



URBAN AZ FINANCIAL

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TAXES AND IRS

Unfiled Tax Return Checklist

Behind on tax filings? Organize one year at a time so a tax professional can confirm what is required, prepare accurate returns and help you plan the next steps.

1 Identify the missing filings

- ☐ List potentially unfiled federal and state years, plus any business, payroll or information returns that may be missing.
- ☐ Gather prior filed returns, IRS and state notices, and proof of submissions. Flag substitute-for-return assessments and active deadlines.
- ☐ Ask your tax professional to confirm filing requirements for each year. Do not assume one universal number of years resolves every case.

2 Build a folder for each year

- ☐ Gather W-2s, 1099s, investment and retirement records, and other income records. Request IRS wage and income or account transcripts when helpful.
- ☐ Organize business income and expenses, bank records, asset purchases and mileage records. Transcripts do not replace your expense documentation.
- ☐ Gather applicable deduction and credit records, dependent information, health coverage records, estimated payments and withholding details securely.

3 Make a filing and payment plan

- ☐ Use the correct year forms and instructions. If an IRS notice directs where to send a past-due return, follow that notice.
- ☐ File required returns even if you cannot pay in full. Discuss payment options separately and retain proof of filing and payment.
- ☐ Ask promptly about refund deadlines and any substitute return. Refund claims are generally time-limited; the exact deadline depends on your facts.
- ☐ Set up current-year bookkeeping, withholding or estimated payments to reduce the chance of falling behind again.

Keep records private. New tax clients use TaxesToGo; existing clients use Customer Portal, as directed by Urban AZ. Do not put sensitive information in this PDF, ordinary email or a general contact form.

Build a practical filing catch-up plan

Urban AZ Financial can review missing years, organize filing priorities and discuss tax preparation and nonfiler support.

[Explore Nonfiler / SFR Help >](#)

Sources • Reviewed October 10, 2026: [IRS past-due return guidance](#)

General education, not individualized tax or legal advice. Filing requirements and deadlines vary. No refund, penalty relief or resolution result is guaranteed.