

Instructions for Form 9465-Installment Agreement Request

Use Form 9465:

- To request a monthly installment agreement (payment plan) if you can't pay the full amount you owe shown on your tax return (or on a notice we sent you). Most installment agreements meet IRS streamlined installment agreement criteria. The maximum term for a streamlined agreement is 72 months. In certain circumstances, you can have longer to pay or you can establish an agreement for an amount that is less than the amount of tax you owe.

Don't use Form 9465 if:

- If you can pay the full amount you owe within 120 days, you can avoid paying the fee to set up an installment agreement. You can apply for a short-term payment plan if you can pay in full within 120 days by using the online payment agreement (OPA) application at [IRS.gov/OPA](https://www.irs.gov/OPA) or call the IRS at 800-829-1040.

Guaranteed installment agreement. You're eligible for a guaranteed installment agreement if the tax you owe isn't more than \$10,000 and:

- During the past 5 tax years, you (and your spouse if filing a joint return) have timely filed all income tax returns and paid any income tax due, and haven't entered into an installment agreement for the payment of income tax;
- You agree to pay the full amount you owe within 3 years and to comply with the tax laws while the agreement is in effect; and
- You're financially unable to pay the liability in full when due.

How the Installment Agreement Works

IRS usually will let you know within 30 days after IRS receive your request whether it is approved or denied. However, if this request is for tax due on a return you filed after March 31, it may take IRS longer than 30 days to reply. If IRS approve your request, IRS will send you a notice detailing the terms of your agreement and requesting a user fee.

Each month IRS will send you a notice showing the remaining amount you owe, and the due date and amount of your next payment. But if you choose to have your payments automatically withdrawn from your checking account (also known as a direct debit), you won't receive a notice. Your checking account statement is your record of payment. IRS will send you an annual statement showing the amount you owed at the beginning of the year, all payments made during the year, and the amount you owe at the end of the year.

By approving your request, IRS agree to let you pay the tax you owe in monthly installments instead of immediately paying the amount in full. In return, you agree to make your monthly payments on time. You also agree to meet all your future tax obligations. This means that you must have enough withholding or estimated tax payments so that your tax obligation for future years is paid in full when you timely file your return. Your request for an installment agreement will be denied if any required tax returns haven't been filed. Any refund will be applied against the amount you owe. If your refund is applied to your balance, you're still required to make your regular monthly installment payment.

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Installment agreement user fees. IRS charge a user fee to set up an installment agreement. The amount of the user fee can vary depending on whether you use the online payment application and how you propose to make your monthly payments. For details, see the table below.

Payment Method	Applicable Fee	
	Using the online payment application**	Not using the online payment application
Direct debit	\$31	\$107
Check, money order, credit card, or debit card	\$149	\$225

** by applying online at <https://www.irs.gov/payments/online-payment-agreement-application> instead of filing Form 9465

Where to File Form 9465:

If you have already filed your return or you're filing the form in response to a notice, file Form 9465 by itself with the Internal Revenue Service Center at:

- **For all taxpayers except those filing Form 1040 with Schedule(s) C, E, or F** for any tax year for which this installment agreement is being requested **and IF you live in California, THEN use this address:**

Department of the Treasury
Internal Revenue Service
Stop P-4 5000
Kansas City, MO 64999-0250

- **For taxpayers filing Form 1040 with Schedule(s) C, E, or F** for any tax year for which this installment agreement is being requested **and IF you live in California, THEN use this address:**

Department of the Treasury
Internal Revenue Service
P.O. Box 9941
Stop 5500
Ogden, UT 84409