



IRS Tax Tip 2015-57: Ways to Pay Your Tax Liability

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IRS Tax Tips

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Issue Number: IRS Tax Tip 2015-57 Inside This Issue

Ways to Pay Your Tax Liability

If you owe federal tax, the IRS offers many convenient ways to pay. Make sure you pay by the April 15 deadline, even if you get an extension of time to file your 2014 tax return. Here are some of the ways to pay your tax:

- **Use Direct Pay.** IRS [Direct Pay](#) offers individuals a free, secure and easy way to pay. You can schedule a payment in advance to pay your tax directly from your checking or savings account. You don't need to register, write a check or find a mailbox. Direct Pay gives you instant confirmation after you make a payment.
- **Pay by Debit or Credit Card.** Choose an [approved payment processor](#) to make a tax payment online, by phone or by mobile device. It's safe and secure. The payment processor will charge a processing fee. The fees vary by service provider and may be tax deductible. No part of the fee goes to the IRS.
- **Pay When You E-file.** If you file your federal tax return electronically you can schedule a payment at the time that you file. You can pay directly from your bank account using [Electronic Funds Withdrawal](#). You choose the date and amount of the payment, and as long as it is before your due date, it will be on time. Some software that you use to e-file also allows you to pay by debit or credit card with a processing fee.
- **Other Options to Pay.** The IRS offers other ways to pay, including:
 - o Use the [Electronic Federal Tax Payment System](#) to pay your taxes online or by phone. This free system provides security, convenience and accuracy.

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o [Pay by Check or Money Order](#). Make the check, money order or cashier's check payable to the U.S. Treasury. Do not staple, clip or attach your payment to the tax form. Include your name, address, daytime phone number and Social Security number on the front of the payment. Use the SSN shown first if it's a joint return. Also include the tax year and related tax form or notice number. Do not send cash through the mail.

• **Can't Pay Now?** If you are unable to pay in full you have options:

o Apply for an [online payment agreement](#) to pay your tax liability over time. Use the IRS.gov tool to set up a direct debit installment agreement. With a direct debit plan there is no need to write a check and mail it each month.

o Owe more than you can afford? An [offer in compromise](#), or OIC, may allow you to settle for less than the full amount you owe. It may be an option for you if you can't pay your full tax liability. It may also be an option if paying in full creates a financial hardship. Not everyone qualifies, so you should explore all other ways to pay before submitting an OIC. Use the [Offer in Compromise Pre-Qualifier](#) tool to see if you are eligible for an OIC.

In short, remember to pay your tax liability on time. If you are suffering a [financial hardship](#), the IRS is willing to work with you.

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