

## Indiana Tax Debt

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Are you a Hoosier in debt to the State of Indiana for taxes? Then you should try your best to get your tax debt settled as soon as possible.

Indiana has several options available for those who want to get rid of their Indiana tax debt, but the best and safest option is to contact the Indiana Department of Revenue and discuss a repayment plan. Unlike the IRS, the Indiana Department of Revenue will accept tax payment via credit card, though a \$1 minimum service charge may apply.

First, the department will make a proposed assessment, i.e. a bill. Indiana tax payers have the option of protesting the bill, but must state the specific reason(s) for the protest. If you want to prevent the collection process from reaching the next stage, you must contact the Indiana Department of Revenue within 10 days of receiving the bill.

If you do not respond within 10 days, then a demand for payment notice will be sent out. If you respond to the notice and have questions, then the Collections Division will place a 120 day hold on your liability so that your case can be reviewed.

Third, if the other two options fail, a Tax Warrant will be issued. A tax warrant, even though its name is similar to a warrant for arrest, is different. You will not be arrested at this point for failure to pay your Indiana state taxes.

However, a tax warrant can become a lien on your property and will appear on your credit reports. This means that your ability to get new credit will be affected by your unpaid tax debt.

After the warrant has been issued, your county sheriff will have 120 days to collect the amount due before further collection activity will be taken. During this time, the sheriff may attempt to collect your taxes by seizing and selling your property at auction, garnishing your wages, or levying your bank account.

If your tax debt has not been repaid after 120 days, the State of Indiana will take further actions to collect the taxes owed them, including turning your account over to one of their three associated collections agencies. These collection agencies are Premiere Credit of North America, NICO Financial Services, and United Collections Bureau.

If you want to avoid having your tax debt account sent to a collections agency, then you need to act fast. Don't wait for the Indiana Department of Revenue or one of their collection agencies to come after you. Contact a reputable tax debt solutions firm and avoid collection agency harassment!

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