IRS Tax Transcripts

Background

A client may lack the necessary tax documents required to prepare an original return or an amended tax return. In such cases the client may request a transcript from the IRS. **Note:** Obtaining Tax Transcripts online may be restricted to taxpayers with already established accounts; taxpayers wishing to establish an account may not be able to do so. Please check the IRS website for up-to-date information.

The IRS tax transcript page is: https://www.irs.gov/individuals/get-transcript

To prevent identity theft, the online tax transcript requirements have been increased. You must be able to enter information that can be verified by the Equifax credit reporting company. See the notes below for the required information.

There is further information at: https://www.irs.gov/individuals/tax-return-transcript-types-and-ways-to-order-them

The transcript FAQs are at: https://www.irs.gov/individuals/get-transcript-faqs

If the client is missing income information, then she should request a **Wage and income transcript**. But the IRS note says that this may not be complete for the current year.

If the client is missing a copy of a tax return already filed, then she should request a **Tax Return Transcript** or a **Tax Account Transcript** or **Record of Account Transcript**. Basic Tax Return Transcripts show most line items contained on the return as it was originally filed, including any attached forms and schedules.

If the client needs a statement of her tax account which shows changes that she or the IRS made after the original return was filed, then she should request a **Tax Account Transcript**. This transcript shows basic data including marital status, type of return filed, adjusted gross income, taxable income, payments and adjustments made on the account.

A taxpayer can also request proof from the IRS that she did **not** file a tax return for a particular tax year either online or by completing Form 4506-T (see below).

There is no charge for a transcript. Transcripts arrive by mail usually within two weeks.

VITA clients generally do **not** require a physical copy of a previously filed tax return. If they choose, clients may request photocopies of such returns, a service for which the IRS will charge a fee.

Foundation Communities Policy

Volunteers are encouraged to assist clients in obtaining tax transcripts as needed.

How To Assist Tax Clients

Tax transcripts may be obtained by four methods:

1. Order online at https://www.irs.gov/individuals/get-transcript. The client must create an account and within a few minutes will be emailed a security code to enter prior to proceeding with the transcript request. Once they enter the tax year and type of transcript, the IRS will email the transcript to the email address provided.

For the ***Get Transcript Online***, clients will need the following:

- A readily available email address;
- Your Social Security Number or Individual Tax Identification Number;
- Your date of birth;
- Your filing status and address from your last-filed tax return;
- Access to certain account numbers for either a credit card, a home mortgage loan, a home equity (second mortgage) loan, a home equity line of credit (HELOC), or a car loan;
- A readily available mobile phone. Only U.S.-based mobile phones may be used. Your name must be associated with the mobile phone account. Landlines, Skype, Google Voice or similar virtual phones as well as phones associated with pay-as-you-go plans cannot be used;
- If you have a “credit freeze” on your credit records through Equifax, it must be temporarily lifted before you can successfully complete this process.

Because this process involves verification using financial records, there may be a “soft notice” placed on your credit report. This notice does not affect your credit score.

To securely access ***Get Transcript Online***, first-time users must:

- Submit their name and email address to receive a confirmation code;
- Enter the emailed confirmation code;
- Provide their SSN, date of birth, filing status and address on the last filed tax return;
- Provide some financial account information for verification such as the last eight digits of their credit card number or car loan number or home mortgage account number or home equity (second mortgage) loan number;
- Enter a mobile phone number to receive a six-digit activation code via text message;
- Enter the activation code;
- Create username and password, create a site phrase and select a site image.

2. If at any point, the clients cannot validate their identity – for example, they cannot provide financial verification information or they lack access to a mobile phone – they may use ***Get Transcript by Mail***. ***Get Transcript by Mail*** allows you to go online and select the mail option. The client must enter SSN, date of birth and the address the IRS has on file for the client. The transcript will be mailed to that address of record and will be delivered within five to ten days.

3. Call (800) 908-9946 This will allow the IRS to mail a transcript to the address that the IRS has on file for you.

4. Download Form 4506-T from the IRS website and FAX or mail the completed form to the IRS. https://www.irs.gov/pub/irs-pdf/f4506t.pdf

Note: If a client is a victim of identity theft and has an Identity Theft Indicator on their account, the IRS will not process their request for a transcript online through www.irs.gov. Instead, they will receive a notice alerting them of any request for the transcript and instruct them to contact the Identity Protection Specialized Unit at 1-800-908-4490. Once proper authentication has been performed, the IRS will issue a transcript directly to the taxpayer.