

Instructions for Obtaining a Tax Transcript Using the IRS Website

These are instructions that will guide you on how to obtain your tax transcript using the IRS website.

In order to be able to use the IRS website to obtain your tax transcript, you must meet these qualifications:

- Do you have a cell phone in your own name? (If no, you will not be able to proceed)
- Do you have a credit card in your name? (if no, you can proceed, however you will need to contact Action Financial Services to obtain your student loan 'DEBT ID NUMBER' from one of your loan disbursements. If you need to obtain this number, please contact us at 888-253-4239 for assistance.

To begin, please proceed to the IRS website here:

<https://www.irs.gov/individuals/get-transcript>

1. After clicking the link to the IRS website, click 'Get Transcript Online'

Individuals

How to File

When to File

Where to File

Your Information

Tax Record (Transcript)

Third Party Authorization

Students

Employees

Parents

Military

Seniors & Retirees

International Taxpayers

Businesses and Self-Employed

Government Entities



WHAT'S NEW?

There is a new transcript format that better protects your data. This new format partially masks your personally identifiable information. Financial data will remain fully visible to allow for tax preparation, tax representation or income verification. Learn more at [About the New Tax Transcript and the Customer File Number](#).

You can get various Form 1040-series [transcript types](#) online or by mail. If you need your prior year **Adjusted Gross Income (AGI)** to e-file, choose the **tax return transcript** type when making your request. If you only need to find out how much you owe or verify payments you made within the last 18 months, you can [view your tax account](#).

The method you used to file your tax return, e-file or paper, and whether you had a balance due, affects your [current year transcript availability](#). **Note:** If you need a photocopy of your return, you must use [Form 4506](#).

Request Online

What You Need

To register and use this service, you need:

- your [SSN](#), date of birth, filing status and mailing address from latest tax return,
- access to your email account,
- your personal account number from a credit card, mortgage, home equity loan, home equity line of credit or car loan, and
- a mobile phone with your name on the account.

What You Get

- All [transcript types](#) are available online
- View, print or download your transcript
- Username and password to return later

Get Transcript Online



Request by Mail

What You Need

To use this service, you need your:

- [SSN](#) or [Individual Tax Identification Number \(ITIN\)](#),
- date of birth, and
- mailing address from your latest tax return

What You Get

- Return or Account [transcript types](#) delivered by mail
- Transcripts arrive in **5 to 10 calendar days** at the address we have on file for you

Get Transcript by Mail

2. Click 'Create Account'



Sign Up

Don't have an account? Create one now.

CREATE ACCOUNT >



Log In

Already have a username? Welcome back!

Username

LOG IN >

[Forgot Username](#)

PTIN and FIRE users need a separate account in this system

3. Click 'Continue'



You will need to register in order to use this service

Registration is

Fast: Signing up only takes about 15 minutes

Secure: Only you will have access to your tax information

Convenient: you will only need to verify your identity once

Free: There is no charge to sign up *(Message and data rates may apply to send a security code to your mobile phone)*

Before we get started, we're going to ask you some simple questions to make sure you have everything you need.

CONTINUE >



4. Click 'Yes'



You will need some information about yourself to register

Please have the following information and materials to complete registration:

- Full Name
- Email
- Birthdate
- Social Security Number (SSN) or Individual Tax Identification Number (ITIN)
- Tax filing status
- Current address

Do you have this information available?

YES >

NO

5. Click 'Yes'



You need a financial account to register

To verify your identity, we will need a number from ONE of your financial accounts. We can use any of the following:

- Credit Card **OR**
- Student Loan **OR**
- Mortgage or Home Equity Loan **OR**
- Home Equity Line of Credit **OR**
- Auto Loan

You will only need to provide the loan account number or a few digits from a credit card number. We only use this information to verify your identity. **You will not be charged any money and are not sharing any account balances or other financial information with us.**

A soft inquiry will show up on your credit report to let you know that the IRS accessed your credit report information. This will not increase or decrease your credit score and lenders will not be able to see this.

Do you have this financial information available? (If you don't have the account information on hand, you should answer 'No'.)

YES >

NO

6. Click 'Continue'



You need a phone number or a verified address

We'll need one more way to verify your identity. The easiest way is to send a code to your phone by text message (SMS). Your phone must be a U.S.-based mobile phone number associated with your name.

You can also complete identity verification by receiving a letter in the mail. If you choose this method, you'll either need a U.S.-based phone number OR an iPhone, iPad, or Android device to complete registration.

CONTINUE >

7. Enter your first name, last name, email address, then click 'Send Code'



Let's Get Started!

It sounds like you have all the necessary information available and can begin.

First Name (as it appears on your most recent tax return)

Last Name (as it appears on your most recent tax return)

Email Address

Confirm Email Address

A confirmation code will be sent to your email address. You will need to get the code and enter it on the next screen.

SEND CODE >

CANCEL

8. Retrieve the code that was emailed to you, enter that code here, then click 'Continue'



Check Your Email

We just sent a confirmation code to cgabler@steelriversystems.com. This code is valid for 15 minutes. Open your email in a new window to get your confirmation code.

IMPORTANT: Keep this window open to avoid having to start over.

Enter the one-time code we emailed you:

Didn't receive the confirmation code? [Resend the email](#).

CONTINUE >

CANCEL

EXTERNAL E-MAIL: Confirmation Code: Verify your email address



IRS.online.services@irs.gov
To [redacted]

Reply Reply All Forward

Mon 12/16/2019 12:17

To set up your IRS account, verify your email address. Enter the following code on the IRS registration web page. This code is valid for 15 minutes.

Your confirmation code is:

9554-2590

9. Enter your mobile phone number and click 'Send Message'

Verify your phone number

We need to verify that your personal information matches the subscriber information for your US-based mobile phone account. By continuing, you authorize your wireless carrier to disclose information to the IRS and its third-party service providers about your account, such as subscriber status, device details and plan type, if available, to support identity verification and fraud prevention. See our [Privacy Policy](#) for how we treat your data.

We may not be able to verify all mobile phone numbers. We can't verify landlines, some prepaid phones, or virtual phone numbers like Google Voice.

Enter your mobile phone number:

SEND MESSAGE >

CANCEL

10. Enter all information then click 'Continue'

First Name

 [Edit](#)

Last Name

 [Edit](#)

Date of Birth

Social Security Number (SSN) or [Individual Tax ID Number \(ITIN\)](#)

 - -

[Filing Status](#)

I have filed a tax return in the past seven years

Select filing status from your most recently filed tax return ▼

I have not filed a tax return in the past seven years

Address Information

Your address must match your most recently filed tax return. [Address Help](#)

Address Line 1

Address Line 2 (Optional)

City

State / Territory

Zip Code

Country

Filing Status

I have filed a tax return in the past seven years

Adc

Married Filing Jointly ▼

Select filing status from your most recently filed tax return

Single

Married Filing Jointly

Married Filing Separately

Head of Household (with qualifying person)

Qualifying Widow(er) with dependent child

11. To verify your financial account number, you can use a credit card, student loan account number, auto loan account number, mortgage or home equity loan account number, or home equity line of credit account number. Please contact Action Financial Services at 888-253-4239 to obtain your student loan account number. This number will also be needed for step Enter this information then click 'Continue'.

Verify your financial account number

To prevent identity theft and protect the security of your tax information, you will need to verify your identity.

Provide one of the following active account numbers:

- Last 8 digits of credit card**
-
- (We are unable to verify debit cards, corporate cards, or American Express cards)
- Student loan account number**
-
- Auto loan account number**
-
- Mortgage or home equity loan account number**
-
- Home equity line of credit account number**
-
- I don't have a current credit card, student loan, auto loan, home equity loan, or mortgage**

By providing financial account information, I authorize the IRS to access my credit report for the purpose of verifying my identity.

CONTINUE >

Financial account information

We will only use this information to verify your identity. You will not be charged any money and are not sharing any account balances with us.

A soft inquiry will show up on your credit report to let you know that the IRS accessed your credit report information. This will not increase or decrease your credit score and lenders will not be able to see this.

If you have a credit freeze, you authorize us to bypass that freeze to verify your identity.

If you do not wish to or cannot provide the information, you will not be able to register but other [options are available to you](#).

12. Create a username and password, enter your email, choose a site phrase, and choose a site image and press 'Continue'.

Create a Username and Password

Username

Password

Re-enter Password

Enter a username of your choice. The username should be 8-64 characters and cannot be an email address, SSN, or contain a space, or a special character (!@#\$%^&*).

Password Rules:

- Between 8 and 32 characters long.
- Must contain at least one numeric and one special character (!@#\$%^&*).
- At least one uppercase and at least one lowercase letter.
- Matching password must be re-entered.

Email

[Edit](#)

Choose a Site Phrase

Create a phrase that you will recognize when you login

Choose a Site Image

Select an image that you will recognize when you login



[Choose Your Site Image](#)

13. If you have successfully finished the registration process you will see the following message.



Success!

You've successfully verified your identity and created a secure user profile.

[CONTINUE >](#)

14. Click 'Continue



Online Security Information

Security Announcement


The IRS will send email notifications to confirm registration and profile changes, but will never send unsolicited emails

[CONTINUE >](#)

15. Enter the same student loan account number you received from Action Financial Services in step 11. Click 'Go'. Click the most recent year under 'Return Transcript'

Get Transcript


Select a reason you need a transcript: Higher Education/Student Aid ▼

Customer File Number: 

GO >

You selected: **Higher Education/Student Aid**
We suggest you download: **Return Transcript**

Below are the transcripts and years available.
Select most recent year listed


Return Transcript
2018 
2017 2018 Return Transcript
2016
2015

Record of Account Transcript
2018
2017
2016
2015

Account Transcript
2018
2017
2016
2015

Wage & Income Transcript
2018
2017
2016
2015

Show All 

Show All 

Glossary

Return Transcript

Tax Return Transcripts show most line items from your tax return (Form 1040, 1040A or 1040EZ) as was originally filed, including any accompanying forms and schedules. This transcript does not reflect any changes you, your representative or the IRS made after you filed your return. In many cases, a Return Transcript will meet the requirements of lending institutions offering mortgages and student loans.

Record of Account Transcript

Record of Account Transcripts combine the information from tax account and tax return transcripts.

16. Clicking on the year you want to download will open a new webpage with a preview of the transcript. Save the tax transcript as a PDF file to your computer by clicking the download option, or the print option and selecting PDF as the file type.

