Before You Call That 1-800 Number

5 Red Flags to Watch For When Hiring a Tax Resolution Company

Protect yourself from overpriced promises and get the help you actually need. Every day, people with IRS problems see ads promising to settle their debt for pennies on the dollar. Some of those companies deliver. Many of them do not. Before you hand over thousands of dollars to a company you found in a late-night commercial — here is what you need to know.

The Promise Sounds Good. The Reality? Not Always.

You have a tax problem. The IRS is sending letters. Maybe there are levies, liens, or garnishments already in motion. You are scared, stressed, and looking for a lifeline. Then you see the ad: *"We settled a $90,000 tax debt for just $800!"* It sounds almost too good to be true. That is because, more often than not, it is.

The tax resolution industry has a serious predator problem. Large "tax relief mills" spend millions on advertising and very little on actual resolution work. They hire aggressive sales reps whose job is to get you to sign — not to solve your problem. Once you pay, you get shuffled into a case management system where nobody knows your name, and months go by with zero progress.

This guide is not here to scare you away from getting help. Professional tax resolution is real, and it works — when done right. This guide is here to arm you with the knowledge to tell the difference between a company that will fight for you and one that will take your money and disappear. Read every red flag. Ask every question. Then make your decision.

> You deserve real answers, not rehearsed sales pitches. The IRS problem is stressful enough — your tax professional should be the one thing that gives you clarity, not more confusion.

Red Flag #1 — They Promise Results Before Reviewing Your Case

This is the single biggest warning sign in the entire industry, and it happens constantly. A company gets you on the phone, hears a rough summary of your situation, and immediately tells you: *"We can settle that for a fraction of what you owe."* No transcripts pulled. No financials reviewed. No IRS account analysis done. Just a confident-sounding promise designed to get your credit card number.

Here is the truth: **no legitimate tax resolution professional can guarantee an outcome before reviewing your case.** Offer in Compromise — the resolution program that allows qualifying taxpayers to settle for less than they owe — has strict IRS eligibility requirements. Acceptance rates are lower than most people realize. Your income, expenses, asset equity, and ability to pay all factor into whether you qualify. A professional who has not looked at a single document cannot know that. Anyone who tells you otherwise is either uninformed or dishonest.

A real professional will tell you upfront that outcomes depend on your specific financial situation, and that the first step is always gathering the facts. They will pull your IRS transcripts, analyze your full financial picture, and then — and only then — tell you what options are realistically on the table.

What They Say

"We can definitely settle your $45,000 debt. We do this all the time. Sign today and we'll get started."

What You Want to Hear

"We need to pull your transcripts and review your financials first. Once we have the full picture, we'll tell you exactly what you qualify for and why."

Red Flag #2 — They Charge Massive Upfront Fees Before Doing Any Work

It is a story repeated thousands of times every year. A taxpayer calls a large tax relief company after seeing a commercial. The sales rep is warm, empathetic, and confident. By the end of the call, the taxpayer has handed over $5,000 — sometimes $10,000 — just to "open the case." Then the waiting begins. Calls go unreturned. Emails bounce between departments. Months pass. And then comes the follow-up: *"We need additional fees to move forward."*

The upfront fee model is specifically designed to separate you from your money before you have seen a single result. Large tax relief mills operate on volume — they take on hundreds or thousands of cases knowing many clients will not follow through to completion. Once you have paid, your leverage is gone. Your incentive to stay quiet is high. And their incentive to deliver is low.

Transparent fee structures exist. They are not complicated. You should know exactly what you are paying, when you are paying it, and what work corresponds to each fee — before you sign anything.

1

Red Flag Structure

$3,000–$10,000 collected upfront before any work begins. Vague explanation of what that fee covers. Additional fees requested later.

2

Transparent Structure

Investigation fee paid upfront for transcript analysis. Resolution fee agreed upon only after findings are presented. Payment plan options made available.

3

Your Right

You have every right to demand a written fee schedule before committing to anything. If they hesitate — that hesitation is your answer.

Red Flag #3 — You Never Speak to the Actual Person Working Your Case

Large tax relief mills are built on a factory model. You call in, you speak to an intake rep whose job is to sign you up. Then your file gets handed to a case manager. Then to a processor. Then maybe to another case manager when the first one leaves the company. By the time anyone is actually working on your IRS issue, four different people have touched your file — and not one of them knows your full situation.

This is not a small frustration. It is a fundamental breakdown in professional service. Tax resolution requires context. The person negotiating with the IRS on your behalf needs to know your income history, your asset situation, your family circumstances, your hardship details. That knowledge cannot be captured in a case notes field. It requires an actual relationship with an actual human being who is accountable to you.

When you are in the middle of an IRS problem, you need to be able to call someone — and have them pick up. Or send a message — and have them respond the same day. Not a general inbox. Not a 1-800 number that routes you back to intake. The person who knows your case, your name, and your situation.

> "I called five times over three months and got a different person every time. Nobody knew what was happening with my case. I had to re-explain my whole situation from scratch every single call." — A real pattern reported by former tax mill clients.

⚠ Before signing any agreement, ask directly: **Who is the specific person assigned to my case?** Can I have their direct contact information? If the answer is vague or they redirect you to a general line — that is a problem.

Red Flag #4 — They Push Offer in Compromise Without Reviewing Your Financials

Offer in Compromise is the most advertised tax resolution option in existence. And for good reason — it sounds incredible. The IRS accepts your offer. You pay a fraction of what you owe. The rest is forgiven. If you have ever seen a tax relief commercial, you have heard this pitch. What those commercials do not tell you is that **most people do not qualify for OIC.**

The IRS has strict financial eligibility requirements for Offer in Compromise. Your offer amount is calculated based on your Reasonable Collection Potential — essentially, what the IRS believes it can collect from you over time based on your income, monthly allowable expenses, and asset equity. If you have steady income, own a home with equity, or have available assets — your RCP may be high enough that the IRS has no incentive to accept a reduced offer.

Companies that lead with OIC — before pulling a single transcript, before reviewing a single financial document — are not serving you. They are selling you. They know OIC is the most emotionally appealing option. They use it to close deals. Then months later, after your money is spent and the IRS denies the offer, they tell you that you have other options available. Options they could have told you about on day one.

Installment Agreement

A structured monthly payment plan with the IRS. Often the most straightforward resolution path for qualifying taxpayers.

Currently Not Collectible

IRS temporarily halts collection activity when a taxpayer demonstrates genuine financial hardship. Buys time without penalties accelerating.

Penalty Abatement

Removal of penalties — not the underlying tax — for qualifying taxpayers with reasonable cause or a clean compliance history.

Offer in Compromise

Settlement for less than the full amount owed. Powerful when you qualify — but only one of several tools a real professional should evaluate.

Red Flag #5 — No Credentials or Unclear Who Is Actually Representing You

This one is non-negotiable. Tax resolution representation before the IRS is a federally regulated activity. The person representing you — the person who can communicate with the IRS on your behalf, file forms, negotiate on your case, and appear in collections proceedings — **must hold one of three credentials: Enrolled Agent, CPA, or Tax Attorney.** That is not a preference. That is federal law.

Some large tax relief companies hire unlicensed staff to manage day-to-day case work. These individuals handle client communication, gather documents, and prepare resolution filings — all while technically unauthorized to practice before the IRS. A credentialed professional may sign off on documents, but they may have dozens or hundreds of cases under their name with very little actual involvement in each one. This creates enormous risk for you as the client.

You have every right to know exactly who holds the credentials on your case, what those credentials are, and how actively involved that person is in your resolution. Do not accept a vague answer. Do not accept "our team of experts." Ask for a name, ask for a credential, and verify it. Every Enrolled Agent is registered with the IRS and can be verified at irs.gov. Every CPA is licensed through their state board. Every Tax Attorney is licensed through their state bar. If they cannot give you a name — walk away.

1

Enrolled Agent (EA)

Federally licensed tax practitioner with unlimited practice rights before the IRS. Specializes in tax resolution and compliance. Verifiable at irs.gov.

2

Certified Public Accountant (CPA)

State-licensed accounting professional with broad financial expertise. Must hold active CPA licensure to represent clients before the IRS.

3

Tax Attorney

Licensed attorney specializing in tax law. Particularly valuable in complex cases involving criminal tax issues or significant legal disputes with the IRS.

Ask this before signing anything: "Who is the Enrolled Agent or CPA assigned to my case?" If they cannot answer that question clearly and specifically — you have your answer.

The 5 Questions to Ask Before You Sign Anything

You now know the red flags. You know how these companies operate and what warning signs to watch for. Before you commit to any tax resolution company — before you hand over a dollar or sign a single document — get these five questions answered. In writing, if possible. Every legitimate company will answer all five clearly and confidently. A company that deflects, rushes you, or applies pressure before answering — walk away. No exceptions.

1 Who specifically will be handling my case — and what are their credentials?

You want a name. You want a credential. You want confirmation that a licensed EA, CPA, or Tax Attorney will be the person actually working on your file — not just signing off on it.

2 Can you show me your fee structure in writing before I commit?

Transparent professionals have no hesitation providing a written fee schedule. If they cannot produce one immediately — or if the fees are conditional and vague — that is a serious problem.

3 What resolution options do I realistically qualify for based on my situation?

If they answer this question before pulling your transcripts, that answer is a sales pitch — not a professional assessment. A real professional will not speculate without data.

4 How will you communicate with me — and how often?

You deserve to know exactly how you will receive updates, who you will hear from, and what the expected response time is. Vague answers like "our team will keep you posted" are not acceptable.

5 What happens if the IRS denies our resolution request — what are my options then?

A professional thinks about contingencies. If the OIC is denied, what is the backup plan? If the first installment agreement request is rejected, what comes next? If they have no answer — they have no plan.

Why W2G Group Is Different

At W2G Group, we do not make promises before we see your transcripts. We do not charge you thousands of dollars before doing a single hour of work. And we do not hand your file off to a rotation of strangers who have never heard your name. We do this differently — because we built this practice specifically for people who have already been burned by vague promises and missing professionals.

Free IRS Letter Review

Start here. We review your IRS letter at no cost, so you understand exactly what is on your account before spending a single dollar.

$297 Flat-Fee Investigation

We pull your full IRS transcripts and conduct a complete account analysis at one transparent, flat fee. No surprises. No add-ons.

Honest Options Presentation

After the investigation, we present your realistic resolution options with clear expectations and transparent pricing. You decide what happens next.

Your Dedicated Specialist

One professional in your corner. Knows your name. Knows your situation. Answers when you call. No case mills. No rotating staff. Just you and your specialist.

No pressure. No bait and switch. No disappearing after you pay. Just your dedicated specialist working your case from start to finish — with the honesty and transparency you deserved from the very beginning.

Ready to Get Real Answers About Your IRS Situation?

You came here because something about your tax situation is keeping you up at night. Maybe it is a letter you do not fully understand. Maybe it is a levy notice that showed up unexpectedly. Maybe it is a growing balance that has been sitting on your shoulders for years. Whatever brought you here — you deserve clarity. Not a sales pitch. Not a rehearsed promise. Real, honest answers about where you stand and what your actual options are.

At W2G Group, the first step costs you nothing. Send us your IRS letter. We will review it, tell you what it means, and give you a clear picture of your account status — before you commit to a single dollar of service. From there, the decision is entirely yours. No pressure. No rushing. No disappearing act after you pay.

Your Next Step

Start with a free IRS letter review. No commitment. No pressure. Just clarity on exactly where you stand.

- Free IRS letter review — no cost, no commitment
- Flat $297 transcript investigation
- Honest options with transparent pricing
- One dedicated specialist on your case
- No pressure. No bait and switch.

You Asked. We Answered.

Before you call any 1-800 number, ask the five questions in this guide. A legitimate company — including ours — will answer every single one without hesitation. If they cannot, you already know what to do.

The IRS problem is stressful enough. Your tax professional should be the one thing in this process that gives you confidence — not more anxiety. That is the W2G Group standard. That is what you deserve.

> You deserve real answers, a real professional, and a real plan.

Get Your Free IRS Letter Review