

IRS PAYMENT PLANS



If you cannot pay your taxes in full, the IRS may approve your application for a payment plan.

PAYMENT PLAN	ASSOCIATED FEES	PAYMENT METHODS*
Pay Now Plan (Immediate)	\$0 set-up fee (no penalties or interest) • Additional fees apply when paying by card	• Checking or savings account • Check • Money order • Debit/credit card (fees apply)
Short-Term Payment Plan (180 days or less)	\$0 set-up fee (plus accrued penalties and interest) • Additional fees apply when paying by card	• Checking or savings account • Check • Money order • Debit/credit card (fees apply)
Long-Term Payment Plan (Monthly Payments)	Automatic Payments: • \$31 set-up fee (plus accrued penalties and interest) • \$107 fee applies when paying by phone, mail or in person Non-Direct Debits: • \$130 set-up fee (plus accrued penalties and interest) if applying online • \$225 set-up fee (plus accrued penalties and interest) if applying by phone, mail, or in person	• Checking or savings account • Check • Money order • Debit/credit card (fees apply) * Balances for individuals owing over \$25,000 must be paid using Direct Debit.

NOTE: Data was collected as of September 2022.

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