



# Got a tax bill you can't pay?

An IRS payment plan may be an option. And, you may be able to set it up online – it's fast, easy and secure.

Filing your return and paying what you owe on time is always best. That way, you avoid penalties and interest. If you can't pay your bill in full, file on time and pay what you can to keep your penalties and interest to a minimum.

Once you have filed your return, visit [IRS.gov](https://www.irs.gov) to see if you can set up a payment plan for the balance. Generally, individual taxpayers who owe a total of \$50,000 or less, and can pay it off in 72 monthly payments or less, can set up their payment plan online using our Online Payment Agreement application.

Business taxpayers who owe \$25,000 or less from the current and prior calendar year, and who can pay it off in 24 monthly payments or less, may also qualify to use the online application.

In addition to a monthly payment plan, the online application also allows you to set up a short-term payment plan of up to 120 days. Remember, the sooner you pay what you owe the less your penalty and interest charges.

In most cases, you have options for making your payments. You can send us a check each month or make your payments by direct debit from your bank account. The amount of your liability may require you to make your payments by direct debit.

The direct debit payment option has advantages. The IRS usually charges a \$120 fee to set up a payment plan. But if you make your payments by direct debit, the fee is only \$52. And with direct debit your payments are automatic. No checks to write, no trips to the post office to mail your check and no missed or late payments leading to more penalties. For more information and to apply online, visit our website [IRS.gov](https://www.irs.gov). Enter "online payment agreement" in the search box or click on "Tools." From there it is three easy steps:

- ❶ Determine your eligibility,
- ❷ Gather your information, and
- ❸ Submit your application.

The online application provides immediate notification of whether your payment plan has been approved.

So if you have a tax bill you can't pay, try the IRS' Online Payment Agreement application. It's fast, it's easy and your information is safe and secure.