

### [The "What Ifs" for Struggling Taxpayers](#)

Here are some "what if" scenarios and the possible tax impact.

*Page Last Reviewed or Updated: 01-Jun-2016*

<https://www.irs.gov/payments/alternative-payment-plans-hardship-information/alternative-payment-plans-hardship-information>

# THE IRS Path of Life

To Keep Your Faith... **THEIRS**



## The “What Ifs” for Struggling Taxpayers

Video: [What If?](#)

People facing financial difficulties may find that there's a tax impact to events such as job loss, debt forgiveness or tapping a retirement fund. For example, if your income decreased, you may be newly eligible for certain tax credits, such as the Earned Income Tax Credit.

Most importantly, if you believe you may have trouble paying your tax bill, contact the IRS immediately. In many cases, there are steps we can take to help ease the burden. You also should file a tax return even if you are unable to pay so you can avoid additional penalties.

Here are some “what if” scenarios and the possible tax impact:

### **Job Related**

[What if I lose my job?](#)

[What if I receive unemployment compensation?](#)

[What if my income declines?](#)

[What if I am searching for a job?](#)

[What if my employer goes out of business?](#)

[What if I close my own business?](#)

[What if I withdraw money from my IRA?](#)

[What if my 401\(k\) drops in value?](#)

### **Debt Related**

[What if I sell my home for a loss?](#)

[What if my debt is forgiven?](#)

[What if I am insolvent?](#)

[What if I file for bankruptcy protection?](#)

### **Tax Related**

[What if I can't pay my taxes?](#)

[What if I can't pay my installment agreement?](#)

[What if there is a federal tax lien on my home?](#)

[What if a levy on my wages is creating hardship?](#)

[What if I can't resolve my tax problem with the IRS?](#)

[What if I need legal representation to help with my tax problem but can't afford it?](#)

### **Related Items:**

- [Summertime Tax Tip 2015-19](#), IRS Tips to Help People Pay Their Taxes
- [IR-2011-42](#), April 18 Deadline Approaching; Check IRS Payment Options
- [IR-2011-20](#), IRS Announces New Effort to Help Struggling Taxpayers Get a Fresh Start; Major Changes Made to Lien Process
- [IR-2010-29](#), IRS Outlines Additional Steps to Assist Unemployed Taxpayers and Others
- [Payment Plans, Installment Agreements](#)
- [Offers in Compromise](#)
- Tax Center to Assist Unemployed Taxpayers

Page Last Reviewed or Updated: 27-Oct-2016

<https://www.irs.gov/uac/the-what-ifs-for-struggling-taxpayers>

*Your best days are ahead, and together we can impact this world with the message of IRS hope and love.*

**Unlock Your Promise** - Remember you're not paying taxes... you're offerings, tithings and donations to us keeps the faith alive and your fear of us from becoming very real!