

Sample article for organizations to use to reach customers (302 word count)

Customize and post the following article on your websites and/or use in other communication vehicles to alert your readers about the online payment agreement tool.

Tips if you can't pay your taxes on time

If you find you owe more than you can pay with your tax return, don't panic. The key is to file on time. This way you won't have a penalty for filing late. Here are a few options if you can't pay all your taxes by the April 15 due date.

1. **File on time and pay as much as you can.** File on time to avoid a late filing penalty. Pay as much as you can to reduce interest charges and a late payment penalty. You can pay online, by phone, or by check or money order. Visit IRS.gov for [electronic payment options](#).
2. **Get a loan or use a credit card to pay your tax.** The interest and fees charged by a bank or credit card company may be less than IRS interest and penalties. For [credit card options](#), see IRS.gov.
3. **Use the Online Payment Agreement tool.** You don't need to wait for IRS to send you a bill before you ask for a payment plan. The best way is to use the [Online Payment Agreement tool](#) on IRS.gov. You can also file [Form 9465](#), Installment Agreement Request, with your tax return.
4. **Don't ignore a tax bill.** If you get a bill, don't ignore it. The IRS may take collection action if you ignore the bill. Contact the IRS right away to talk about your options. If you are suffering a financial hardship, the IRS will work with you.

In short, remember to file on time. Pay as much as you can by the tax deadline and pay the rest as soon as you can. Find out more about the IRS [collection process](#) on IRS.gov. Also, check out [IRSVideos.gov/OweTaxes](https://www.irs.gov/Video/OweTaxes).

To make a payment, apply for an installment agreement and get information about the collection process go to the <http://www.irs.gov/Payments> page.