

# WHAT TO DO IF YOU OWE FEDERAL TAXES TO THE INTERNAL REVENUE SERVICE (IRS)

## HOW TO PAY / SET UP A PAYMENT PLAN

### Online

To pay directly:  
[irs.gov/payments](https://irs.gov/payments)

To set up a payment plan:  
[irs.gov/payments/online-payment-agreement-application](https://irs.gov/payments/online-payment-agreement-application)

### By Mail

Mail to this address (if you live in Wisconsin):  
*Internal Revenue Service  
P.O. Box 931000  
Louisville, KY 40293-1000*

### If Paying By Mail

- Make your check, money order or cashier's check payable to U.S. Treasury.
- Make sure your check or money order includes the following information:
  - Your name and address
  - Daytime phone number
  - Social Security number (the SSN shown first if it's a joint return) or employer identification number
  - Tax year
  - Related tax form or notice number
- If applying for a payment plan, instead send form 9465. [irs.gov/forms-pubs/about-form-9465](https://irs.gov/forms-pubs/about-form-9465)

### Get The App

The IRS has a mobile app you can use to make payments. Search IRS2Go in the app store to get it.

### By Phone

Call [800-829-0922](tel:800-829-0922)  
or the phone number on your bill or notice

## YOUR OPTIONS

### PAY NOW

If your balance is small enough for you to afford, you can pay your taxes anytime before April 15th.

After April 15th, the IRS will begin to charge interest on your balance due. If you have filed for an extension, you will still be charged interest on your balance after April 15th. You can make a payment before the deadline to pay less in interest.

### SHORT-TERM PAYMENT PLAN

A short-term payment plan allows you to pay in installments over the next 180 days. There is *no* start-up fee. You must owe less than \$50,000. You will have to also pay accrued penalties and interest until the balance is paid in full.

### LONG-TERM PAYMENT PLAN

A long-term payment plan allows you to pay monthly for as long as it takes to pay off your tax debt. If you choose direct deposit (automatic payments), the setup fee is \$31. Otherwise, the fee is \$130.

Fees may be waived if you are considered low-income. View the IRS website for more information.

### SETTLE YOUR DEBT

In some specific cases, the IRS may allow you to settle your debt for less than you owe. This is called an "Offer in Compromise." See more information here:

<https://www.irs.gov/payments/offer-in-compromise>

Use this QR code to  
**VIEW THIS DOCUMENT  
WITH CLICKABLE LINKS**

