



IRS Summertime Tax Tip 2015-19: IRS Tips to Help People Pay Their Taxes

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IRS Tax Tips

August 14, 2015

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IRS Tips to Help People Pay Their Taxes

If you owe tax, the IRS offers safe and easy ways to pay. Check out these payment tips:

- Pay your tax bill. If you get a bill, you should pay it as soon as you can. You should always try to pay in full to avoid any additional charges. See if you can use your credit card or to get a loan to pay in full. If you can't pay in full, you'll save if you pay as much as you can. The more you can pay, the less interest and penalties you will owe for late payment. The IRS offers several payment options on IRS.gov.
- **Use IRS Direct Pay**. The best way to pay your taxes is with IRS Direct Pay. It's the safe, easy and free way to pay from your checking or savings account. You can pay your tax in just five simple steps in one online session. Just click on the "Payment" tab on IRS.gov. You can now use Direct Pay with the <u>IRS2Go mobile app</u>.
- Get a short-term payment plan. If you owe more tax than you can pay, you may qualify for more time, up to 120 days, to pay in full. You do not have to pay a user fee to set up a short-term

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full payment agreement. However, the IRS will charge interest and penalties until you pay in full. It's easy to apply online at IRS.gov. If you get a bill from the IRS, you may call the phone number listed on it. If you don't have a bill, call 800-829-1040 for help.

- Apply for an installment agreement. Most people who need more time to pay can apply for an Online Payment Agreement on IRS.gov. A direct debit payment plan is the hassle-free way to pay. The set-up fee is much less than other plans and you won't miss a payment. If you can't apply online, or prefer to do so in writing, use Form 9465, Installment Agreement Request. Individuals can use Direct Pay to make their installment payments. For more about payment plan options, visit IRS.gov.
- Check out an offer in compromise. An offer in compromise, or OIC, may let you settle your tax debt for less than the full amount you owe. An OIC may be an option if you can't pay your tax in full. It may also apply if full payment will cause a financial hardship. Not everyone qualifies, so make sure you explore all other ways to pay your tax before you submit an OIC to the IRS. Use the OIC Pre-Qualifier tool to see if you qualify. It will also tell you what a reasonable offer might be.
- Change your withholding or estimated tax. If you are an employee, you can avoid a tax bill by having more taxes withheld from your pay. To do this, file a new Form W-4, Employee's Withholding Allowance Certificate, with your employer. The IRS Withholding Calculator tool on IRS.gov can help you fill out the form. If you are self-employed you may need to make or change your estimated tax payments. See Form 1040-ES, Estimated Tax for Individuals for learn more.

To find out more see <u>Publication 594</u>, The IRS Collection Process. You can get it on <u>IRS.gov/forms</u> at any time.

Additional IRS Resources:

<u>Tax Topic 202</u> – Tax Payment Options

IRS YouTube Video:

- Online Payment Agreement <u>English</u> | <u>Spanish</u> | <u>ASL</u>
- IRS Tax Payment Options English | Spanish | ASL
- IRS Withholding Calculator <u>English</u> | <u>Spanish</u> | <u>ASL</u>

IRS Podcasts:

- Online Payment Agreement English | Spanish
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