



Back Tax Survival Kit for Freelancers

Your Essential Checklist to Catch
Up, Stay Compliant & Stop IRS
Trouble

ARE YOU BEHIND ON YOUR TAXES? YOU'RE NOT ALONE

Designed for freelancers, gig workers, and 1099 contractors, this survival kit gives you the clarity, tools, and confidence to face the IRS—and win.

What You'll Get:

- 6-Step Freelancer Back Tax Checklist
- IRS Notice Decoder
- “How Many Years Must I File?” Chart
- Smart Record Reconstruction Tips
- Action Plan Worksheet

Brought to you by Polaris Tax & Accounting | Expert IRS Resolution for Freelancers Nationwide.

THE FREELANCER BACK TAX CHECKLIST

Use this list to organize what the IRS wants—and what you'll need to fix your situation.

Task	Done?
List which years you haven't filed taxes for	<input type="checkbox"/>
Collect your 1099-NEC, 1099-K, and any W-2s	<input type="checkbox"/>
Download income reports from gig platforms (Upwork, Lyft, etc.)	<input type="checkbox"/>
Print bank statements to verify total income	<input type="checkbox"/>
Separate personal vs business expenses (or estimate)	<input type="checkbox"/>
Request wage & income transcripts from the IRS (Form 4506-T)	<input type="checkbox"/>
Estimate your total debt using IRS interest/penalty calculator	<input type="checkbox"/>
Book a free consult with Polaris to review options	<input type="checkbox"/>

IRS NOTICE DECODER

Which IRS letters are scary—and what they actually mean.

Notice	What It Means	What to Do
CP14	First notice you owe taxes	Don't ignore — penalties are starting
CP504	Urgent — Intent to levy	Act within 30 days to avoid enforced collection
LT11	Final notice of levy	Immediate action needed — Polaris can help
SFR Notice	IRS filed a return for you	These returns assume zero deductions—fix ASAP
CP508C	Passport at risk	Owe \$62,000+? Your passport may be suspended

HOW MANY YEARS DO YOU NEED TO FILE?

Scenario	Years Required
Haven't filed in 3–5 years	File all unfiled years
Haven't filed in 6+ years	IRS usually requires 6 years minimum
IRS filed SFRs for you	You can replace them with real returns
Filed but didn't pay	Still need to resolve debt, penalties accrue

Pro Tip: The IRS generally does **not** pursue beyond 6 years if you voluntarily catch up.

MISSING RECORDS? HERE'S HOW TO REBUILD

No receipts? No problem. Here's how to reconstruct what you earned and spent.

- Use IRS wage/income transcript for reported 1099s
- Download platform history (Uber, Fiverr, etc.)
- Estimate expenses using historical credit card/bank statements
- Apply industry-standard % for deductions (e.g., 30-40% for writers/designers)
- Document reasonable assumptions (for audit defense)

ACTION PLAN WORKSHEET

Write it down. Commit. Conquer.

Step	Your Plan
Year(s) to File	_____
Tax Debt Estimate	_____
Platform Income to Gather	_____
Date for Transcript Request	_____
CPA or Polaris Contact Date	_____
Target Filing Completion	_____

READY TO TAKE ACTION?

Polaris Has Helped Freelancers Just Like You

📞 Schedule your free 15-minute strategy session now : 704-947-3178

📍 www.PolarisTaxandAccounting.com

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