

Two problems, one order.

A balance due on a year you filed and returns you never filed are separate tracks. Fill in what you know, mark anything uncertain as unknown, and do not guess numbers. This planner is an organizer, not a filing.

01 Where you stand

Country/countries of residence now

Approx. years lived outside the U.S.

Last year you filed a U.S. income-tax return

Years with unfiled returns

Filed years still showing a balance

Foreign accounts now (use nicknames, never full account numbers)

Ever filed an FBAR? Yes / No / Not sure

02 Year-by-year status

One row per year. Leave a cell blank rather than guessing. Add older years on a copy if needed.

Year	Return status	Refund / due or unknown	Foreign accts > \$10,000?	Records I have	Records missing

Return status: Filed / Unfiled / Amended / Unsure. Foreign accounts: aggregate of ALL reportable foreign accounts at any point in the calendar year, over \$10,000, compared across the year - not the year-end balance. "Records I have" can include IRS transcripts, employer statements, bank statements and foreign tax records.

Notes / questions this raised

Next step: send Chip a short inquiry

Chip will review your situation and follow up about the next step.

Work the order. Then the money.

Unfiled returns gate the cleanest payment options. Use the checklist in order, capture what the account actually shows, and record every notice before its response date passes.

03 The order that works

- ☐ List every year and every form (returns, foreign-account reports, other information returns).
- ☐ File the required returns for the missing years - even if you cannot pay what they show.
- ☐ Pull the account transcript for each balance-due year to separate tax, penalty and interest.
- ☐ Then choose the payment path that fits, once the required returns are filed.
- ☐ File the foreign-account reports for the years and accounts that require them.
- ☐ Ask about penalty relief on the specific periods the facts support. Ask; do not assume.

04 What the balance due actually is

Tax year	Tax portion	Penalty portion	Interest portion	Payment plan in place?

What the transcript or account shows / what is still unclear

05 Notices log

Notice no.	Tax year	Date received	Response deadline	What I did / still need to do

06 Records checklist

- ☐ IRS account transcripts for every balance-due year (current + 9 prior years online).
- ☐ IRS return transcripts where a return exists (current + 3 prior years only).
- ☐ Wage and income transcripts - a starting point, not the whole file.
- ☐ Foreign bank and CD statements showing the highest balance in each calendar year.
- ☐ Foreign tax returns and payment records, employment contracts, pension statements.
- ☐ Any IRS notice, letter, or account statement already received.

07 Next action

Who will do it:		By when:		First step I will take:	
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