OFFICE OF THE CHAPTER 13 STANDING TRUSTEE
DAVID WM. RUSKIN
Administering bankruptcy cases in the EASTERN DISTRICT OF MICHIGAN – DETROIT

Federal Tax Returns & Refunds

What Every Chapter 13 Debtor Needs to Know



Federal Tax Returns

Send your federal income tax return to your bankruptcy attorney each year. Do NOT send your tax return directly to the Trustee. Your attorney will securely submit it when required.



Protect Your Personal Information

Before sending your return, cover all but the last four digits of every Social Security number and cover the names of minor children.



Federal Tax Refunds

Some Chapter 13 plans require you to send all or part of your federal tax refund to the Trustee. If you are unsure, contact your bankruptcy attorney. Include your case number with every payment.



Where to Send Refund Payments

David Ruskin, Chapter 13 Trustee
P.O. Box 127
Memphis, TN 38101-0127

Or pay online through TFSBillPay.com



Free IRS Tax Preparation

The IRS offers free tax preparation resources for eligible taxpayers: www.irs.gov/e-file-do-your-taxes-for-free or click here.

IMPORTANT REMINDER

The Trustee's office cannot provide legal advice. Please contact your bankruptcy attorney with any legal questions.

Working for a fair, efficient, and respectful bankruptcy process.

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