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Payment Plans, Installment Agreements



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Make a Payment

Alert: User fees for payment plans/installment agreements change effective Jan. 1, 2017. Details are at the bottom of this page.

If you're financially unable to pay your tax debt immediately, you can make **monthly payments** through an installment agreement. As long as you pay your tax debt in full, you can reduce or eliminate your payment of penalties or interest, and avoid the fee associated with setting up the agreement.

Before applying for any payment agreement, **you must file all required tax returns.**

You may be eligible to apply for an online payment agreement

- Individuals must owe \$50,000 or less in combined individual income tax, penalties and interest, and have filed all required returns.
- Businesses must owe \$25,000 or less in payroll taxes and have filed all required returns.
- If you meet these requirements, you can apply for an [online payment agreement](#)...

Even if you're ineligible for an online payment agreement, you can still pay in installments

- Complete and mail [Form 9465, Installment Agreement Request](#) (PDF) and [Form 433-F, Collection Information Statement](#) (PDF);
- Call 800-829-1040 or the phone number on your bill or notice

Small Businesses with employees can apply for an in-Business Trust Fund Express installment agreement

- These installment agreements generally do not require a financial statement or financial verification as part of the application process.
- Find out if you qualify and [how to apply](#)..

Understand your agreement & avoid default

- Your future refunds will be applied to your tax debt until it is paid in full;
- Pay at least your minimum monthly payment when it's due;
- Include your name, address, SSN, daytime phone number, tax year and return type on your payment;
- File all required tax returns on time & pay all taxes in-full and on time (contact us to change your existing agreement if you cannot);
- Make all scheduled payments even if we apply your refund to your account balance; and
- Ensure your statement is sent to the correct address, contact us if you move or complete and mail [Form 8822, Change of Address](#) (PDF).

If you don't receive your statement, send your payment to the address listed in your agreement.

There may be a reinstatement fee if your agreement goes into default. Penalties and interest continue to accrue until your balance is paid in full. If you are in danger of defaulting on your payment agreement for any reason, contact us immediately. We will generally not take [enforced collection actions](#):

- When an installment agreement is being considered;
- While an agreement is in effect;
- For 30 days after a request is rejected, or
- During the period the IRS evaluates an appeal of a rejected or terminated agreement.

Changes to user fees, effective Jan. 1, 2017

USER FEE CATEGORY	CURRENT FEE	FEE AS OF JAN. 1, 2017
Regular installment agreement ¹	\$120	\$225
Regular installment agreement with direct debit (DDIA) ²	\$52	\$107
Low income installment agreement (regular or DDIA)	\$43	\$43
Online payment agreement -- regular installment agreement ³	\$120	\$149
Online payment agreement -- Direct debit installment agreement	\$52	\$31

Get Help

- [Online Payment Agreement \(instructional video\)](#)
- [Understand Your IRS Notice...](#)
- [Understand IRS Collection \(videos\)](#)
- [Download a Form...](#)



Pub. 594: IRS Collection Process
Explains the actions IRS may take to recover taxes owed. [Download Pub. 594](#) (PDF)

(DDIA) ⁴		
Restructured/reinstated installment agreement	\$50	\$89
Restructured/reinstated low income installment agreement (new fee)	--	\$43

User fee table notes:

1. Apply by submitting [Form 9465, Installment Agreement Request](#) (PDF), by contacting a telephone assistor or at an IRS walk-in office. Choose to make payments by means other than direct debit.
2. Apply by submitting [Form 9465, Installment Agreement Request](#) (PDF), by contacting a telephone assistor or at an IRS walk-in office. Choose to make payments by direct debit from a bank account.
3. [Apply online.](#) Choose to make payments by means other than direct debit.
4. [Apply online.](#) Choose to make payments by direct debit from a bank account. Lowest cost choice.

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Our Agency	Know Your Rights	Resolve an Issue	Other Languages	Related Sites
About Us	Taxpayer Bill of Rights	Respond to a Notice	Español	U.S. Treasury
Work at IRS	Taxpayer Advocate	Office of Appeals	中文	Treasury Inspector General for Tax Administration
Help & Resources	Accessibility	Identity Theft	한국어	USA.gov
Contact Your Local Office	Civil Rights	Report Phishing	Русский	
Tax Stats, Facts & Figures	Freedom of Information Act	Tax Fraud & Abuse	TiếngViệt	
	No FEAR Act			
	Privacy Policy			