Tax Services

Tax Preparation

Preparing your own income tax return can be a task that leaves you with more questions than answers. According to a [study](http://www.gao.gov/new.items/d03610t.pdf) released by the US Government's General Accounting Office, most taxpayers (77% of 71 million taxpayers) believe they benefited from using a professional tax preparer.

Whether we like it or not, today's tax laws are so complicated that filing a relatively simple return can be confusing. It is just too easy to overlook deductions and credits to which you are entitled. Even if you use a computer software program there's no substitute for the assistance of an experienced tax professional.

**Here's what you get...**

* Your tax return will be checked and rechecked by our computer software identifying potential problems the IRS may look at more closely and reviewing the math to limit IRS contacts.
* Your tax return can be filed electronically so you will get a refund back quicker.
* Our staff will show you how to adjust your payroll withholding to get more money back each week. Why give the IRS an interest free loan for up to 16 months.
* We will show you potential deductions to limit your tax liability for next year. In addition, we will give you a sheet of commonly overlooked deductions to limit the following year's tax liability.

**Books a Mess? No Problem!**  
If you own a small business and haven't kept up your bookkeeping, don't worry. We can help you. We'll prepare your bookkeeping for the year, prepare a full Schedule C, as well as your personal income tax return. Then we'll help you set up an easy system that allows you to keep your books in tip-top shape next year.

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| **Tax Planning** |
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Planning is the key to successfully and legally reducing your tax liability. We go beyond tax compliance and proactively recommend tax saving strategies to maximize your after-tax income.

We make it a priority to enhance our mastery of the current tax law, complex tax code, and new tax regulations by attending frequent tax seminars.

Businesses and individuals pay the lowest amount of taxes allowable by law because we continually look for ways to minimize your taxes throughout the year, not just at the end of the year.

We recommend **Tax Saving Strategies** that help you...

* grow and preserve assets by keeping Uncle Sam out of your pockets.
* defer income so you can keep your money now and pay less taxes later.
* reduce taxes on your income so you keep more of what you make.
* reduce taxes on your estate so your family keeps more of what you've made.
* reduce taxes on your gifts so you can give more.
* reduce taxes on your investments so you can grow your wealth faster.
* reduce taxes on your retirement distributions so you can retire in style.

Here's just a few of the **Tax Saving Strategies** we use...

* Splitting income among several family members or legal entities in order to get more of the income taxed in lower bracket.
* Shifting income or expenses from one year to another in order to have them fall where it will be taxed at a lower rate.
* Deferring tax liabilities through certain investment choices such as pension plans, contributions and other similar plans.
* Using certain investments to produce income that is tax exempt from either federal or state or both taxing entities.
* Finding tax deductions by structuring your money to pay for things you enjoy, such as a vacation home.

Remember, we work for you not for the IRS. Many of our clients save many times the fee in reduced tax liability through careful planning and legitimate tax strategies.

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| **Tax Problems** |
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Are you having problems with the IRS?

We're here to help you resolve your tax problems and put an end to the misery that the IRS can put you through. We pride ourselves on being very efficient, affordable, and of course, extremely discrete. The IRS problems will not just go away by themselves; they just keep getting worse with penalties and interest being added each day.

If you owe the IRS, you have a very serious problem. It may take the IRS several years to catch up to you, but they're relentless and have no mercy in collecting all the money that is owed. When the collection process starts, they'll make your life miserable and literally ruin all aspects of your life.

Please take a look through our complete IRS problem resolution services by clicking on the links below.

**IRS Problems**

* Have you received an IRS audit notification? See [IRS Audit Representation](http://www.sba-tax.com/irs-representation.php).
* Haven't filed your tax returns for years? See [Non-Filed Returns](http://www.sba-tax.com/irs-nonfiledreturns.php)
* Do you owe [Back Taxes](http://www.sba-tax.com/irs-backtaxes.php)?
* Do you have [Payroll Tax Problems](http://www.sba-tax.com/irs-payrolltax.php)?
* Has the IRS placed tax liens on your home? See [Liens](http://www.sba-tax.com/irs-taxliens.php).
* Is the IRS threatening to seize your bank account and take your money out of the bank. See [Levies](http://www.sba-tax.com/irs-taxlevies.php).
* Is the IRS threatening to take your paycheck, 401(k), and other retirement accounts? See [Wage Garnishments](http://www.sba-tax.com/irs-garnishment.php).
* Is the IRS threatening to seize your personal property? See [IRS Seizures](http://www.sba-tax.com/irs-taxseizures.php).

**IRS Solutions**

* Owe the IRS a lot of money? - Settle for pennies on the dollar! See [Offers In Compromise](http://www.sba-tax.com/irs-offercompromise.php).
* Need more time to pay. See [Payment Plan](http://www.sba-tax.com/irs-paymentplan.php).
* Like to get out from under your tax burden completely. See [Bankruptcy](http://www.sba-tax.com/irs-taxbankruptcy.php).
* Like to get out of a tax debt caused by misdeeds committed by your spouse? See [Innocent Spouse Relief](http://www.sba-tax.com/irs-spouse.php).
* Like to see what the IRS has on you. See [Your IRS File](http://www.sba-tax.com/irs-files.php).

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| **IRS Audit Representation** |
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Nothing strikes fear in the hearts of people more than receiving an IRS Audit letter in the mail. Audits take significant time away from your business and family, requiring you to gather mounds of records substantiating each and every item reported on your tax return and develop a comprehensive understanding of tax law.

The IRS leaves no stone unturned in its mission to determine the accuracy of your tax return. If you don't comply with the Auditors' wishes, the IRS will recalculate your tax and send you home with a hefty tax bill as your parting gift.

Many taxpayers decide to handle a tax audit themselves, and discover they may have been "penny wise," avoiding a representative's fee, but "pound foolish," because they received a substantial bill for a significant tax deficiency.

You see, IRS Auditors are trained to extract more information from you than you have a legal obligation to provide. IRS Auditors know that most people fear them and are ignorant of their rights. As a result, they know they can use that fear and ignorance to their advantage.

Rarely do our clients even have to talk with the IRS. We handle it all for you so that you need not take time off of your business or job to handle the bureaucracy and paperwork of the IRS. No lost wages or business. You simply forward notification of an audit to us and we handle it from A to Z.

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| **Non-Filed Tax Returns** |
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Every day the massive computer center at the IRS is getting more sophisticated, it's just a matter of time before they catch up with you.

This is not a situation to take lightly, failing to file your tax returns is a criminal offense. If you do not file, you can be prosecuted and punished with potential jail time, one year for each year not filed. Why risk potentially losing your freedom for failing to file your tax returns?

Let us give you the peace of mind you deserve by helping you get in compliance with the law. If you voluntarily file your delinquent returns you'll likely avoid further problems other than having to pay the interest and penalties.

If you wait for the IRS to file your returns for you, they are filed in the best interest of the government, usually with little or none of the deductions you are entitled to.

Before anything can be done to extract you from this predicament all the returns must be filed. You must be current. In most cases, you will likely owe taxes, interest, and penalties after the returns are filed. Once we see how much is owed, we'll set a course of action to get you off the hook!

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Please complete the form below to get a **free consultation** with our tax specialist.

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| **Back Taxes Owed** |
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You have filed your returns but didn't have the money to pay what was owed. You may think, "Oh well---I will catch up next year." Before you know it you find yourself several years in arrears and suddenly there is a notice from the IRS, stating that you owe three or four times the original amount.

It's truly amazing how fast tax penalties and interest add up. Now you have a choice, you can write a big fat check and pay the full amount, including interest and penalties. Or you can just keep ignoring them while the penalties and interest keep piling up.

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Luckily, we offer several options when it comes to resolving unpaid taxes.

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| **Payroll Tax Problems** |
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The IRS views failing to pay payroll taxes as the cardinal sin of tax delinquency because a large portion of the payroll taxes are your employees' withholdings. Not paying your company's payroll taxes is tantamount to stealing your employees' money in the eyes of the IRS.

As a result, penalties for failing to pay your payroll taxes and filing your payroll tax returns on time are much more severe than other types of penalties. They can drastically multiply the amount you owe in a very short time.

If you are behind on paying payroll taxes for your company, WATCH OUT!!! The IRS is extremely aggressive pursuing collection of this type of tax. They would rather seize your business assets, close you down, sell your assets at auction, and put you out of business than allow you to continue amassing additional payroll tax liabilities.

If you are behind on your payroll taxes, DO NOT meet with the IRS on your own. How you answer their initial questions can determine whether you stay in business or not. It is critical you hire a professional representative who knows how the IRS operates.

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| **IRS Liens** |
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Federal Tax Liens can really make your life miserable! When your taxes are not paid the IRS establishes a lien against all of your assets (especially real estate). This gives the IRS the legal right to collect taxes from the sale of your assets, which includes just about everything you own.

The lien can be against you, your spouse, or your company. A lien against your company would seize your accounts receivables. At this point everything you own is just one short step away from becoming the property of the United States Government.

Liens filed against you by the IRS also show up on your credit report and often prevent you from opening a checking account or borrowing against any assets, like your home. The banks don't want the extra work when the IRS comes in to take your money.

With a Federal Tax lien on your record you can't get a reasonable loan to purchase a car. Think about paying 18-22% interest on a car that is already too expensive. You definitely cannot buy or sell any Real Estate. The list is endless.

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| **IRS Levies** |
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Levies can really do a lot of damage and even ruin your life. A levy is the IRS's way of getting your immediate attention. What they are saying is, we have tried to communicate with you but you have ignored us. Levies are used to seize your wages and whatever other assets you have. If you own it, they can take it. That includes checking accounts, auto's, stocks, bonds, boats, paychecks, and even Social Security checks!

Imagine waking up one morning and finding all your bank accounts have been cleaned out. They will take every dime. If this amount did not cover what is owed, they'll keep taking your money until you cover your tax liability. They know that levying your bank account will cause checks to bounce, alerting many people that you have tax problems. But they don't care! Their sole objective is to collect the taxes owed. Period.

As bad as that is, a worse method is a wage levy (or garnishment). That's when most of your pay check goes to the IRS, they don't leave you enough to pay the bills, and most of your check goes to the IRS each and every week until the debt is paid.

If that doesn't accomplish what they want, they'll pull out all the stops. They'll **seize** your assets, and **sell** them at auction. That includes everything you own; home, cars, boats, jewelry, motorcycles, insurance polices, retirement funds, anything of value.

We are often able to get those levies released and help you get out of this terrible situation. Our goal is to get you even with the IRS, with what you can afford, and let you start life anew.

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| **IRS Wage Garnishment** |
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You received a notice of "intent to Levy" 30 days ago and you forgot or ignored it. Now it's Payday. Expecting a check, you open the envelope and find that the IRS has taken most of your money. What's left is not enough to pay the rent, car payment, buy groceries, or pay the rest of the bills. This action will continue on every check due you, until the tax owed is paid in full.

Now you're in big financial trouble. No matter how hard you plead with your employer they can not give you your money. Because once a wage garnishment is filed with your employer, your employer is required by law to collect a large percentage of each of your paychecks.

We are regularly retained to negotiate the release of IRS wage garnishments by arranging a payment plan. The payment plan negotiated by us is always more favorable than any IRS wage garnishment. It allows you to receive your whole paycheck without fears of future wage garnishments.

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| **IRS Seizures** |
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Unlike the levy which involves intangible assets such as your bank account, a seizure is the taking of physical assets, such as your home or car. Seizures usually happen in aggravated cases when someone ignores many requests by the IRS over a long period of time to pay their outstanding taxes.

A Seizure should not be taken lightly. The IRS will ultimately pursue seizure of your physical assets. Don't think they won't. Many a newspaper or television show has reported citizens being forced out of their homes after it was sold at an IRS auction, often for as little as half its value.

When the IRS seizes your assets they want to quickly sell them at auction. They often get less than half your assets value, so they often seize everything you own including your home, cars, boats, jewelry, motorcycles, insurance polices, and even your retirement funds.

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If you've received an IRS seizure notice, it's time to act now!

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| **Offer In Compromise** |
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Did you know that you can settle your debt with the IRS for just pennies on the dollar with their Offer in Compromise program? The program allows taxpayers to settle with the IRS on tax debt that has been incorrectly assessed or for liabilities they cannot afford to pay.

The IRS Code states: "We will accept an Offer in Compromise when it is unlikely that we can collect the full amount owed and the amount you offer reasonably reflects the collection potential..." (Internal Revenue Code section 7122).

Often it is possible to fully and completely eliminate the taxes you owe - including all penalties and interest - at an enormous discount. There is no preset bottom limit that the IRS will accept to settle your debt especially if your offer is done "right."

If done correctly your debt may be settled for only 5-15% of what you presently owe. The key is to determine the least amount that the IRS will accept from you before you make the offer.

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| **IRS Payment Plan** |
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If you don't qualify for the IRS Offer In Compromise program, a Payment Plan may be the way to resolve your problem. Setting up a payment plan with the IRS gives you a little more time to pay off your tax debts.

Unfortunately, penalties and interest will continue to be charged on your outstanding balance as you pay the debt off. You are required by law to pay the interest on your tax debt.

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The good news is that there's a chance we can get your tax penalties removed.

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| **Bankruptcy** |
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Your back taxes, interest and penalties can be wiped out by filing bankruptcy. If you qualify, bankruptcy can be the best solution to resolve your crushing tax problems.

Unfortunately, not everyone qualifies to wipe out their tax debt in bankruptcy. Certain rules have to be met first. If you file bankruptcy and don't meet the rules, the IRS will still be in hot pursuit after your bankruptcy is over. Proper pre-bankruptcy planning is key to determining if bankruptcy is or can be a viable solution.

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| **Innocent Spouse Relief** |
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Did you know that you can get out of the tax debt due to the misdeeds or fraud committed by your spouse? Innocent Spouse Relief was designed to alleviate unjust situations where one spouse was clearly the victim of fraud perpetrated by their spouse or ex-spouse.

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If you qualify for Innocent Spouse Relief, you may not owe any tax

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| **Get Your IRS File** |
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Did you know that you can obtain a copy of your IRS file? Most people would be surprised to learn how much the IRS knows about them. Obtaining a copy of your IRS file is critical in analyzing the options available to resolve your tax problems.

Requesting copies of your IRS file is best done by a professional who understands how to obtain them without raising any red flags as well as how to interpret the information in your file.

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We can help you obtain a copy of your IRS file and analyze your options.

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