



**Filing bankruptcy
DOES NOT
automatically eliminate your past-due income tax liability.**

You **will definitely** have to pay the following taxes, and interest thereon, unless excused or abated under non-bankruptcy law:

- A) Income taxes that *became due* within the past three years. Note: income taxes for the year 2009 do not become due until April 15, 2010 at the earliest, or until August 15, 2010 if you obtain an automatic extension, or until October 15, 2010 or later if you get an extension for cause.
- B) Income taxes for which a return was not actually signed and filed more than two years ago.
- C) Withholding taxes ("trust fund" taxes due on a 941 return), no matter how old.
- D) Income taxes for any year, no matter how long ago, for which a required tax return was not actually signed and filed by you. Note: if the IRS filed a Substitute For Return for you, the law considers that no return was filed *by* you.
- E) Income taxes for any year, no matter how long ago, for which you filed a fraudulent tax return. Note: if you greatly understated or under-reported your actual income on a tax return, the IRS might consider that return to be fraudulent.
- F) Taxes that were assessed within the last 240 days, or which are assessable on the date of your bankruptcy.
- G) Certain other taxes. Ask us for details.

You **will not have to pay** income taxes for the years in which **all** of the following conditions apply:

- A) The tax return was due, with extensions, more than three years ago; *and*,
- B) You filed the return on time; *and*,
- C) The return was accurate and complete; *and*,
- D) There were no offers in compromise made and none are pending or expired; *and*,
- E) You receive a discharge in your bankruptcy case.

**Tax liens are different from tax liability.
Filing bankruptcy
does not automatically eliminate your tax **LIENS** either.**