Dr. Friday.

TAX & FINANCIAL FIRM, INC.

QUICK CHECKLIST

Refund Offset Quick Check

A tax refund that is smaller than expected, or never arrives, may have been applied to an overdue debt. This quick check helps you identify what happened, find the agency involved, and choose the right first step.

DR. FRIDAY, EA

TAX YEAR & ADVICE NOTICE

Tax laws and IRS guidance can change and may differ by tax year. This guide provides general educational information, not personalized tax advice. Confirm the rules and deadlines for the tax year of your return, and consult a qualified tax professional about your situation.

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Educational use only: This guide provides general information. It is not personalized tax or legal advice and does not create an attorney-client, tax-preparer, or representative relationship.

Your Goal

By the end of this checklist, you should know:

- whether a refund offset may have occurred;
- whether the debt is federal tax debt or another type of debt;
- which notice or agency to contact; and
- when the issue may require qualified professional help.

Educational only. Check rules for your return's tax year.

Do This First: Five Questions

01 Was your refund smaller than the amount shown on your filed return?

02 Did you receive an offset notice from the IRS or the U.S. Department of the Treasury?

03 Does the notice identify federal tax debt or a non-tax debt?

04 If you filed jointly, does the debt belong only to your spouse?

05 Do you dispute the debt, the amount, or the ownership of the debt?

Dr. Friday Free Resource

Refund Offset Quick Check

Five questions to ask before or after a refund is reduced.

1. **Was the refund smaller than expected?**
   Compare the return amount with the deposit and offset notice.
2. **Did you receive an offset notice?**
   Find the amount, debt type, and creditor agency.
3. **Is the debt federal tax or another government debt?**
   The correct contact depends on who owns the debt.
4. **Was the debt your spouse's?**
   A joint filer may need to review Form 8379.
5. **Do you dispute the debt or amount?**
   Contact the creditor agency shown on the notice promptly.

Small win: identify the debt, the agency, and the next call before taking action.

Key takeaway: The organization that issued or collected the debt usually determines your next step. The Treasury Offset Program can identify a non-tax creditor agency, but that agency handles disputes and payment questions.

Educational only. Check rules for your return's tax year.

Debts That May Reduce a Federal Refund

A federal tax refund may be applied to certain past-due debts, including:

- federal tax debt;
- state income tax debt;
- past-due child support;
- certain federal non-tax debts, including some student-loan debt;
- certain state unemployment compensation debts; and
- other qualifying debts owed to a federal or state agency.

An offset can be partial or full. A refund delay does not automatically mean an offset occurred.

Read the Notice Before You Call

Write down:

- the tax year of the refund;
- the original refund amount;
- the amount applied to the debt;
- the creditor agency's name;
- the agency contact information;
- any account, case, or reference number; and
- the date of the notice.

Educational only. Check rules for your return's tax year.

Who to Contact

What the notice shows	Your first step
Federal tax debt	Follow the instructions and contact information on the IRS notice.
Non-tax debt through the Treasury Offset Program	Call the Treasury Offset Program automated line at 800-304-3107 to identify the creditor agency and offset details.
You dispute the debt or amount	Contact the creditor agency named in the notice. The Treasury Offset Program does not decide whether the debt is valid.
The debt belongs only to your spouse	Review whether Form 8379, Injured Spouse Allocation, may apply to your share of a joint refund.
No notice and the refund is delayed	Check your refund status and IRS account information before assuming an offset occurred.

Gather These Records

- [ ] Copy of the filed federal return
- [ ] Refund or offset notice
- [ ] IRS account transcript or online account information, if available
- [ ] Documents showing who owes the debt
- [ ] Payment records or prior correspondence
- [ ] Joint income, withholding, estimated-payment, and credit information if spouse debt is involved

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Common Mistakes to Avoid

- Calling the Treasury Offset Program to dispute the underlying debt
- Ignoring the notice deadline or agency instructions
- Assuming every missing refund is an offset
- Filing Form 8379 without first confirming that the issue involves a joint refund and the other spouse's debt
- Confusing injured spouse allocation with innocent spouse relief

Official Links and Tools

- Treasury: Tax Refund Offset
- Treasury Offset Program: Information for the Public
- IRS: About Form 8379
- IRS: Injured Spouse Relief

When to Stop and Get Professional Help

Get qualified help before taking further action if:

- the debt or notice appears to be wrong and a deadline is near;
- more than one agency or tax year is involved;
- the offset creates an immediate financial hardship;
- the debt involves a former spouse, divorce order, bankruptcy, identity theft, or disputed ownership;
- you are unsure whether injured spouse or innocent spouse rules apply; or
- you need someone authorized to communicate with the IRS or another agency for you.

Educational only. Check rules for your return's tax year.

Your Next Step

If you need more than a quick identification check, use the **Refund Offset Response Workbook** to capture the notice, classify the debt, prepare your call, track agency conversations, screen for injured spouse allocation, and document your action plan.

> **Continue with the Refund Offset Response Workbook:** Turn the notice into a documented response plan before deadlines, calls, and agency instructions become difficult to track.

Explore the companion workbook

drfriday.com/resources/refund-offsets/#workbook

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