# Is a Tax Resolution Specialist Worth It?

If you've received an IRS notice, owe back taxes, or have fallen behind on filing returns, you've probably wondered whether hiring a tax resolution specialist is worth the cost. After all, if you're already struggling with tax debt, paying someone to help can seem counterintuitive.

As the owner of Thornton Tax Advisory, I hear this question regularly. My answer is always the same: **it depends on your situation.** Some taxpayers can resolve a simple issue with a phone call to the IRS. Others find themselves facing years of unfiled returns, mounting penalties, collection notices, or payroll tax issues that quickly become overwhelming.

Whether hiring a tax resolution specialist is worth it comes down to one simple question:

**Will the value of professional representation save you more money, time, stress, and future problems than the fee you pay?**

Many people mistakenly believe a tax resolution specialist simply negotiates to reduce tax debt. While negotiating with the IRS is certainly part of what I do, it represents only a fraction of the work involved.

At Thornton Tax Advisory, I help clients:

- Evaluate every available resolution option
- Communicate directly with the IRS on their behalf
- Stop or delay collection actions when appropriate
- Prepare financial disclosures
- Negotiate payment arrangements
- Request penalty relief
- Resolve wage garnishments and bank levies
- Provide audit representation
- Develop a plan to remain compliant moving forward

I also specialize in helping small business owners. Having owned businesses myself, I understand that when the IRS becomes part of your daily life, it affects far more than your finances. It impacts your employees, your family, and your ability to focus on running your business. I love to help clients with marketing strategies, logistics and cost saving strategies in business and in taxes.

# Time Is Valuable

One of the biggest benefits my clients tell me they receive is getting their time back.

Many business owners spend countless hours:

- sitting on hold with the IRS
- gathering documents
- researching IRS procedures
- trying to understand notices
- calling multiple IRS departments
- completing financial forms
- following up on delayed responses

Coming from a family of entrepreneurs, I understand that every hour spent thinking about the IRS is an hour you're not investing in your business.

## The IRS Has Options for Taxpayers

I'm not going to tell you that all tax debt can be settled for pennies.  That is simply not true.

There may be several different resolution options available. The challenge is determining which one best fits your financial situation.

Every option has qualification requirements.

Before recommending a course of action, I will carefully evaluate every option available under the tax law.

## Every Tax Case Is Different

No two IRS cases are exactly alike.

I've seen taxpayers owe the same amount yet require completely different solutions.

That's why I don't believe in flashy promises. Every recommendation I make is based on the facts of that client's situation.

## IRS Notices Can Escalate Quickly

One of the biggest mistakes I see is waiting too long.

The earlier you address the problem, the more options you typically have available.

## Business Owners Face Additional Challenges

Small business owners often face issues that go far beyond an individual income tax balance.

These may include:

- payroll tax liabilities
- estimated tax payments
- corporate returns
- partnership returns
- bookkeeping issues
- cash-flow challenges
- multiple IRS accounts

Payroll tax matters deserve particular attention because they can create personal liability for business owners through the Trust Fund Recovery Penalty.

These are situations where experienced representation can make a significant difference.

## The Emotional Cost of IRS Problems

One thing people don't talk about enough is the emotional toll of IRS debt.

I've spoken with clients who dread checking the mailbox and constantly worry about what the IRS might do next.

One of the things I enjoy most about my work is seeing the relief clients experience once they know someone is handling the process with them.

## But Aren't Tax Resolution Companies Expensive?

We do not take clients that will not benefit from our services.

Unfortunately, not every company delivers the same level of service.

At Thornton Tax Advisory, I believe in setting realistic expectations from the beginning. If I think you can handle a simple matter yourself, I'll tell you. If I believe professional representation will provide value.

## Who Should Consider Hiring a Tax Resolution Specialist?

Professional representation is often worthwhile if you:

- owe more than $10,000
- owe payroll taxes
- have several years of unfiled returns
- have received levy notices
- are facing wage garnishment
- have bank account levies
- have been assigned a Revenue Officer
- own a business
- need audit representation
- have tried resolving the issue yourself without success

Generally speaking, the more complicated the case, the more valuable experienced representation becomes.

## When You May Not Need One

Not every IRS issue requires hiring a professional.

If you owe a relatively small amount, can pay it immediately, or have a straightforward question, you may be able to resolve the matter directly with the IRS.

I'll be the first to tell you when that's the case.

My goal isn't simply to gain another client. It's to help people make informed decisions about the best path forward.

## Final Thoughts

As the owner of Thornton Tax Advisory, I’ve built my practice around helping individuals and business owners navigate one of the most stressful situations they may ever face.

I know firsthand that IRS problems affect far more than your finances. They consume your time, create uncertainty, and can distract you from your family, your career, and your business.

My role is to help you understand your options, communicate with the IRS on your behalf, and develop a strategy that fits your needs.

Whether you ultimately choose Thornton Tax Advisory or another qualified professional, my advice is simple: don’t ignore the problem.