



Department of the Treasury  
Internal Revenue Service  
STOP 6692 AUSC  
AUSTIN TX 73301-0021

**IRS Notice: CP3219A****March 17, 2025**

## Notice of Deficiency - proposed change to your tax

This notice serves as a **Notice of Deficiency**, outlining the proposed changes to your **2022 income** tax and informing you of your right to challenge these changes.

Your income tax needs to be adjusted because of information we received from others like your employer or bank. We noticed differences between what you told us on your tax form and what we received from them.

You can contest the changes by filing a petition in the U.S. Tax Court. **The last date to file a petition with the Tax Court is June 16, 2025.**

### Summary of proposed changes

#### 2022 tax return

Proposed tax you owe (deficiency)	\$12,299*
Substantial tax understatement penalty	\$2,202

\*For a detailed description of what we received, see "What caused the difference" section

### Next steps

- If you agree with our changes, fill out and return the enclosed Form 5564 to indicate your agreement.
- Scan the QR code or visit [IRS.gov/DUTReply](https://IRS.gov/DUTReply) and use access code: \_\_\_\_\_ to respond.
- If you have questions or would like additional reply options, go to [IRS.gov/CP3219A](https://IRS.gov/CP3219A) or contact our help line at 800-829-8310.
- To contact us by mail, use the address at the top of this page.
- If you disagree with our changes submit a statement explaining why you disagree by **June 16, 2025**.

[IRS.gov/DUTReply](https://IRS.gov/DUTReply)

## You have the Right to Petition the U.S. Tax Court

You can contest the changes we made to your tax, including any penalties and interest, before making any payment by submitting a petition to the U.S. Tax Court. If you choose to file a petition, **you must do so within 90 days (or 150 days if you're outside the United States)** from the date of this letter, by **June 16, 2025**. Filing the petition late will result in the U.S. Tax Court being unable to consider your case. You can access a fillable petition form and find filing information at [ustaxcourt.gov](https://ustaxcourt.gov). The U.S. Tax Court recommends electronic filing, and you can e-file your completed petition by following the instructions on [ustaxcourt.gov/dawson.html](https://ustaxcourt.gov/dawson.html) and registering for a DAWSON account. Alternatively, you can send the completed petition to:

United States Tax Court  
400 Second Street, NW  
Washington, DC 20217

Remember to include a copy of this notice and any attachments with the petition, along with the filing fee. The filing fee can be paid online, by mail, or in person using a check or money order made out to Clerk, U.S. Tax Court. **Don't send your petition to the IRS**; it must be filed with the U.S. Tax Court. For more details, visit the U.S. Tax Court website at [ustaxcourt.gov](https://ustaxcourt.gov).

## Changes to your 2022 tax return

Your income and deductions	Shown on return	Reported to the IRS	Difference
Interest	\$0	\$23	\$23
Retirement Income taxable	\$0	\$18,342	\$18,342
Cancellation of debt	\$0	\$2,910	\$2,910
Social security/railroad retirement	\$1,364	\$16,202	\$14,838
Income net difference			\$36,113
Change to taxable income			\$36,113

Your tax computations	Shown on return	As corrected by IRS	Difference
Taxable Income, Form 1040, line 15	-\$9,404	\$26,709	\$36,113
Tax, Form 1040, line 16	\$0	\$2,756	\$2,796
Excess advanced premium tax credit repayment, Schedule 2, line 2	\$0	\$5,067	\$5,067
Child tax credit and other dependent, Form 1040, line 19	\$0	\$500	\$500
Self Employment tax, Schedule 2, line 4	\$1,745	\$1,745	\$0
Total tax, Form 1040, line 24	\$1,745	\$9,108	\$7,363
Earned income credit, Form 1040, line 27	\$3,733	\$0	-\$3,733
Net premium tax credit, Schedule 2, line 9	\$1,203	\$0	-\$1,203
<b>Tax you owe *1</b>			<b>\$12,299</b>

Payments	Shown on return	As corrected by IRS	Difference
Income tax withheld, Form 1040, line 25d	\$0	\$1,291	\$1,291
<b>Total payments *2</b>			<b>\$1,291</b>

(\*1) Decreases to credits result in an increase to tax.

(\*2) Increases to payments decrease the amount owed.

## Additional Information

### Form W-2 or 1099 not received

The income reported on your return doesn't match the documents we received from your employer or payers. The law requires you to accurately report all income you receive. If your employers don't send proper information documents or forms (for example, Form W-2, Wage and Tax Statement, Form 1099), you must estimate your income based on your paycheck stubs, bank statements, or other records and include your

Additional information — **Continued**  
estimate on your tax return.

### Negative taxable income

You had a zero or negative taxable income amount on your original or amended return. To ensure proper credit for deductions, this notice reflects the actual amount of your taxable income in the "Shown on return" column of the "Changes to your tax return" section.

### Excess advance premium tax credit repayment

We adjusted your excess advance premium tax credit repayment based on proposed changes to your modified adjusted gross income.

### Child Tax Credit or Credit for Other Dependents

The allowable amount of the Child Tax Credit or Credit for Other Dependents is based on your filing status, the number of qualifying persons, your modified adjusted gross income and tax. Either credit is adjusted when your modified adjusted gross income changes. The credit can't be more than the tax.

If you filed and claimed credits for mortgage interest, adoption credit, residential clean energy credit or the District of Columbia first-time homebuyer credit with your original tax return, send us recomputed worksheets from Form 1040 schedule 8812 Credits for Qualifying Children and other Dependents. To apply any unused credits from these sources, send us the recomputed forms. If you've already applied these unused credits to any other tax years, you need to file a Form 1040X, Amended U.S. Individual Tax Return, for the other years.

If you haven't filed the tax return for the affected period, send us a signed statement that you've corrected your records.

### Earned Income Credit

Changes to your adjusted gross income (AGI) will affect your allowable Earned Income Credit. The Earned Income Credit is based on your earned income and AGI, both of which must be less than:

- \$16,480 with no qualifying child (\$22,610 for married filing jointly),
- \$43,492 with one qualifying child (\$49,622 for married filing jointly) or
- \$49,399 with two qualifying children (\$55,529 for married filing jointly) or
- \$53,057 with more than two qualifying children (\$59,187 for married filing jointly).

### Premium tax credit

We based the change to the premium tax credit on the proposed changes to your modified adjusted gross income.

### Amendments or adjustments to your return have been included in this notice

We considered previous changes to your original tax return in figuring the amounts under "Changes to your tax return". This may include adjustments we made when you filed or changes from an amended return.

### Power Of Attorney

We sent a copy of this notice to your representative as shown in your Power of Attorney.

## Penalties

We are required by law to charge any applicable penalties.

Description	Amount
<b>Accuracy-related penalty substantial understatement of tax - IRC 6662(b)(2); 6662(d)</b>	<b>\$2,202</b>

If you understate your tax liability and the understatement is more than the greater of 10 percent of your correct tax liability or \$5,000, an accuracy-related penalty generally applies for the substantial understatement of tax. The penalty is 20 percent of the portion of the underpayment of tax attributable to the substantial understatement of income tax.

We may reduce or eliminate the penalty if you send a signed statement with one of the following:

- Facts that support your treatment of the understated income and the authority for your position, such as the Internal Revenue Code, Treasury

**Penalties — Continued**

- Regulations, Revenue Rulings, Revenue Procedures, etc. or
- An explanation showing you clearly disclosed the item, such as by attaching Form 8275, Disclosure Statement, or Form 8275-R, Regulation Disclosure Statement and there is a reasonable bias for your position.

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**Interest charges**

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We are required by law to charge interest when you do not pay your liability on time. Generally, we calculate interest from the due date of your return (regardless of extensions) until you pay the amount you owe in full, including accrued interest and any penalty charges. Interest on some penalties accrues from the date we notify you of the penalty until it is paid in full. Interest on other penalties, such as failure to file a tax return, starts from the due date or extended due date of the return. Interest rates are variable and may change quarterly. (Internal Revenue Code section 6601).

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**IRS help**

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- For online assistance, visit [IRS.gov/help](https://IRS.gov/help).
- For more information about this notice, visit [IRS.gov/CP3219A](https://IRS.gov/CP3219A) or contact our help line at 800-829-8310.
- We're here to help you resolve the tax matters on this notice as quickly and easily as possible. Review Publication 5181, Tax Return Reviews by Mail CP2000, Letter 2030, CP2501, Letter 2531, for more information.
- For information about your rights, see the enclosed Publication 1, Your Rights as a Taxpayer.
- **We send information about these changes to state and local tax agencies.** If the changes we made to your tax return impact your state or local tax return, file an amended state or local tax return as soon as possible.

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**Taxpayer Rights and Sources for Assistance**

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The Taxpayer Bill of Rights groups rights from the Internal Revenue Code into ten fundamental taxpayer rights. IRS employees are responsible for knowing and following these rights. See IRC § Section 7803(a)(3). For additional information about your taxpayer rights, please see Publication 1, Your Rights as a Taxpayer, or visit [TaxpayerAdvocate.IRS.gov/taxpayer-rights](https://TaxpayerAdvocate.IRS.gov/taxpayer-rights).

The IRS office whose phone number appears on the notice can best address and access your tax information and help get you answers. However, you may be eligible for free help from the Taxpayer Advocate Service (TAS) if you can't resolve your tax problem with the IRS or if you believe an IRS procedure just isn't working as it should. TAS is an independent organization within the IRS that helps taxpayers and protects taxpayer rights. Visit [TaxpayerAdvocate.IRS.gov/contact-us](https://TaxpayerAdvocate.IRS.gov/contact-us) or call 877-777-4778 (TTY/TDD 800-829-4059 to find the location and phone number of your local advocate. Learn more about TAS and your rights under the Taxpayer Bill of Rights at [TaxpayerAdvocate.IRS.gov](https://TaxpayerAdvocate.IRS.gov). **Don't send your Tax Court petition to TAS. Use the Tax Court address provided earlier in the notice.** Contacting TAS doesn't extend the time to file a petition.

Tax professionals who are **independent** from the IRS may be able to help you. Low Income Taxpayer Clinics (LITCs) can represent low-income persons before the IRS or in court. LITCs can also help persons who speak English as a second language. Any services provided by an LTC must be for free or a small fee. To find an LTC near you:

- Visit [TaxpayerAdvocate.IRS.gov/LITC](https://TaxpayerAdvocate.IRS.gov/LITC);
- Download IRS Publication 4134, Low Income Taxpayer Clinic List, at [IRS.gov/forms-PUBS](https://IRS.gov/forms-PUBS); or
- Call the IRS toll-free at 800-TAX-FORM (800-829-3676) and request Publication 4134.

State bar associations, state or local societies of accountants or enrolled agents, or other nonprofit tax professional organizations may also be able to provide referrals.

**If you agree with the proposed changes**

- Complete and sign Form 5564 below
  - Sign and date on the provided line. We require **both** spouses' signature if you filed a joint tax return.
- To pay the proposed amount due
  - You can pay online now or after you receive the billing notice showing we've adjusted your account. Visit [IRS.gov/payments](https://www.irs.gov/payments) for information about online payment options.
- Interest and penalties continue to accrue until the amount due is paid in full.

**If you disagree with the proposed changes**

- We will continue to work with you. To resolve your dispute with the IRS, it is important to contact us **immediately**. Our consideration of any additional information will not extend the June 16, 2025 deadline to file a petition with the U.S. Tax Court.
- Submit an explanation for your disagreement by visiting [IRS.gov/DUTReply](https://www.irs.gov/DUTReply) and use access code: \_\_\_\_\_ to respond. Include a signed statement explaining your disagreement and documentation supporting your claim.
- For additional reply options go to [IRS.gov/CP3219A](https://www.irs.gov/CP3219A) or contact our help line at 800-829-8310.
- **You have the right to petition the U.S. Tax Court to challenge your notice of deficiency and penalties.**