


About IRS Transcripts

An IRS transcript is a record of past tax returns, overall account status, or any income or wage information received by the IRS for an SSN or ITIN. Transcripts are most often used to validate past income and to help with tax preparation. They can also be used to verify that a tax return was not filed for a tax year.

Tax transcripts contain the data that the IRS has for an SSN or ITIN. They contain direct information; even **tax return transcripts** do not resemble Form 1040 or the forms or schedules included with it.

Tax Return Transcript 111-11-1111 1040 201412 LAST

SAMPLE 1040 TAX TRANSCRIPT

 Internal Revenue Service
United States Department of the Treasury

This Product Contains Sensitive Taxpayer Data

Tax Return Transcript

Request Date: MM-DD
Response Date: MM-DD
Tracking Number: 1000000000

SSN Provided: 111-11-1111
Tax Period Ending: Dec. 31, YYYY

The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

SSN: 111-11-1111
SPOUSE SSN: 222-22-2222
NAME(S) SHOWN ON RETURN: FIRST M & SPOUSE M LAST

Transcript Types

The IRS offers five (5) different types of transcripts for free.

- **Tax Return Transcript** - shows most line items including your adjusted gross income (AGI) from your original Form 1040 tax return as filed, along with any forms and schedules. It does not show changes made after you filed your original return. This transcript is only available for the current tax year and returns processed during the prior three years.
- **Tax Account Transcript** - shows basic data such as return type, marital status, adjusted gross income, taxable income and all payment types. It shows changes made after you filed your original return. This transcript is available for the current tax year and up to 10 prior years, but only the current year and the three (3) prior years when using the IRS Get Transcript by Mail tool or phone.
- **Record of Account Transcript** – This transcript combines the tax return and tax account transcripts above into one complete transcript. This transcript is available for the current tax year and returns processed during the prior three (3) years.

→Most of our clients choose this option.

- **Wage and Income Transcript** – This transcript shows data from information forms the IRS has received for a SSN or ITIN, such as Forms W-2, 1099, 1098 and Form 5498, IRA Contribution Information. Current tax year information may not be complete until July. This transcript is available for up to 10 years prior.
→This transcript is useful if a taxpayer does not have all income/wage documents for a tax year.
- **Verification of Non-filing Letter** – The letter provides proof that the IRS has no record of a filed Form 1040 tax return for the year requested. It doesn't indicate whether you were required to file a return for that year. This letter is available after June 15 for the current tax year or anytime for the prior three tax years if using Get Transcript Online or Form 4506-T. You must use Form 4506-T if you need a letter for tax years older than the prior three years.

About Masked or Redacted Transcripts

Beginning in 2020, the IRS began using a new transcript format that partially masks the personally identifiable information of everyone listed on the tax return. These changes were made to better prevent identity and information theft. All financial entries remain fully visible with these new transcript formats.

Here is what is visible on the new tax transcript:

- Last four digits of any SSN listed on the transcript: XXX-XX-1234
- Last four digits of any EIN listed on the transcript: XX-XXX1234
- Last four digits of any account or telephone number
- First four characters of first name and first four characters of the last name for any individual (first three characters if the name has only four letters)
- First four characters of any name on the business name line (first three characters if the name has only four letters)
- First six characters of the street address, including spaces
- All money amounts, including wage and income, balance due, interest and penalties

Requesting Transcripts

Transcripts can be requested in several ways:

1. **View, print, or download online:** Go to <https://www.irs.gov/individuals/get-transcript> and click **Get Transcript Online**.

Note: This will require you to create an IRS account if you do not already have one.

2. **Request that a printed copy be sent by mail**
 - a. Go to <https://www.irs.gov/individuals/get-transcript> and click on **Get Transcript By Mail**;
or
 - b. Call the IRS automated transcript line: 1-800-908-9946

Important: The transcript will be mailed to the address on record with the IRS (the address on the last tax return filed). If the taxpayer address has changed, see **Option 3** below.

3. **Mail or fax** [Form 4506-T, Request for Transcript of Tax Return](#)

Important: If you changed your address since the last time you filed a tax return, you will need to file [Form 8822, Change of Address](#) with the IRS when you submit **Form 4506-T**.

Tax return transcripts will take about ten (10) days to process. Tax account transcripts take longer, about 30 days.

Client Resources

IRS FAQ for Transcripts: <https://www.irs.gov/individuals/get-transcript-faqs>

CTC Resources:

- How Can I Order A Transcript? in [\[English\]](#) and [\[Spanish\]](#)
- [How Can I Order A Transcript?](#) [client handout with screenshots] [Spanish only]

Volunteer & Staff Resources on CTC Resources

[Policy & Preparation: IRS Transcripts](#)

[Entering W-2 Data from a Transcript or Paystub](#)