

## IRS Payment Plans - Individuals

If a taxpayer has a balance with the IRS that they can't pay in full at the time the payment is due, there's an option to set up a payment plan with the IRS. Although it won't stop penalties and interest from accruing, it can keep your account from being levied or going to collections. There are two types of payment plans, short-term and long-term, that have their own benefits and drawbacks. All the information given on this page is available on the IRS website, visit this page if you still want more information: <https://www.irs.gov/payments/payment-plans-installment-agreements>

### Short-Term Plans

Unlike long-term plans, applying for a short-term plan is free whether you apply online or by phone. The full balance must be paid within 180 days, payments of which can be made by check, direct pay, debit/credit cards, or the Electronic Federal Tax Payment Systems (EFTS). If you want to apply online your balance must be under \$100,000.

### Long-Term Plans

Setting up a long-term plan costs money, but the cost can depend on how you pay and how you set up the plan.

| Payment Type                 | Applying Online | Applying by Phone or Mail |
|------------------------------|-----------------|---------------------------|
| Direct Pay                   | \$31            | \$107                     |
| Check, EFTS, or Debit/Credit | \$130           | \$225                     |

There are also options for low-income individuals to have the fee waived if using direct pay, or a lower cost of \$43 that may be waived later if certain conditions are met when paying with checks, EFTS, or Debit/Credit cards. The full balance due must be paid within 72 months, and if applying online the balance must be under \$50,000.

### How to Apply Online

- 1) Go to [irs.gov/payments/online-payment-agreement-application](https://irs.gov/payments/online-payment-agreement-application)
- 2) Scroll down and select "Apply/Revise as Individual"
- 3) Login with ID.me or create an ID.me account and follow the instructions on screen

### Applying by Phone or Mail

You can apply by phone for both short and long-term plans, but you can only apply by mail for a long-term plan. If you want to apply via phone, call (800) 829-1040. If you want to apply by mail follow the instructions below:

- 1) Go to <https://www.irs.gov/forms-pubs/about-form-9465>
- 2) Click on "Form 9465" and fill out the information.
- 3) Print out the filled out form and make sure to sign it. Make sure you include a check for the application fee in the letter.
- 4) Check the table below for the address to send the form, and make sure to keep a copy for your records.

### For Taxpayers *without* Schedule C, E or F

| State you Live In   | Address  |
|---|--|
| Alaska, Arizona, Colorado, Connecticut, Delaware, District of Columbia, Hawaii, Idaho, Illinois, Maine, Maryland, Massachusetts, Montana, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Oregon, Rhode Island, South Dakota, Tennessee, Utah, Vermont, Washington, Wisconsin, Wyoming | Department of the Treasury<br>Internal Revenue Service<br>310 Lowell St.<br>Stop 830<br>Andover, MA 01810  |
| Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Texas, Virginia  | Department of the Treasury<br>Internal Revenue Service<br>P.O. Box 47421<br>Stop 74<br>Doraville, GA 30362 |
| Arkansas, California, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, New York, Ohio, Oklahoma, Pennsylvania, West Virginia   | Department of the Treasury<br>Internal Revenue Service<br>Stop P-4 5000<br>Kansas City, MO 64999-0250      |

### For Taxpayers *with* Schedule C, E or F

| State You Live In  | Address   |
|--|---|
| Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont  | Department of the Treasury<br>Internal Revenue Service<br>P.O. Box 480<br>Stop 660<br>Holtsville, NY 11742-0480 |
| Alabama, Arkansas, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Jersey, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, West Virginia, Wisconsin | Department of the Treasury<br>Internal Revenue Service<br>P.O. Box 69<br>Stop 811<br>Memphis, TN 38101-0069     |
| Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming   | Department of the Treasury<br>Internal Revenue Service<br>P.O. Box 9941<br>Stop 5500<br>Ogden, UT 84409         |
| District of Columbia, Delaware, Florida, Maryland, North Carolina, South Carolina, Virginia  | Department of the Treasury<br>Internal Revenue Service<br>Stop 4-N31.142<br>Philadelphia, PA 19255-0030         |