



# IRS Tax Tip 2015-61: A Dozen Key Points about Paying Your Taxes

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IRS Tax Tips

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## Issue Number: IRS Tax Tip 2015-61 Inside This Issue

### A Dozen Key Points about Paying Your Taxes

The IRS offers several payment options if you owe federal tax. Here are a dozen key points to keep in mind when you pay your taxes this year.

1. Never send cash. Electronic payment options are the quickest and easiest way to pay your tax.
2. Check out [IRS Direct Pay](#) to pay directly from your bank account. Access Direct Pay on IRS.gov. It's secure and free. You will get instant confirmation that you have submitted your payment.
3. You can pay taxes electronically 24/7 on IRS.gov. Just click on the '[Payments](#)' tab near the top left of the home page for details.
4. Pay in a single step by using your tax [software when you e-file](#). If you use a tax preparer, ask the preparer to make your tax payment electronically.
5. Whether you e-file your tax return or file on paper, you can choose to pay with a [credit or debit card](#). The company that processes your payment will charge a processing fee.

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6. You may be able to deduct the credit or debit card processing fee on next year's return. It's claimed on Schedule A, Itemized Deductions.
7. Enroll in the Electronic Federal Tax Payment System. You can use EFTPS to pay your federal taxes electronically. You have a choice to pay using the Internet, or by phone using the EFTPS Voice Response System.
8. If you can't pay electronically, you can still pay by a personal or cashier's check or money order. Make it payable to the "U.S. Treasury." Be sure to write your name, address and daytime phone number on the front of your payment. Also, write the tax year, form number you are filing and your Social Security number. Use the SSN shown first if it's a joint return.
9. If you pay by paper check, complete [Form 1040-V](#), Payment Voucher. Mail it with your tax return and payment to the IRS. Make sure you send them to the address listed on the back of Form 1040-V. This will help the IRS process your payment and post it to your account. You can get the form on [IRS.gov/forms](#) at any time.
10. Remember to include your payment with your tax return but do not staple or clip it to any tax form.
11. Even if you can't pay your tax in full, the IRS urges you to file your tax return on time. You should pay as much as you can with your tax return. That will help keep your penalty and interest costs down. You have options such as an [installment agreement](#), which allows you to pay the balance over time. The [Online Payment Agreement](#) tool on IRS.gov is the easy way to apply.
12. To listen to a recorded message on this subject, call TeleTax at 800-829-4477. Select [Topic 202](#), Payment Options.

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- [E-file Options](#)

- [Filing Your Taxes](#)
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[Back to Top](#)

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