



Department of the Treasury
Internal Revenue Service
P.O. Box 9013 Stop 650
Holtsville, NY 11742-9013

Time Sensitive Information – Open Immediately

IRS Notice CP2566

December 22, 2025

You still haven't filed your 2023 tax return

We calculated your taxes for you because you didn't file your return and determined you owe \$22,640.86. You can accept our proposed amount due or file your return. **We need to hear from you by January 21, 2026.**

What you need to know

We determined your taxes for you based on wage and income information we received from third parties. **Filing your own return may reduce the amount due.** If you don't file your own return, you risk missing out on certain exemptions, deductions, or credits you may be able to claim.

What you need to do immediately

You have the option to file your 2023 tax return or accept and pay the proposed amount due by January 21, 2026. Review our calculation of your taxes in the "Your proposed tax calculations" section of this notice which explains how we determined your proposed amount due.

To file your 2023 tax return: complete, sign, and date your return and mail it to us using the enclosed envelope. Make sure to include the Response Form at the end of this notice on top of your return.

- You may be able to file electronically using an e-file provider if your past due return is within 2 years from the original due date. Visit [IRS.gov/FilingPastDue](https://www.irs.gov/FilingPastDue) for information about filing a past due return.

To accept the proposed amount due: complete and return the Response Form at the end of this notice and pay the proposed amount due of \$22,640.86. Keep in mind that this amount may be higher than what you would owe if you filed your own return.

- Visit [IRS.gov/DirectPay](https://www.irs.gov/DirectPay) to pay online. Or you can mail us your check or money order with your completed Response Form. Make your check or money order payable to the United States Treasury and include your Social Security number, the tax year 2023, and the form number 1040 on your payment.
- If you can't pay the full amount due right now, make arrangements to pay over time. Visit [IRS.gov/OPA](https://www.irs.gov/OPA) to learn more about payment plan options and apply online if you qualify.

If you don't think you had to file a return, call 866-681-4271. For more information about this notice, visit [IRS.gov/CP2566](https://www.irs.gov/CP2566).

If you don't respond by January 21, 2026, we'll send you a bill for the proposed amount due.



Account summary

Your tax liability (proposed amount)	\$19,900.00
Payments you made	\$5,296.00
Failure-to-file penalty	\$3,285.90
Failure-to-pay penalty	\$1,606.44
Failure to Pay Proper Estimated Tax	\$648.69
Interest charges	\$2,495.83
Proposed amount due	\$22,640.86

Your proposed tax calculations

The following tables show how we calculated your proposed tax due for 2023. The calculations use a filing status of "single" or "married filing separate" and the standard deduction. Keep in mind we can't accept this page as a return.

Income	Reported to IRS
Taxable interest	\$1,317.00
Total pensions and annuities	\$96,719.00
Social Security benefits	\$27,793.00
Total income	\$125,829.00

Your taxes and credits	Reported to IRS
Adjusted gross income	\$125,770.00
Deduction for 65 or older	-\$1,500.00
Standard deduction	-\$13,850.00
Personal exemption allowance	-\$0.00
Taxable income	\$110,420.00
Income tax	\$19,900.00
Total tax	\$19,900.00

Your payments	Reported to IRS
Income tax withheld	\$5,296.00
Total payments	\$5,296.00
Net tax due	\$14,604.00

Penalties

We are required by law to charge applicable penalties. However, in select situations, we may be able to remove or reduce penalties. Visit [IRS.gov/Penalties](https://www.irs.gov/Penalties) to learn more.

Note, if you don't pay the tax, some of the penalties continue to accrue to the maximum allowed provided by law.

Failure to File (Internal Revenue Code Section 6651)

We assess a 5% monthly penalty for filing a return late for each month or part of a month the return is late, for up to 5 months. When a penalty for paying late applies for the same month, the amount of the penalty for filing late for that month is reduced by the amount of the penalty for paying late for that month. The penalty for paying late is 1/2% for each month or part of a month. We base the monthly penalty for filing late on the tax required to be shown on the return that you didn't pay by the original return due date, without regard to extensions. We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. When an income tax return is more than 60 days late, the minimum penalty is \$485 or 100% of the tax required to be shown on the return that you didn't pay on time, whichever is less.

Description	Amount
Total Failure to file	\$3,285.90

Failure to Pay (Internal Revenue Code Section 6651)

We assess a 1/2% monthly penalty for not paying the tax you owe by the due date. We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. This penalty applies even if you filed the return on time. We charge the penalty for each month or part of a month the payment is late; however, the penalty can't be more than 25% in total.

- The due date for payment of the tax shown on a return generally is the return due date, without regard to extensions.
- The due date for paying increases in tax is within 21 days of the date of our notice demanding payment (10 business days if the amount in the notice is \$100,000 or more).

If we issue a Notice of Intent to Levy and you don't pay the balance due within 10 days of the date of the notice, the penalty for paying late increases to 1% per month. For individuals who filed on time, the penalty decreases to 1/4% per month while an approved installment agreement with the IRS is in effect for payment of that tax. For a detailed computation of the penalty call 866-681-4271.

Description	Amount
Total Failure to pay	\$1,606.44

Failure to pay proper estimated tax (Internal Revenue Code Section 6654)

When you don't pay enough taxes due for the year with your quarterly estimated tax payments and you don't have enough withholding, we charge a penalty for not properly estimating your tax. For information about estimated tax requirements, download Instructions for Form 2210 or Tax Withholding and Estimated Tax (Publication 505) from [IRS.gov/forms](https://www.irs.gov/forms) or call us for a copy.

Description	Amount
Total Failure to pay proper estimated tax	\$648.69



Penalties

We are required by law to charge applicable penalties. However, in select situations, we may be able to remove or reduce penalties. Visit [IRS.gov/Penalties](https://www.irs.gov/Penalties) to learn more.

Note, if you don't pay the tax, some of the penalties continue to accrue to the maximum allowed provided by law.

Failure to File (Internal Revenue Code Section 6651)

We assess a 5% monthly penalty for filing a return late for each month or part of a month the return is late, for up to 5 months. When a penalty for paying late applies for the same month, the amount of the penalty for filing late for that month is reduced by the amount of the penalty for paying late for that month. The penalty for paying late is 1/2% for each month or part of a month. We base the monthly penalty for filing late on the tax required to be shown on the return that you didn't pay by the original return due date, without regard to extensions. We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. When an income tax return is more than 60 days late, the minimum penalty is \$485 or 100% of the tax required to be shown on the return that you didn't pay on time, whichever is less.

Description	Amount
Total Failure to file	\$3,285.90

Failure to Pay (Internal Revenue Code Section 6651)

We assess a 1/2% monthly penalty for not paying the tax you owe by the due date. We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. This penalty applies even if you filed the return on time. We charge the penalty for each month or part of a month the payment is late; however, the penalty can't be more than 25% in total.

- The due date for payment of the tax shown on a return generally is the return due date, without regard to extensions.
- The due date for paying increases in tax is within 21 days of the date of our notice demanding payment (10 business days if the amount in the notice is \$100,000 or more).

If we issue a Notice of Intent to Levy and you don't pay the balance due within 10 days of the date of the notice, the penalty for paying late increases to 1% per month. For individuals who filed on time, the penalty decreases to 1/4% per month while an approved installment agreement with the IRS is in effect for payment of that tax. For a detailed computation of the penalty call 866-681-4271.

Description	Amount
Total Failure to pay	\$1,606.44

Failure to pay proper estimated tax (Internal Revenue Code Section 6654)

When you don't pay enough taxes due for the year with your quarterly estimated tax payments and you don't have enough withholding, we charge a penalty for not properly estimating your tax. For information about estimated tax requirements, download Instructions for Form 2210 or Tax Withholding and Estimated Tax (Publication 505) from [IRS.gov/forms](https://www.irs.gov/forms) or call us for a copy.

Description	Amount
Total Failure to pay proper estimated tax	\$648.69



Penalties — continued

Interest (Internal Revenue Code Section 6601)

We are required by law to charge interest when you don't pay your liability on time. Unlike penalties, we cannot reduce or remove interest due to reasonable cause. Interest accumulates daily, so the longer you wait to pay, the more interest we add to your account. Visit [IRS.gov/Interest](https://www.irs.gov/Interest) for more information.

Description	Amount
Total interest	\$2,495.83

Additional information

- Review the enclosed documents:
 - Publication 1, Your Rights as a Taxpayer
 - Publication 594, The IRS Collection Process
 - Notice 1214, Helpful Contacts for Your "Notice of Deficiency"
- To learn more about how to appeal your case if you don't agree with the Internal Revenue Service (IRS) findings, review Publication 5, Your Appeal Rights at [IRS.gov/PUB5](https://www.irs.gov/PUB5).
- For information on the Privacy Act review Notice 609 at [IRS.gov/Notice609](https://www.irs.gov/Notice609).

Taxpayer Rights and Sources for Assistance

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://www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights).

The Taxpayer Advocate Service is an **independent** organization within the Internal Revenue Service (IRS) that helps taxpayers and protects taxpayer rights. We can offer you free help if your tax problem is causing a financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.

Learn more at [TaxpayerAdvocate.IRS.gov](https://www.TaxpayerAdvocate.IRS.gov) or call 877-777-4778. Use the Taxpayer Roadmap at [TaxpayerAdvocate.IRS.gov/RoadMap](https://www.TaxpayerAdvocate.IRS.gov/RoadMap) to help you navigate the tax system.

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 LITC must be for free or a small fee. To find an LITC near you:

- Visit [TaxpayerAdvocate.IRS.gov/LITC](https://www.TaxpayerAdvocate.IRS.gov/LITC);
- Download IRS Publication 4134, Low Income Taxpayer Clinic List, at [IRS.gov/PUB4134](https://www.irs.gov/PUB4134); 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.



Response Form

Please complete this form to indicate whether you're enclosing your return, or if you agree with the amount due. Attach it to your return or include it with your response. Mail it to us in the enclosed envelope so we receive it by January 21, 2026. Be sure our address shows through the window. **Do not mail a Tax Court petition to this address.**

Step 1: Please indicate your response and provide the requested materials.

- I agree with all the changes.** I consent to the immediate assessment and collection of the deficiency and any penalties determined in this notice, along with applicable interest.
- I owe \$22,640.86 and the penalties and interest are calculated to January 21, 2026.
 - The IRS is required by law to charge interest on taxes that weren't paid in full by the date my return was due.
 - The IRS will continue to charge interest until I've paid the tax in full. Certain penalties may also apply.
 - I retain my right to file a return at a later date.

Please sign and return this form. If you've authorized someone by power of attorney, he or she can sign instead. We must have your Power of Attorney and Declaration of Representative (Form 2848) on file, or it must be enclosed.

Signature

Date

OR

- I am enclosing a signed and dated copy of my 2023 tax return.**

Step 2: Provide Your Contact Information (Optional).

If your address has changed, please include your current address in this section.



	<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.		<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.
Primary phone number	Best time to call	Secondary phone number	Best time to call