

Social Security Cut? Maybe We Can Help!

If your Social Security, Veteran's or Railroad Retirement check has been reduced because you owe taxes to the Internal Revenue Service (IRS), you may be able to stop the cut or have it made smaller:

- ◆ **IF** you can prove that you don't owe the tax debt **OR**
- ◆ **IF** you can prove that the reduction in benefits is causing you or will cause you a significant hardship **OR**
- ◆ **IF** you can show that you are not able to pay the whole amount, but are able to pay a part **OR**
- ◆ **IF** you can show that you can pay the tax debt, but can only afford to do it in smaller installments **OR**
- ◆ **IF** you have wiped out your tax debt in bankruptcy.

The IRS must notify you at least 30 days in advance that it plans to reduce your check. The reduction cannot be more than 15% of your check or 30% for a couple if you are both liable for the tax debt. The reduction continues until the debt is paid or contested.

If you are a low-income person and get the IRS notice or if your check already has been reduced **AND IF** you fall into any of the above listed categories, we may be able to help you. If you are a senior, call the Senior Helpline at 216-861-5479 on Tuesday, Wednesday or Thursday between 1 p.m. and 4:30 p.m. Others may call 216-689-1900 between 9 and 11:30 a.m. or come to The Legal Aid Society of Cleveland offices at 1223 West Sixth Street or at 3408 Lorain Avenue between 1 and 4:30 p.m. weekdays. If you are disabled, call TDD 216-696-3081 at any time.

Outside of Cuyahoga County, phone Lake-Geauga Legal Aid at 440-352-6200 or 1-888-808-2800; Ashtabula County Legal Aid at 440-576-8120 or The Legal Aid Society of Lorain County at 440-323-8240 or 1-800-444-7348.