

# Installment Agreement Request

OMB No. 1545-1350

▶ **If you are filing this form with your tax return, attach it to the front of the return. Otherwise, see instructions.**

**Caution:** Do not file this form if you are currently making payments on an installment agreement. Instead, call 1-800-829-1040.

|   |   |
|---|---|
| <b>1</b> Your first name and initial _____ Last name _____  | Your social security number<br>: :<br>: :     |
| If a joint return, spouse's first name and initial _____ Last name _____  | Spouse's social security number<br>: :<br>: : |
| Your current address (number and street). If you have a P.O. box and no home delivery, enter your box number. _____ Apt. number _____   |   |
| City, town or post office, state, and ZIP code. If a foreign address, enter city, province or state, and country. Follow the country's practice for entering the postal code. _____ |   |

**2** If this address is new since you filed your last tax return, check here . . . . . ▶

|   |  |
|---|--|
| <b>3</b> ( )<br>Your home phone number _____ Best time for us to call _____ | <b>4</b> ( )<br>Your work phone number _____ Ext. _____ Best time for us to call _____ |
|---|--|

|  |  |
|--|--|
| <b>5</b> Name of your bank or other financial institution: _____<br>Address _____<br>City, state, and ZIP code _____ | <b>6</b> Your employer's name: _____<br>Address _____<br>City, state, and ZIP code _____ |
|--|--|

**TIP** If you are filing this form in response to a notice, do not complete lines 7 through 9. Instead, attach the bottom section of the notice to this form and go to line 10.

**7** Enter the tax return for which you are making this request (for example, Form 1040) . . . . . ▶ **7**

**8** Enter the tax year for which you are making this request (for example, 2002) . . . . . ▶ **8**

**9** Enter the total amount you owe as shown on your tax return . . . . .

|           |  |  |
|-----------|--|--|
| <b>9</b>  |  |  |
| <b>10</b> |  |  |
| <b>11</b> |  |  |

**10** Enter the amount of any payment you are making with your tax return (or notice). See instructions

**11** Enter the amount you can pay each month. **Make your payments as large as possible to limit interest and penalty charges.** The charges will continue until you pay in full . . . . .

**12** Enter the date you want to make your payment each month. **Do not** enter a date later than the 28th. . . . . ▶ **12**

**13** If you want to make your payments by electronic funds withdrawal, see the instructions and fill in lines 13a, 13b, and 13c.

▶ **a** Routing number  ▶ **c** Type:  Checking  Savings

▶ **b** Account number

I authorize the U.S. Treasury and its designated Financial Agent to initiate a monthly ACH electronic funds withdrawal entry to the financial institution account indicated for payments of my Federal taxes owed, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke payment, I must contact the U.S. Treasury Financial Agent at **1-800-829-1040** no later than 7 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payments of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payments.

|                      |            |   |            |
|----------------------|------------|---|------------|
| Your signature _____ | Date _____ | Spouse's signature. If a joint return, <b>both</b> must sign. _____ | Date _____ |
|----------------------|------------|---|------------|

## General Instructions

Section references are to the Internal Revenue Code.

### Purpose of Form

Use Form 9465 to request a monthly installment plan if you cannot pay the full amount you owe shown on your tax return (or on a notice we sent you). Generally, you may have up to 60 months to pay. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan. If you have any questions about this request, call 1-800-829-1040.

**Guaranteed Installment Agreement.** Your request for an installment agreement cannot be turned down if the tax you owe is not more than \$10,000 and **all three** of the following apply.

1. During the past 5 tax years, you (and your spouse if you are making a request for a joint tax return) have timely filed all income tax returns and

paid any income tax due, and have not entered into an installment agreement for payment of income tax.

2. The IRS determines that you cannot pay the tax owed in full when it is due and you give the IRS any information needed to make that determination.

3. 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.



**A Notice of Federal Tax Lien may be filed to protect the government's interest until you pay in full.**

**Bankruptcy or Offer-in-Compromise.** If you are in bankruptcy or we have accepted your offer-in-compromise, **do not** file this form. Instead, call 1-800-829-1040 to get the number of your local IRS Insolvency function for bankruptcy or Technical Support function for offer-in-compromise.

## What Will You Be Charged

You will be charged a \$43 fee if your request is approved. **Do not include the fee with this form.** After approving your request, we will bill you for the fee with your first payment.

You will also be charged interest and may be charged a late payment penalty on any tax not paid by its due date, even if your request to pay in installments is granted. To limit interest and penalty charges, file your return on time and pay as much of the tax as possible with your return (or notice).

## How Does the Installment Agreement Work

If we approve your request, we will send you a letter. It will tell you how to pay the fee and make your first installment payment. We will usually let you know within 30 days after we receive your request whether it is approved or denied. But if this request is for tax due on a return you filed after March 31, it may take us longer than 30 days to reply.

By approving your request, we 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 liabilities.** This means that you must have enough withholding or estimated tax payments so that your tax liability for future years is paid in full when you timely file your return.

After we receive each payment, we will send you a letter 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 bank account, you will not receive a letter. Your bank statement is your record of payment. You can also make your payments by credit card. For details on how to pay, see your tax return instructions or visit [www.irs.gov](http://www.irs.gov). We will also give you a statement showing the amount you owe at the beginning of the year, all payments made during the year, and the amount you owe at the end of the year.

Any refund due you in a future year will be applied against the amount you owe.

If you **do not** make your payments on time or you have an outstanding past-due amount in a future year, you will be in default on your agreement and we may take enforcement actions to collect the entire amount you owe.

## Where To File

Attach Form 9465 to the front of your return and send it to the address shown in your tax return booklet. If you have already filed your return or you are filing this form in response to a notice, file Form 9465 by itself with the **Internal Revenue Service Center** at the address below for the place where you live. No street address is needed.

| IF you live in . . .   | THEN use this address . . . |
|--|-----------------------------|
| Florida, Georgia, Mississippi, North Carolina, South Carolina, West Virginia                                 | Atlanta, GA<br>39901        |
| New York ( <i>New York City and counties of Nassau, Rockland, Suffolk, and Westchester</i> )                 | Holtsville, NY<br>00501     |
| New York ( <i>all other counties</i> ), Maine, Massachusetts, Michigan, New Hampshire, Rhode Island, Vermont | Andover, MA<br>05501        |
| Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Utah, Wisconsin  | Kansas City, MO<br>64999    |
| Connecticut, Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania                              | Philadelphia, PA<br>19255   |
| Colorado, Kentucky, Louisiana, Montana, New Mexico, Oklahoma, Texas, Wyoming                                 | Austin, TX<br>73301         |
| Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington                                       | Fresno, CA<br>93888         |
| Alabama, Arkansas, Ohio, Tennessee, Virginia   | Memphis, TN<br>37501        |

If you live in American Samoa or Puerto Rico (*or exclude income under section 933*); are a nonpermanent resident of Guam or the Virgin Islands<sup>\*</sup>; have an APO, FPO, or foreign address; are a dual-status alien; or file Form 2555, 2555-EZ, or 4563, use this address: *Internal Revenue Service Center, Philadelphia, PA 19255.*

<sup>\*</sup> Permanent residents of Guam and the Virgin Islands cannot use Form 9465.

## Specific Instructions

### Line 1

If you are making this request for a joint tax return, show the names and social security numbers (SSNs) in the same order as on your tax return.

### Line 10

Even if you cannot pay the full amount you owe now, you should pay as much as possible to limit penalty and interest charges. If you are filing this form with your tax return, make the payment with your return. For details on how to pay, see your tax return instructions.

If you are filing this form **by itself**, such as in response to a notice, attach a check or money order payable to the **"United States Treasury."** **Do not send cash.** Be sure to include:

- Your name, address, SSN, and daytime phone number.
- The tax year and tax return (for example, "2002 Form 1040") for which you are making this request.

### Line 11

You should try to make your payments large enough so that your balance due will be paid off by the due date of your next tax return.

### Line 12

You can choose the date your monthly payment is due. For example, if your rent or mortgage payment is due on the first of the month, you may want to make your installment payments on the 15th. When we approve your request, we will tell you the month and date that your first payment is due.

If we have not replied by the date you chose for your first payment, you may send the first payment to the Internal Revenue Service Center at the address shown on this page that applies to you. See the instructions for line 10 to find out what to write on your payment.

### Lines 13a Through 13c

Instead of sending us a check each month, you can pay by electronic funds withdrawal from your account at a bank or other financial institution (such as mutual fund, brokerage firm, or credit union). To do so, fill in lines 13a, 13b, and 13c. Check with your financial institution to make sure that an electronic funds withdrawal is allowed and to get the correct routing and account numbers.

**Note:** *We will send you a bill for the first payment and the fee. All other payments will be electronically withdrawn.*

**Line 13a.** The routing number must be nine digits. The first two digits of the routing number must be 01 through 12 or 21 through 32. Use a check to verify the routing numbers. But if your check is payable through a financial institution different from the one at which you have your checking account, do not use the routing numbers on that check. Instead, contact your financial institution for the correct routing numbers.

**Line 13b.** The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. Be sure **not** to include the check number.

**Privacy Act and Paperwork Reduction Act Notice.** Our legal right to ask for the information on this form is sections 6001, 6011, 6012(a), 6109, and 6159 and their regulations. We will use the information to process your request for an installment agreement. The reason we need your name and social security number is to secure proper identification. We require this information to gain access to the tax information in our files and properly respond to your request. If you do not enter the information, we may not be able to process your request.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. However, we may give this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws. We may also disclose this information to other countries under a tax treaty or to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 17 min.; **Preparing the form**, 26 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of this time estimate or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **Do not** send the form to this address. Instead, see **Where To File** on this page.

