Tax Reform Suggestion Box: Selected Comments January 1 – December 31, 2015

The National Taxpayer Advocate established the tax reform suggestion box as a result of her 2010 Annual Report to Congress to allow taxpayers to share their thoughts about tax reform. We are asking taxpayers to tell us what provisions they agree with, what they would give up if doing so would make taxes simpler, and what provisions they think unfair. The National Taxpayer Advocate believes true tax reform will not take place until the taxpayers themselves demand it.

This selection of comments is not meant to be statistically representative of the larger group of comments we’ve received. The suggestions below represent a range of comments that illustrate the diversity of thought and the seriousness with which taxpayers responded.

We thank everyone who has left comments, and encourage others to join this dialogue.

The Taxpayer Advocate Service is an independent organization within the IRS. TAS employees help taxpayers who are experiencing economic difficulties, such as not being able to provide necessities like housing, transportation, or food; taxpayers who are seeking help in resolving problems with the IRS; and taxpayers who believe an IRS system or procedure is not working as it should.

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### Comments

**The Suggestion:** Allow for "accident forgiveness." Doing taxes is complicated and I remember making a mistake - but didn't realize it until almost a year when I get an IRS letter about it. I didn't protest the mistake - but it was an honest mistake, and my first one. Yet - the fees were huge and had been accruing since I filed. Meaning that for 10 months or so - I had no idea I had done something wrong, but still I got slammed with penalties. Allow for a "first-time" error forgiveness - where the fees are dramatically reduced or removed or something.

**The Suggestion:** Repeal the AMT

**The Suggestion:** make the pdf forms interactive so they can be filled out with the pdf software

**The Suggestion:** Create a simplified return for all filers who earn less than the poverty level or who earn an amount that is likely to result in no tax or a complete refund, which consists solely of Yes or No questions and does not require the extremely complicated return calculations that are needed every year with changing tax rules. Something like the change that lets certain 501(c)(3) applicants use form 1023EZ instead of the normal 1023.

**The Suggestion:** I have MANY suggestions but here's a simple one: the IRS should send email or postal mail reminders to expats who have left forwarding addresses so that we are reminded to pay federal taxes. When one lives in a backwater place like I do (state of Paraiba, Brazil) it completely becomes an arduous task to stay atop tax issues and finding support to resolve them. I am so frustrated. Eternal wait-times on IRS lines. No responses regarding ITIN requests. Additionally I get no help at the nearest consulate 4 hours by car distant. I don't even know other expats in the region to compare notes to try to resolve issues. Senator help requests result in little. [removed email]

**The Suggestion:** A very simple way to reduce Tax Return Identity theft: * By Jan 5 every employer sends a simple file to the IRS with 3 pieces of data; FEIN, final year-end wages from last paycheck and SSN * Consumers then 'claim their identity' by sending their final year-end wages from their final paycheck and SSN to the IRS IRS notes that the SSN has been 'claimed' and any tax returns that come in with an EIN that do not match are rejected.

**The Suggestion:** 1. Raise the FBAR reporting limit to USD 100,000 on so called 'offshore accounts'. US citizens living, working and paying taxes abroad in another country naturally have 'home resident' accounts to pay their bills and maintain a savings. Enforce FBAR laws only if their is criminal intent and not on middle class US citizens living abroad. This law was made for Drug Cartels and Arms Smugglers in the 1970s. The penalties ruin retirees and families lives.

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The Suggestion: 1) Eliminate joint filing. Remove disincentives for married couples filing separately. 2) Double or triple the standard deduction and eliminate personal exemptions and itemized deductions. 3) Tax self-employment at a flat 35% of net profit (which includes SE tax and federal income tax). 4) Tax capital gains and dividends at regular rates. Allow corporations to exclude dividends from income. 5) Eliminate carried interest and other tax benefits for the extremely wealthy. 6) Eliminate EITC and instead provide the funds to states to distribute to those that qualify for state programs. Distribute these funds in the form of goods and services, rather than cash, to take advantage of the federal/state governments' buying power.
The Suggestion: So we know that the United States is the only Country to assess and collect income tax from every US citizen no matter where they live. Why is that? Is this an arrogant abuse of power, from power that no other Country has? First, we must know that every Country has an elaborate tax system, to collect tax in different ways other than from income. Some tax that is paid, is not paid by the taxpayer directly. Business and Occupation tax on business sales, paid by the business, is by necessity included in the price the people pay without them knowing they are paying. Everyone pays property tax, even if they rent, because it is included in the rent. Sales tax you know about, you always pay that. Some people list 250 different taxes that are paid by various taxpayers depending on circumstance. In fact, most Countries collect more tax as a portion of the citizens’ income than the US. If a Country choses to collect most of its tax via these other methods, other than income tax, their income tax will likely be lower than the US. So in most cases the US citizen has not avoided tax even if they did not pay the US income tax. If they then pay the US income tax, it often becomes confiscatory. So is this really true. Well most people live a life in struggle to meet the bills, raise children, somehow plan for retirement, most not paying for it. This is true for those living in other Countries. And when they find that the US wants a tax return and yet more tax they chose to renounce their citizenship. In fact once the IRS started their offshore sweep for US citizens not paying this income tax there has been a record amount of applications to the State Department. So much so that they raised the fee from a token $40 to $650. And then they said the applicant had to pay all the back taxes before they would accept the renouncement. And suddenly this looks strangely like a permanent indentured servitude. There is never enough income to pay the back tax because it is confiscatory, and so a person becomes bound to a life of obligation to the US or to go “underground”, thus conforming to government allegations of “tax cheat” and exempted from fair treatment and recourse, and insurmountable penalties. The idea of marginalizing a small minority into poverty and servitude has been done for thousand of years, and this is one of the latest. Using some derogatory term to classify these ordinary people as not worthy of common consideration is the first step in leading the population to ignore their plight. This is easily solved by the US, with a little humility. Change the tax to conform to all others, which is what is commonly called fair. Tax people within the US boundaries and respect other nations for their judgment and choice.
### Comments

**The Suggestion:** Tax simplification If we were really to have income tax simplification it would be achieved through a principles based approach. I am including an example/recommendation. First principle: Fairness is achieved when 99% of the population with an IQ greater than 85 can complete the individual income tax form and get the same result as a professional preparer. Second principle: No tax collection system is beyond manipulation. For example tax based on income, and tax based on sales has a different distribution of taxpayers, even though the total tax collected is equal. Balancing four basic systems (income, value added, property, and estate taxes) achieves a more equitable distribution among tax payers, no matter what they choose to do. Third principle: Eliminate choice or discretion. Some people always make the wrong choice, and pay more. Some always make the right choices and pay less. And most people are somewhere in between, depending on the time they commit to understanding the affect of their choice. There is no real reason for it other than to allow government to manipulate the citizen in ways they want the citizen to go. However, the cost of this system is 100’s of billions of dollars that can be saved every year. Fourth principle: As the precision used in defining tax law increases, the amount of law and regulation to support it goes up logarithmically and the common understanding of the population drops faster. For example, if income (defined for tax purposes) was defined as the cash benefit you received. This is adequately described in a few paragraphs and intuitively understood by virtually all adults. Whereas, the present code takes volumes of books and court cases to inadequately describe it, and consequently is not understood by 99% of the population. So how would the income tax system be simplified with those principles in mind? 1. Eliminate the filing status. (Married filing joint, single, married filing separate, and head of household would be eliminated) 2. Eliminate Alternative minimum tax. 3. Eliminate Passive income rules. 4. Eliminate excluded income from taxation. 5. Eliminate separate tax rates for specialized income, such as dividend and capital gain. 6. Eliminate phase in and out of tax changes over several years. Make the change once, and make it permanent. 7. Allow interest and dividend income on schedule B to be offset by personal interest expense on schedule B, but not below zero. 8. For all sales of property: Allow for unlimited deduction of loss to the extent of taxable income. For gain property, compute the basis (increase basis/reduce gain) using the CPI index schedule published by the IRS, but not to create a loss. 9. Eliminate itemized deductions and other adjustments to taxable income that are largely personal expenses, and not business expenses. Instead calculate an acceptable amount for most people. I say that is $15,000 and give it to everyone as a standard deduction. (Note a married couple would get a total of $30,000, which exceeds 98% of all itemized deductions taken currently.) This would eliminate the filing requirement for most of the population and make the tax system primarily a system of redistribution of wealth. 10. Eliminate credits. 11. All business and other entities (sole proprietorships, rental of real estate, corporations, LLC, charities, non-profits, trade associations, trusts, and any other non-human entity) will report their income and expenses on a common corporate return, on September 30th each year, and pay the corporate tax rate. However, there would be elections to flow through income to 50% or more owners (Form K-1), and/or deductions for distributions (dividends) made to owners who report and pay tax on such income. The above simple simplification will save $500,000,000,000 in tax preparation cost and administration, not reduce the income to the government, and creates fairness amongst taxpayers. It would also integrate with a value added, or national sales tax system to collect appropriate amounts of tax.

**The Suggestion:** With respect to LR#6 of the Annual Report to Congress: Coordinate filing deadlines, extensions and mailbox rules for FBAR & From 4938. Add a checkbox to Form 8938 to allow IRA sharing information with FinCen in lieu of filing FBAR.

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The Suggestion: I would like to suggest that income limitations be removed from Roth IRA contributions. Given there is a limit to how much one can contribute per year (an immaterial dollar amount to any mega rich earner), the idea of having an income limit is arbitrary. Further, one can easily circumvent the limit by creating a traditional IRA and converting to a Roth each year, thus making the law redundant. Finally, a high earner is a relative term, a MAGI of 130,000 USD per year may be considered wealthy in rural parts of the country, but in San Francisco, for example, an wage earning bringing home 130,000 USD a year will have a tough time affording their own home. Thank you for your consideration.
### Comments

**The Suggestion:** Child Support payments can create revolving tax circumstances for many parents. Most non custodial parents take pride in paying their support, though these payments can drastically effect the bottom line in their household. Because child support is considered a federal debt to wit tax refunds can be seized and negative credit bureau reporting can occur, the payor should be provided the same consideration in lieu of an adjustment of their taxable income where that parent doesn't claim the exemption for the child.

**The Suggestion:** I am a US citizen who has resided in the UK since September 2006. Prior to 2011, my parents included me on their tax returns as a dependent. From 2011 onwards, I filed my own returns from abroad. I am not a wealthy jet-setter and the money I have made in the UK is subject to UK tax law. I think it is ridiculous that I still need to file returns and send in details about my accounts worth over a certain threshold. Additionally, the changes to laws affecting investments severely limit the ways in which I can protect my savings through this avenue. I strongly urge the TAS to advocate that the US become like almost every other country in the world and stop taxing citizens who are no longer resident in the country. By any definition, I no longer qualify.

**The Suggestion:** Social Security taxes (FICA) may come up in any "reform" package introduced in Congress. One option is transfer of Retirement Funds to Disability Funds in order to avoid cuts in disability checks. Other options will include raising the "cap" on wages subject to the tax. Another is the shift in percentages allocated to each "Fund". Will the NTA be involved in studying these and other different options and making any recommendations? [removed name, title, email address]

**The Suggestion:** Feeling totally ripped off after preparing taxes for 2014. When you use the SLCSP amount on Form 8962 and you purchased a better health care plan you end up owing a lot of money! Took the Advanced payment for my income level & paid my premiums. Ended up owing many$$$. Part 2 of the form does not even make relative sense to part 1 when you put in your SLCSP amount for your area! Going to be a lot of angry Taxpayers out there!!!

**The Suggestion:** Set a fair tax rate for all to pay, roughly 10%, and remove all of the different deductions other than those for education, children or business owners. There are so many deductions to calculate and factor, that it is no wonder why the IRS is overwhelmed. If everyone paid the same rate, returns would be minimized and there would be no dispute as to how much someone owes based on their income bracket. Regardless of someone’s income, we should all pay the same. The wealthy should not be punished for their success, and the wealthy and middle-class tax income should not be relied upon to support those with a lower income. Create a FAIR TAX equal for all that is undisputable!

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Comments

The Suggestion: I believe that we should always have a progressive tax policy. We do need to eliminate all or most tax breaks or tax deductions. As a businessman (retired) I never advocated buying land, buildings or equipment because I could get a "tax write off". We purchased a budgeted amount on new equipment each year based on the advances in technology so we could stay ahead of the competition. Spending a dollar ($1.00) to save 25 cents (0.25) is not good management. As a very poor person growing up it was my ambition to someday own a home. I did not buy a home just so I could deduct the interest expense. But I should not have to pay taxes when I sell the home. I had to pay taxes on the money that I earned before I made a house payment. I believe in tithing. I would do that whether or not I was allowed to deduct that amount from my taxable income. I do not give away goods or money because I get a deduction. What everyone should realize is that we can eliminate ALL DEDCTIONS TODAY and tomorrow the President or Congress will start to use a new deduction as a way to entice someone to do their bidding. The President (and Congress) says he wants to eliminate tax breaks, BUT almost every time he makes a speech he advocates another tax break of some kind. Any historian will tell you the advantage of a central government is to be able to borrow monies in peace time and especially in war time. Therefore a "balanced budget amendment" would not be a good thing. If you read a biography about George Washington and the problems he had paying his men during the Revolutionary War because the federal government had no power to tax or borrow and the states would not pay what they had agreed to. Thanks for the opportunity to add my thoughts.

The Suggestion: Need more agent help not automated system

The Suggestion: The technology exists to tax via real-time purchases only, as opposed to returns / income / w-2's / back taxes etc. More revenue would be generated. Everybody wins, including IRS; tax simplification achieved, everyone keeps their jobs, more jobs generated in & outside of the Government.

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**The Suggestion:** We should focus on encouraging wage growth across a majority of the population because it will increase the velocity of money - which will increase GDP. It is a more acceptable way to reduce wealth inequality than simply raising taxes on the wealthy. I think we could do so by subjecting corporations to a much lower tax rate (5%) if the top 5% of their highest paid employees have an average annual salary that is no more than 60 times the lowest paid 5% of employees and the lowest paid 5% make more than $19/hour on average. ($19/hour will cover the US average cost of food and an apartment for 2) To calculate the ratio for the test, you take the total cost of the employee including benefits and divide it by 2080 hours for hourly and 2400 hours for salary. (To value stock options and add them in at their current value as they become vested. For non W2 benefits add them in at the cost to the company.) To encourage corporations to utilize this tax break, we would need to get rid of the majority of the current tax credits and deductions. We need a simpler tax code anyway. To offset the loss in corporate tax revenue, we change the individual tax code slightly to collect more on all the new income produced. We do so by eliminating all deductions other than a dependent deduction and a personal exemption, which should be raised to $18K, and taxing all personal income and capital gains at a flat rate of 20%. To avoid impoverishing families through this tax liability, we should permit each individual to pay another member of their household up to $18K per year as "homemaker pay". The dependent deduction should $5000 per child, but limited to 3 children. We should eliminate married filing jointly, etc. Tax revenue would also be increased by the increase in the velocity of money. All figures are in 2014 dollars and should be adjusted for inflation annually. Also note that, while executive pay (which represents a very small percentage of the population) would be cut, these executives hold much of their wealth in stock - which would experience dramatic growth in value over time if we succeeded in increasing GDP through this new wage/tax policy. As far as inflation fears, increasing wages at the bottom also increases demand thereby avoiding an inflationary impact. (Although, I would welcome some inflation pressure considering both our government and consumer debt levels and the current deflationary pressures.)

**The Suggestion:** A simple way to help reduce identity theft To help reduce identity theft, the IRS should stop sending documents through the US postal mail containing BOTH the full name AND complete social security number of the addressee. Doing so gives easy access to anyone attempting to steal someones social security number, the one most important link to a persons life and finances. I'm shocked that the IRS continues this practice given the alarming rise in identify thefts... could it be the IRS is actually contributing to these thefts by continuing this practice? How can the federal government be taken seriously when it advises taxpayers on how to avoid being a victim of identify theft when one of the IRS' standard practices makes the theft so easy? If you can shed some light on this for me I'd appreciate it. I would like to know if this is a known problem that is not fixable, or if it is, when will it be fixed. Sincerely, [removed name and mailing address]
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**Comments**

**The Suggestion:** Please create software that will FLAG fraudulent claims, such as mine. My husband and I have filed jointly for 17 years and then last year someone filed single under my name and ss#. Also with a state I have never lived in. We are in disbelief that we STILL have not received our 2013 return of almost 5000$. We count on this $ for vacations and have canceled 2 already...looks like we will be canceling again as we STILL have no idea when we will get OUR $!!! Very unfair yet not considered a "hardship" by IRS standards! First the IRS takes our $, then a criminal, how is that our fault, yet, no one cares......

**The Suggestion:** Reporting a loss on a rental (residential property)- IRS Publication 925 / passive loss limits.... Married couples filing jointly earning over $150k cannot report a rental loss on their personal income statements. This is an antiquated tax code, that needs to be reassessed. After the market crash of 2008/2009--- home owners either foreclosed on their properties- or, stuck it out with their over priced units. This left numerous "accidental landlords"... who are renting out their homes/townhouse/condos at a loss, instead of walking away from the property.... I think some relief for these homeowners is needed, and should not be capped to those earning over $150k, which is middle class income for NYS.

**The Suggestion:** Nina. [Name Removed] here. I had a very simple suggestion that I suspect you and your staff have already considered to mitigate the identity theft/false return/refund situation. Why not require a place on the return where one must include their AGI from the previous year (or from two years previous)? If the person submitting the return has that info, I would think you could release the refund with little concern. If the person does not, then an investigation would be warranted. Hope all is well.

**The Suggestion:** When a taxpayer owes the IRS money, the following is their policy: "Yes, when you do not file and pay your taxes on time, you will be charged interest on any unpaid balance, and you may also be subject to penalties, such as the failure-to-file and failure-to-pay penalties." In the interest of equality, the IRS should also be assessed the same interest and penalties if they to not process a refund within the 21 day (E-file) or 8 week (Paper Return) expected time line. I believe this is necessary compensation to the taxpayers for their hardship and inconvenience.

**The Suggestion:** TAX ALL IMPORTS EXCLUSIVELY. THIS WILL BRING THE JOBS BACK TO AMERICA. THEN PEOPLE COULD AFFORD TO PAY TAXES. PEOPLE ON UNEMPLOYMENT CAN NOT AFFORD TO LIVE LET ALONE PAY TAXES. UNEMPLOYMENT LASTS ONLY ONE YEAR, WHAT ARE PEOPLE TO DO THEN? AND STILL PAY TAXES. WHY DOES THE IRS CHARGE THE PEOPLE WHO CAN'T PAY, PENALTIES AND INTEREST? ITS A LOSING BATTLE FOR THE LOW INCOME.

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**Comments**

**The Suggestion:** Please accommodate the rather unfair situation that occurs when a tenant delivers January rent (or more rent, if the renter paid for more than one month at a time) a few days early (in late December), which causes extra rent to show up for the previous year. This can be a big problem when the tenant pays 6 months or 12 months at a time, since it could cause 1.5 or 2 years of rent to show up on the property owner's taxes one year, and possibly half a year's rent or no rent at all to show up the following year. I have run through some examples, and see that this costs the owner extra money in aggregate taxes over the next few years, which seems quite unfair when compared to another owner of a similar unit at the same rent who always gets their rent in the month when due. And, the owner has absolutely no say in this, since by the current rules, the early rent check cannot be delayed - it MUST be applied to the prior years tax return. This is the case even when the rental is supposed to be paid monthly, but the tenant decides to just pay for the entire year and drops the check off on Dec 30th! In effect, the tenant can drop a tax bomb on the owner at any time. Imagine the unlikely case where the tenant drops off 10 years rent on Dec 31st, 2014. With the current rules, the owner MUST report the amount on the Dec 2014 tax return even if he does not want the check and never even cashes it! The situation where a tenant pays January or more month's rent in December must happen on a frequent basis, because there are a number of questions/comments/complaints about this on the internet. Plus, the IRS gets a number of cases where people have come up with creative ways to avoid the effective tax penalty that results from their tenant's tax bomb. In my humble opinion, there should be a provision where advance rent paid in December (or maybe even the last three months of the year), that really applies to the following year, can be carried over to the following year's tax return. (This would be similar to the IRA contribution rules, but in the reversed time direction:) It makes a lot of sense to do it this way, since the rent received for a year and the expenses for that year will all be shown together on the tax return. This change will save a lot of grief and consternation for the property owners who experience such an unexpected situation, and would remove a source of grumbling over the perceived unfairness of the tax system. After all, you would probably grumble if this happened to you, and you realized that it resulted in several thousand dollars in aggregate taxes over the next few years - all because an unexpectedly large rent check was dropped off a few days early!

**The Suggestion:** I work full time. My wife full time job and a part time job. Bc her part time job doesn't take out taxes, we get screwed at tax time. There should be a tax Break for someone working 2 jobs. She works 70 hrs a week and we end up owing money we can't afford. Will people who do not work get money back.
Tax Reform Suggestion Box: Selected Comments January 1 – December 31, 2015

Comments

The Suggestion: The ACA should be better coordinated between the IRS and CMS and provide a way for taxpayers to more easily satisfy their ACA obligations. 1) Electronic filing an application for marketplace services should be permitted in the same way as you can for your tax return, with the taxpayer's choice of products. 2) Electronic filing of amended returns should be easily allowed (this situation can occur due to erroneous filing of ACA forms and need to be reconciled), 3) Change in life situation should be able to be performed within a taxpayer's preferred electronic tax preparation product. Including of payment due of excess credits (this suggestion could also apply to payment due of IRS fees and other debts as well in other tax situations). 4) IRS information provided via a taxpayers tax return should make auto-renewal of ACA benefits more automatic and proper credits could be applied and also avoid a yearly reapplication unless the taxpayer wishes to refile. Also this has possibilities like auto application for certain means tested benefits through the marketplace via the information provided by the taxpayer's submittal of IRS forms can be accomplished. Also this would make enrolling or changing plans as easy as it is for people on medicare or medicaid only, this will also help to prevent benefit fraud, also will prevent case worker embellishments of incomes at medicaid offices (reverse fraud), and would reduce paperwork to only a beneficiary's tax return every year. 5) We taxpayers would be dealing with only a single user interface that most of us know and either love or hate for better or worse the IRS and its forms submission policies. 6) The goal in this process should make preparation, fraud and error filtering and case mix research more simplified for tax payers and federal employees both.

The Suggestion: I think we should have a flat sales tax on all items purchased and do away with the current tax system. Financial trades in the stock market would be taxed as purchases. Thank You

The Suggestion: Make it easier for people to contact a customer service representative.

The Suggestion: Suggestion: stop giving extensions to tax data reporting institutions like brokerage houses because they demand hurried or additional work by taxpayers. If a person has to file for an extension and anticipates a larger than usual tax bill, how can they pay a reasonable, good-faith, estimate of taxes due if the data for making the estimate arrive too late? What should a person in my situation do?

The Suggestion: 1. Hire enough people to handle telephone traffic in the first four months of the year. 2. Develop telephone menus which cover the ground and stop referring taxpayers to a website which has equally poor menus and do not cover the ground. 3. Do not tell me that a bona fide social security number is invalid. 4. Put the "service" into your bureaucracy.

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**Comments**

**The Suggestion:** The right to reasonable access to the correct people when assistance is needed. I have been on the phone for 6 hours seeking help. My return is late coming to me with no explanation. Calling the help line is an endless loop that does not let you address problems or talk to a live person to direct you. After waiting an hour to talk to advocate they connected me directly to a line where I waited another hour to talk to a person that gave me a phone number to call because of a previous bankruptcy. That phone number did not work, claiming a temporary technical issue and I have not been able to get it to work the last 4 hours. My need is urgent as the delay is causing further financial crisis. Calling back the help line does not give me access to anyone to help or give me redirection or a working number, it is just endless loops of prerecorded info that I already know from the website." If you have questions about your taxes, please contact the IRS at (800) 829-1040." THIS STATEMENT COPIED FROM ABOVE THIS BOX DOES NOT PROVIDE ANY ASSISTANCE. IT IS ALL LOOPS OF PRERECORDED INFO AND NO REAL DRICTIVES TO LEAD TO HELP WITH AN ACTUAL PROBLEM OR NUMBERS TO REACH ANYONE THAT CAN HELP.

**The Suggestion:** FOR: People who are not recieving a tax return should have little or no fee to have there taxes prepared

**The Suggestion:** I am being forced to use a tax preparation software to fill out my taxes this year because the IRS REFUSED to give me anything I needed to file my taxes. The standard forms cannot be found at my local library this year, and when I requested forms online, I received practically NOTHING. My rights to privacy are being violated, my right to be informed is severely damaged and my parents are in way worse shape because they have never used the internet in their lives.

**The Suggestion:** I think that the mailed correspondence from the IRS should be more timely. I have waited over 6 months for paperwork to be mailed to me regarding past tax debt(That I didn't even know I had).I was never notified of owing any money until, my refund was offset. I have called on multiple occasions, only to be told that the paperwork should arrive "soon". I am then(in the same phone communication), told once I receive my notice, to follow the instructions on how to properly handle my specific tax situation. But then it is reiterated to me that interest is computed daily. I HAVE BEEN WAITING OVER 6 MONTHS TO RECEIVE PAPERWORK TELLING ME WHAT TO DO!!! I am a waitress with 3 children. I have very little money to go around as it is, and I am adding interest daily to something I don't even know how to take care of at this point. I feel that the IRS and most other government agencies are out of touch with the working poor. I feel like our voices of struggle are not heard. I am not asking for a handout of free money, I am asking that my money that I work hard for be respected. I am asking that I be respected. I work hard everyday at a demeaning job, pay more than I'm required in taxes, yet I can't even get this situation under control, because I'm waiting for them to send me paperwork telling me what it is about ( and compiling ridiculous interest charges). It is ridiculous! I feel like I have been scammed by my own government!

**The Suggestion:** taxpayers should file a law suite against the irs for not getting any taxes either on time and/or with a solid and truthful explanation on a refund

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<th>Comments</th>
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<td><strong>The Suggestion:</strong> Why don't you have the health insurance companies provide the 1095A form instead of the marketplace. They have messed up our account so badly that we did not get a 1095A. Now I cannot rightly claim the premium tax credit to which we are qualified to receive. We cannot file our taxes and must file an extension and fight with an appeal to the marketplace to receive the needed form. What a joke. Now we owe thousands to the IRS plus we paid over $13,000 for lousy health insurance. Over 50% of our income goes for these two items if we don't receive the PTC. HELP!!!!!!</td>
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<td><strong>The Suggestion:</strong> There should ALWAYS be a HUMAN for assistance instead of all the automated options. It makes it very difficult to get done what needs to be done when you are constantly being hung up on or having to be on hold for hours!</td>
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<td><strong>The Suggestion:</strong> Provide IRS tax forms, publications, exhibits, etc. to local libraries and/or post offices for availability to the TAX PAYING public. If you want our money, it would be wise for you to make it easier for us to pay you.</td>
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<td><strong>The Suggestion:</strong> I am not going to file electronically don't trust the system in its present condition. Getting forms is very time consuming, this year I got one at my library, one out of four that were ordered was sent by the IRS, an instruction booklet and one form was available after I stood on a long line at the IRS office 20 miles from home. The last one I got online using my ink and paper. NEVER AGAIN! It needs to be a lot simpler. We need a federal sales tax that way everyone pays. Working, non-working, tourist, politician everyone! Fairtax or something similar lets make it easy and fair for everyone.</td>
</tr>
<tr>
<td><strong>The Suggestion:</strong> It would be wonderful if the TAS (and IRS in general) would enter the 21st century and have some sort of electronic communication options. If not that at least figure out how to lessen the hold time to less than 2+ hours regardless of what you are trying to do.</td>
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<tr>
<td><strong>The Suggestion:</strong> We are taxed too much! Our dollar is taxed when we earn it and when we spend it! How are we suppose to live? My family and I have been struggling since 2007. We have lost our home and now have to rent. We have tax liens against us and once that happened. Why care anymore? I am overwhelmed and just watch a more and more corrupt government over burden we the people more! I don't see liens working because once that happened, I gave up on the hopes of ever owning a home again and when there's no hope, who cares! I am sorry, I don't have any other suggestion than the government needs to stop killing hope!</td>
</tr>
<tr>
<td><strong>The Suggestion:</strong> It would be extremely helpful if tax payers could log on and view which year(s), if any, they still owe taxes on. IRS.gov is not very user-friendly. There is no FAQ page that I could find. Visiting their site is an exercise in frustration.</td>
</tr>
<tr>
<td><strong>The Suggestion:</strong> Please IMPROVE your service to help tax payers.. We can not either get live representative from IRS on the line to help with our taxes, or when we get them on line, they do not know what to do. Please help your tax payers.</td>
</tr>
<tr>
<td><strong>The Suggestion:</strong> Mail instruction books to taxpayers like in years past. It is hard to find the instruction books at any library or post office. Thank you.</td>
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**Tax Reform Suggestion Box: Selected Comments January 1 – December 31, 2015**

<table>
<thead>
<tr>
<th>The Suggestion: DEAR SIR/MADAM I WANT YOU GUYS TO HELP ME TELL ME THE AMOUNT I AM RECEIVING THIS YEAR I FORGETTING ABOUT IT</th>
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<tbody>
<tr>
<td>The Suggestion: Take out the correct amount of taxes to begin with. If someone has dependants, earned credits, etc, then they must file. Otherwise, just do it right the first time. This is ridiculous</td>
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## Comments

**The Suggestion:** I think the IRS. Should notify individual about any taxes owed to the IRS. And they should send out annual reports of how much is owed and the remains balance due. And most of all explain way the money is owed.

**The Suggestion:** send every tax payer the forms the need to do their taxes or a real working link. I get ripped off every year. Just send me the hard copies, that was so much easier.

**The Suggestion:** The "MOST EFFECTIVE" way to improve interactions with the IRS is to "GREATLY IMPROVE" live person customer service. The "ONLINE" & "AUTOMATED" service or "LACK THERE OF" is a horrible disservice to all纳税居民 in the state of Pennsylvania. When navigating through these systems you usually end up at a dead end. Attention is paid to the simplest of issues, those of which are easily handled, it’s the exact opposite for the more complex issues. When trying to resolve these types of issues there is no one or department to respond in an efficient or timely manner, the hold times & call volumes are so gross, from open to close of business days on most days your call is rejected with a suggestion to call later or next business day. HOW CAN THESE DEPLORABLE CONDITIONS POSSIBLY HELP ANY PERSON IN NEED OF IMMEDIATE HELP TO PREVENT IMMINENT SITUATIONS SUCH AS UTILITY SHUT OFF, EVICTION, OR ANY OTHER EMERGENT MATTER? I am aware of the "SPECIALTY DEPARTMENTS" set up by the IRS in order to improve customer service in specific matters, but what’s the use if there is almost no one to place your claim with?

**The Suggestion:** For low income and self employed taxpayers... If when paying your federal income tax and the tax itself would put your earnings at or near poverty level the low income and self employed taxpayer should be exempt from income tax and only be liable for social security withholding's. The criteria set to establish the low income and self employed status should and MUST be established by an independent entity NOT affiliated with any branch of the government.

**The Suggestion:** Flat rate taxation is the ONLY fair tax system. A rate for personal income tax and a higher rate for Business income tax.

**The Suggestion:** The IRS needs to find a method for reducing hold times for speaking with someone in the identity theft department. Waiting an hour or more to speak with someone is outrageous and a misuse of tax dollars. It is akin to being victimized repeatedly when I have to wait on hold for an hour minimum. An online method of communication should be implemented such as a click to chat while an online method of filing a complaint should also be possible.

**The Suggestion:** I do my own taxes each year. I was very disturbed to learn that an error I made one year was not communicated to me BEFORE I submitted my next year’s tax forms requiring me to resubmit the current year AND previous year’s forms. If I had received a notice before the year was over I could have known about my error and not done it again the following year. Is there a way I can ask the IRS to inform me sooner than 14 months that I made a simple error? [name removed]

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Tax Reform Suggestion Box: Selected Comments January 1 – December 31, 2015

The Suggestion: I suggest that the irs phone line operators stop hanging up on people after they've waited for lengthy periods of time for HELP! I've called several times on MY HALF DAY OFF and wait only to hear them id the irs and then "CLICK" I'm disconnected. Also, that the state offices in Delaware DO NOT allow access to any person but instead tells you that the if an irs agent is trying to reach you, he will try again and then the line goes dead. I just was wondering.. do the rest of the politicians have to put up with what we do? I bet not and we are paying for the assistance through taxes..

The Suggestion: hire more people now
Comments

**The Suggestion:** Use taxes to make tuition free at public universities. More funding to education so that every kid can buy a macbook pro.

**The Suggestion:** Stop treating everybody like a criminal, add uncles/aunts and cousins to the EITC because due to economic hardships, stresses etc. Low income people are force to all live together under one roof to survive. This a huge dilemma and a experience tragedy. Now the gov. Don't want to acknowledge these issues. [name removed]

**The Suggestion:** Website has many resources but what good are they if you can never reach an agent. I have called several different all with the same info but no answers, no agent and no satisfaction. This is so stressful to the low income individual suffering rapid hardships from all directions. There is no justice, even the Tas is not answering phones. Maybe the IRS is doing the most and need to leave people alone.

**The Suggestion:** have someone at the local offices take messages or answer questions that cannot be answered by a computer or one the internet.

**The Suggestion:** Have some place on your web site that someone could ask a specific problem and get a response via email or phone call.

**The Suggestion:** The procedures that are in place for id theft are garbage. If its proven that someones id was stolen then the irs should issue a refund the same day and let the affected parties know who is responsible so they can press charges.

**The Suggestion:** Let's get on with the Fair Tax proposal ASAP as proposed by Neil Bortz in his book Fair Tax.

**The Suggestion:** Provide online chat service

**The Suggestion:** The best remedy to assist the irs is to stop cutting the budget and increase workers during the busiest time of the year. In any private organization, the number of employees and hours allotted are increased during busy seasons, not decreased. A little common sense works wonders.

**The Suggestion:** The home office exemption worked great twenty years ago, now with smaller monitors, faster computers, and software that replaces drafting tables and even entire factories (3D printers for mechanical engineers) the home office exemption needs a flat rewrite to allow for a simple checkbox "Do you have an office?" and if not checked, a flat deduction is applied. This would lower fraud and properly align the IRS policies into the 21st century tablet and mobile infrastructure of small businesses and consultancy.

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The Suggestion: I am a tax preparer and I have seen a lot of situations with taxpayers. One situation that keeps coming up, which I feel awful about, is that when a senior citizen (someone over 65) decides to cash out their IRA. They may have needed it for medical or paying off debts or to give to love ones. The problem I have with this is the financial advisor who is helping them withdraw this money never tells them about the tax implications when this happens. The taxpayer doesn't even realize there is a tax implication and doesn't contact an tax accountant. When I prepare these returns these people are left owing thousands of dollars to the IRS and they don't have this money any more. They are now on fixed income of Social Security. I wish there was a law of some sort to make the financial institutions obligated to either withhold enough money to cover the taxes or at least be able to tell the taxpayer of the consequences. Many people don't understand the tax law and when this happens, it is too late and their is nothing I can do about it. At least I don't know of anything. I would like to make a suggestion to protect these seniors. I feel they are taken advantage of and many of them are ill and don't think clearly anymore. More laws need to be made to protect them.
Comments

The Suggestion: The IRS should release a fillable Excel sheet for their forms. It would be helpful to both filers and reviewers alike, and is quite easy to do.

The Suggestion: If the IRS would like to streamline its operations and save money, it should eliminate the 1-800-829-1040 telephone bank. In the past they have offered this resource with the quaint idea that the operators there should answer questions and, in the past, this has been true. However, since the only assistance they now render is to connect the caller to a recording stating that support for whatever question has prompted the call is no longer offered over the telephone, there is no reason to continue this non-service.

The Suggestion: why? Does it take the IRS 6 week to after you verity your information to them for your refund. then tell you they going to send you a text that you might not get, or have to wait 2 months down the line. Why do they take so long ....

The Suggestion: There is a general feeling throughout the country that the wealthy and the huge corporations have an easier time of dealing with and even benefitting from the IRS. This could be true when one hears in the media stories like that of the General Electric Corporation employing a staff of 700 (well-paid) attorneys whose full-time job it is to develop and maintain the successful methods by which G.E. continues to be able to dodge the payment of federal taxes. Whether it is true or not does not seem of interest to those people who find this story itself to be “interesting” In view of the relevance of this anecdote and wishing not to waste additional time, my suggestion is the implementation and publication of a new system auditing and of reviewing questionable returns, (without an awareness of exactly what does happens inside the IRS) of an over and under number. Maybe there would need to be two separate levels or more to make this work. But the idea would be eventually a knowledge for this interested of how many filed forms would come under the watchful eye and at what level. There would be 9 million forms audited under the level of $200,000 AGI; 2 million between AGI of $200,000 and $500,000; and 12 million audits of forms filed with AGI over $500,000 and so on. And of course this suggestion is submitted under my one caveat: that the numbers make sense, This because as I have stated, like most other Americans, I haven’t a clue as to the information necessary to make my suggestion, truly intelligible to even the average American. I am certain however that the folks at the Taxpayer Advocate Service know what it is I am trying to get at, and it is my hope that they may even give it some weighty consideration. Thank you.

The Suggestion: I suggest that the IRS actually input the information it gets regarding identity theft and fraud. Despite being sent such information, we were informed today that the IRS did not input that information and has AGAIN, as it did just last year, allowed someone to file a fraudulent return. The IRS has AGAIN informed us that this is OUR problem to solve by filing another PAPER return. When does the failure of IRS personnel to do their jobs become their problem and not mine?

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The Suggestion: Why does a person have to pay taxes on a forgiven debt such as a house? If we had that much money laying around we would have been able to pay the payments! That is why we did the deed in lieu we could not make our house payments so we let the bank have it back which in turn they sold it again. We never saw a penny of the bank's estimate of the value. So why should we have to pay over 6000 in taxes for something they were able to resell?
### Comments

**The Suggestion:** The Affordable Care Act is anything but affordable to many middle income citizens. A family of 4 with an income of 75,000 per year that also supports their parent who does not live in their home will pay 5,988 per year for only 2 of the household members in premiums for the lowest of the bronze level insurance. This policy has a deductible of 13,700 for the year for the family which has to be met before policy will start paying. This puts this family paying 19,688 out of pocket each year before insurance will begin picking up it’s 70% of the bills. This is in no way affordable my any means. I know many people do not go to the doctor at all for several years at a time or may only see the doctor once every few years. If those people pay cash up front for their medical services received, they should not be penalized for not having health care coverage. Penalties should only be imposed on those that use medical services and do not pay for the services they receive and does not have insurance to cover the bill.

**The Suggestion:** The IRS needs a phone number to call if, because of circumstances beyond their control, they are late with a tax payment. It is very, very difficult to get through to them. They have set up a system which almost prohibits a legitimate tax payer from being able to get through. This is also discriminatory to people with a disability. You cannot contact them through their website or by phone, which discriminates against people who have movement problems.

**The Suggestion:** The IRS could be improved in a number of ways. The most obvious one is the current lack of agent accountability. A taxpayer case is tossed about the organization, from Portland, to Ogden, to Brookhaven with no continuity. While a case worker is making file notes, the taxpayer doesn’t get access to those notes, so the agent on the next call has a totally different understanding from what was “agreed to” in a prior call. On top of that, a call is not answered for 45 minutes or so, making each interaction very costly in taxpayer time. What also is missing is a notion within the agency of customer service - that taxpayers are handing over money and should be made to feel good about it or have the cost compounded by bad, rude, or ill-informed staff. The Internal Revenue Service Advisory Council was created to provide “ordinary” input into IRS processes & procedures. I checked and found that not one of its members is an ordinary taxpayer. They all are tax preparers of some ilk. This lack of representation does the US taxpayer disservice.

**The Suggestion:** It is IMPOSSIBLE to actually TALK to a real, live person!!

**The Suggestion:** Please pay people their money that they earned within the next year

**The Suggestion:** They need a better system to answer your calls. I have tried to call them on a problem with a payment plan. I keep getting hung up on. There web site does not address the problem I have. There for We are charged more penalty and interest on our account. They need more People to take care of their mistakes. Answer calls I a more sufficient manner. We were not informed they had stopped the payment plan that we had with them until 12 months later. They need to let people know as soon as they stop a payment plan. We continued to make payments all that time.

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The **Suggestion**: What is this that we are hearing that the IRS is expecting churches and charity organizations to collect our social security numbers? If this is a true, then the government should be bare the responsibility of providing the security to protect such sensitive information, not the non-profit organizations themselves. Seriously? How can the government expect all of nonprofit organizations to protect our identities, when the IRS itself has been hacked? Plus, providing that kind of security to... I don't know how many organizations, will cost a lot of tax money! Also, US citizens aren't the only ones who give to charity and non-profit organizations, so how do you expect to track people who don't have social security numbers? By the way, thank you for not requiring my identity to expressing my thoughts, I prefer not to be audited. Should Your Church Have to Hand Over Your SS#? When you put money into the offering plate at church, the IRS wants to collect something too. For donations of at least $250, the tax agency wants to give church officials the option of handing over their donors' Social Security numbers. Currently churches and charities are required to send an acknowledgement letter to their donors for their tax records. "And what the IRS is saying is well you can skip doing that if you get the donor's Social Security number and then you send us a spread sheet at the end of the year with those Social Security numbers," says Hans von Spakovsky, legal expert with The Heritage Foundation. Many Americans already don't trust the IRS after the agency targeted conservative groups and there's a fear this voluntary regulation will become mandatory. "I think this is the camel's nose under the tent," Spakovsky tells Beltway Buzz. It's an intrusion that could have a chilling effect on donations that are already hard to come by. The collection of Social Security numbers by churches also raises serious security concerns. "Look not even the government can keep their Social Security numbers from getting out. As you know there were these big cyber-attacks on OPM, they lost 20- million social security numbers and this would make charities a target for cyber criminals" Spakovsky says. "if a cyber-criminal has the option of attacking a charity and trying to get this information or attacking a high priced business or the government which has a lot more security protocols in place well who are they going to go for?" Citizens can comment on the regulation here through December 16th. Spakovsky says this proposed regulation is just another example of the federal bureaucracy stepping outside its bounds. "You know, we have all these federal agencies that have created this basically fourth branch of government, the administrative state and all of them have far too much power. The regulations they issue often are very intrusive and this is just another example of that kind of a problem."
Tax Reform Suggestion Box: Selected Comments January 1 – December 31, 2015

The Suggestion: An Unavoidable tax proposal. I think most of the population believe that everyone with a reasonable income has a responsibility to pay at least some tax on their earnings. There is a very simple way of achieving this with one rule change in the current income tax system. Simply limit a person's tax deductions to, for example, 75% of their gross income. In other words, everyone would have to pay income tax on at least 25% of their gross income. It would be an unavoidable tax. Advantages are that income tax returns to the government would increase. I leave it to Treasury to estimate the gain, depending on what exact proportion was decided upon. The middle income earners with one or two investment properties or small share portfolios supported by borrowings would not be effected, Those with very large investments would not be able to avoid paying some income tax. One simple rule change achieves this. It creates a level of unavoidable income tax.
**Comments**

**The Suggestion:** 1. Change the provisional income threshold where Social Security benefits start to become taxable that was set at $25,000 over 30 years ago to an inflation index value of $57,300 for 2015 and index that threshold for inflation on an ongoing basis. Left as is the indexed poverty level definition will someday surpass the static Social Security threshold! We really don't want poverty level seniors paying tax on their Social Security benefits do we? Congress fixed the AMT (Alternative Minimum Tax), now is the time to do the same for the threshold that trigger the taxing of our Social Security benefits. 2. Eliminate the marriage penalty for senior citizens by changing the provisional income threshold for married taxpayers from less than 1.3 times the single threshold to 2 times the single threshold. Seniors contemplating marriage can find that as single neither pay tax on their Social Security benefits but as a married couple they would because the married threshold is significantly less than twice the single threshold.

**The Suggestion:** This suggestion has to do with the processing of tax returns: electronic vs. paper returns. While in the rest of my financial life I try to do all of my transactions in electronic form, I do not file my federal tax return that way. I choose the old paper form filing method simply because it is free, while e-filing has a cost associated with it. This seems like a poor system to me. E-filing MUST be less costly than paper filing, because there is not the same personnel cost for all those people who must physically handle the return as compared to an electronic file, batch-processed by computers. This discrepancy was highlighted in my 2014 tax return filing, which I filed manually in April. As I have later discovered, one of those individuals handling my paper return was responsible for actually keying the data from my return into a computer database. Data entry is not a perfect process, and even the best keystroke operators make some mistakes. Well, my return data was keyed incorrectly and this began a cascade of events, letters, phone calls, and intervention by the IRS Tax Advocate Service in an attempt to correct for a few little keystroke errors. Perhaps 50 or 60 hours of IRS and my personal time has been spent trying to rectify a situation which only existed because I chose the "cheaper" option of paper-filing instead of the "costly" e-filing. Unbelievably, the situation is still not completely rectified. So why don't you avoid situations like this in the future and encourage people to e-file by making it free while discouraging them from paper filing by charging for that!

**The Suggestion:** Have people answer the phone at the IRS office. I have called over half a dozen times and they keep hanging up on me before I can state my problem with proof of health coverage. They are holding my daughter's 2014 refund.

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<td><strong>The Suggestion:</strong> As middle class America I have paid taxes every which way I can and that would be ok if ALL Americans paid just like me. I cannot afford taxes out of my hard working wages to support all the people who are getting welfare, food stamps, assistance, not working, faking disability, getting free insurance, I just cannot afford to take care of all these people. Show each American exactly where there hard working tax payments went to -- let us decide which programs we want our own money donated to. How is it we lost our own business, home, cars but managed to still work around the clock but we are penalized and demoralized that we are rotten people so we cant get credit unless inflated, cant buy a home because of bad credit, penalized over and over...the insanity of this country. I have never stopped working since I was 15 years old yet millions in this country have never had to work and they receive more money and benefits that I will never see in my lifetime. Time for change -- however I know I will never see it in my lifetime because our corporate corruption and wealthy will never give up one perk for the middle class. We are only here to make the rich richer and take care of all the poor and lazy.</td>
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<td><strong>The Suggestion:</strong> It's not the complicated tax code or breaks that are so bad, it's the IRS's inability to help and inform individuals who need it. Last year I received a letter saying I owed $3,000 in taxes. I did not agree with the statement so I immediately sent in a letter and called the IRS. After waiting for 3 hours at a time for 4 days straight I finally got to talk to a person. They could do absolutely nothing to help. Finally I received a letter saying it would be 45 days until a decision was reached. After 2 more letters stating it would be 45 days, 2 more notices, and 5 more pointless phone conversations, the IRS still hasn't reached a decision. I have even gone to my local IRS office. No one can do anything. All the while interest and fees are building while I wait 45 more days to hear a decision. The IRS should be required to notify taxpayers of their decision within 45 days of the appeal. It is only fair to the tax payer. Also, after waiting for 3 to 4 hours on the phone, taxpayers should be allowed to speak to someone who can actually help resolve the situation. The customer service is horrible. Finally, if a case is under review, the tax payer should not be subject to penalties and interest. At the very least the IRS should stop the leins and levies. The right hand doesn't even know what the left is doing. The IRS is the most incompetent organization in the world.</td>
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### Comments

The Suggestion: I spend around $600 each year having a CPA prepare my tax returns. Because of the complexity of tax law for individuals, which is forever changing as are the forms, I am not totally confident I could complete the forms even using Turbotax without spending endless hours reading fine print in the instructions. One suggestion I have that could make things easy for individuals preparing their own taxes, plus reduce mistakes that results in wasted time at the IRS, is this: The W2 is a standard form used by all employers, everyone is used to it, and it is a constant year after year. Tax statements from mutual funds and investment firms on the other hand come in every format imaginable. Would it make sense to direct all financial firms to print out all tax information on an IRS approved form that would contain all of the required information in a universal format? The keyword is "universal". As it is now each financial firm's tax document is different and requires sifting through pages to bring all of the numbers together. I would suggest telling the financial firms that they can continue to print whatever year end report they want but to enter the taxable income information on a standard form like the W2 to be used for tax preparation. Just my take. Regards, [removed name].

The Suggestion: Safest and most secure thing the IRS could do would be to delay the tax filing season by one month. Doing that will allow businesses to send in their W2 and 1099 information. Every tax return could then be verified for at least that information before a refund is granted, thus eliminating the majority of bogus returns, tax fraud, and identity theft.

The Suggestion: People need to make important informed decisions about tax matters this time of year, but all you have available are last year’s forms and publications. This is a pathetic waste of resources. Where is someone to go for timely information?

The Suggestion: Flat tax as Steve Forbes suggests. Eliminate all tax credits. Place health care and non profit supervision under separate agencies.