

**INTERIM IRM PROCEDURAL UPDATE**

**DATE: 01/27/2022**

**NUMBER: SBSE-05-0112-0264**

**SUBJECT: Fresh Start II Changes**

**AFFECTED IRM(s)/SUBSECTION(s): 5.19.1**

**CHANGE(s):**

**IRM 5.19.1.5** Methods of Payment, updated section to show new Streamlined IA over \$25,000 criteria. Streamlined IAs may now be allowed for up to \$50,000 and 72 months. Updated formatting throughout section.

1. Installment Agreements are arrangements between the taxpayer and the Internal Revenue Service which allows taxpayers to pay their liabilities over time. See below for Accounts Management (AM), CSCO, ACS/ACSS and Field Assistance employees dollar authority levels and duration of the installment agreements. During the course of agreements, penalties and interest continue to accrue. Generally, no levies may be served during installment agreements.

<b>Type of Installment Agreement</b>	<b>Duration of Agreement</b>	<b>Dollar Criteria</b>	<b>BOD/Function</b>
Guaranteed IMF Only IRM 5.19.1.5.5(8)	36 months (will full pay within CSED)	\$10,000 and less tax only  (excludes P&I)	All
Streamlined \$25,000 and under IMF & BMF Out of Business Sole Proprietors IRM 5.19.1.5.5(9)	72 months (will full pay within the CSED)	\$25,000 and under  (CC SUMRY)	All
Streamlined Installment Agreements over \$25,000 IMF and OOB BMF Sole Proprietors	72 months (will full pay within the CSED)	\$25,001 - \$50,000  (CC SUMRY)	All

IRM 5.19.1.5.5.24 and IRM 5.19.1.5.5.13			
In-Business Trust Fund Express Agreement IRM 5.19.1.5.5.1	earlier of 24 months or before CSED	\$25,000 and less (CC SUMRY)	Field Assistance, SB/SE CSCO, ACS and ACSS
In-Business Trust Fund Express Agreement IRM 5.19.1.5.5.1	earlier of 24 months or before CSED	\$10,000 and less (CC SUMRY)	W&I Accounts Management (AM)
In-Business No-Trust Fund and U.S. Corporation Income Tax IRM 5.19.1.5.5.2	60 months	less than \$25,000 (CC SUMRY)	W&I Accounts Management (AM), Field Assistance, SB/SE CSCO, ACS and ACSS
Non-Streamlined IMF & Out of Business Sole Proprietors IRM 5.19.1.5.5(10)	Will pay within the CSED	Under \$100,000 (CC SUMRY)	All
Partial Pay IMF & Out of Business Sole Proprietors IRM 5.19.1.5.5 (11)	Will not full pay within the CSED	Under \$100,000 (CC SUMRY)	All

8. Every first call from a taxpayer should begin by reminding the taxpayer of the outstanding balance(s). This should be followed with a reminder that it is to the taxpayer's advantage to pay the amount due as soon as possible. Explain to the taxpayer the disadvantages of paying the liability over a length of time. This could be very costly due to the compounding of penalties and interest. A user fee will be charged for the cost of establishing an installment agreement. In addition, a lien may be filed on Non-Streamlined IAs with balances of \$10,000 or more. As appropriate on subsequent calls, remind the taxpayer of the current balance due and the advantages of paying as soon as possible. Finally, the CR should offer to help the taxpayer realize the best way to accomplish this.

**NOTE:** The Table of Interest Rates can be found in the IRM supplement. Consult your Document 6209, *IRS Processing Codes and Information*, to determine the type of penalty and the rate assessed.

**Examples:**

Type of Account	Conversational Strategy
Delinquent Account	<i>"Our records indicate you have a balance due of \$ _____ for tax years _____, _____ and _____ as of _____. It is to your advantage to full pay this account as soon as possible to reduce the amount of penalties and interest charged. How can I help you resolve your account today?"</i>
Combo Case (Delinquent Return and Delinquent Account)	<i>"Our records indicate that you have a balance due of \$ _____ for tax year _____ as of _____; and, you are also delinquent in filing your _____ tax year return. How can I help you resolve both of these issues today?"</i>

**IRM 5.19.1.5.5** Installment Agreements, updated section to show new Streamlined IA over \$25,000 criteria. Streamlined IAs may now be allowed for up to \$50,000 and 72 months. Updated formatting throughout section.

2. Written requests stating one or more of the following statements:

- I need to, or would like to make payments
- I can send payments
- send me a bill every month
- I would like to make installments

Installment Agreement requests are received on correspondence, Form 9465, *Installment Agreement Request*, Form 9465-FS, *Installment Agreement Request*, and any of the Forms 433. Only process correspondence as a valid IA request where it is clear the taxpayer has requested to make payments on their tax debt.

**9. Streamlined Agreement (SIA) \$25,000 and under** is considered when the aggregate unpaid balance of assessment (CC SUMRY ) is \$25,000 or less, can be paid in full within 72 months and the CSED is protected. No financial statement, managerial approval or lien determination is required for SIAs. IRM 5.19.1.5, *Methods of Payment*. The type of taxpayers that qualify for a SIA is IMF, Out of Business Sole proprietors and BMF income tax (Form 1120) ONLY.

10. **Streamlined Agreement (SIA) above \$25,000:** Beginning January 30, 2012, all employees are authorized to establish IAs for increased balances using Streamlined IA above \$25,000 criteria (IMF and OOB Sole Proprietors only) when the aggregate unpaid balance of assessment (CC SUMRY) is between \$25,001 and \$50,000, can be paid in full within 72 months and the CSED is protected. In addition:

- The IA **MUST** be established as a DDIA. See IRM 5.19.1.5.5.13, *Direct Debit Installment Agreement (DDIA)*; and
- The Streamlined IA Calculator (SLIAC) must be used to verify the taxpayer has adequate income to support the proposed payment.

No managerial approval or lien determination is required for Streamlined Agreements above \$25,000.

16. When speaking to the taxpayer or working correspondence **and** the aggregate unpaid balance of assessment (CC SUMRY) amount is \$25,000 or less (including any modules in Status 53 or 23), follow the procedures in the If/Then table below:

**EXCEPTION:** For IBTF Express Agreements, see IRM 5.19.1.5.5.1, *Installment Agreement Requirements In-Business Trust Fund Express Agreement*.

If ...	Then ...
<ol style="list-style-type: none"> <li>1. The request will full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months <b>and</b></li> <li>2. The CSED is protected</li> </ol> <p><b>NOTE:</b> The payment amount need not to be the same throughout the 72 months; it can be an agreement with increasing payments provided the aggregate unpaid balance of assessment (CC SUMRY) is full paid within 72 months.</p>	<p>Process as a Streamlined IA \$25,000 and under, send Letter 2273C, <i>Installment Agreement Accepted; Terms Explained</i>.</p>
<p>Correspondence or Form 9465, <i>Installment Agreement Request</i></p> <ul style="list-style-type: none"> <li>• <b>Without a proposed amount, or</b></li> <li>• <b>The amount proposed</b></li> </ul>	<p>Send Letter 2274C, <i>No Proposal or Proposal Insufficient/ IA Established Based on Streamlined Installment Agreement Has Been Granted Criteria</i>, advising the taxpayer of the minimum amount that could be accepted, and process as a</p>

<p style="text-align: center;"><b>was insufficient</b></p> <p>to meet Streamlined IA \$25,000 and under criteria</p>	<p>Streamlined IA \$25,000 and under.</p>
<p>A request for an IA amount less than \$25 per month meeting Guaranteed IA criteria (See (8) above)</p>	<p>Process as a Guaranteed IA for the monthly payment amount proposed by the taxpayer and send Letter 2273C, <i>Installment Agreement Accepted; Terms Explained.</i></p>
<p>A request for an IA amount less than \$25 per month:</p> <ul style="list-style-type: none"> <li>• That does <b>not</b> meet Guaranteed IA criteria (See (8) above), and</li> <li>• The entire liability, including accruals, is less than the deferral level per IRM 5.19.1.3.4.2, <i>Apply Deferral Level(s)</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Input TC 971 CC 043</li> <li>2. Revise the payment amount to \$25</li> <li>3. Notify the taxpayer of the revised proposed monthly payment amount we can accept.</li> <li>4. Tell the taxpayer this is the lowest monthly payment amount we can accept and if they agree write or call to establish the agreement.</li> <li>5. If the taxpayer is unable to make the proposed payment, follow rejection criteria: IRM 5.19.1.5.5.8, <i>Installment Agreement Rejection Criteria.</i></li> </ol>
<p>A proposed IA amount will not full pay aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months and:</p> <ul style="list-style-type: none"> <li>○ The taxpayer indicates they cannot pay more than the offered amount;</li> <li>○ The request does not meet Guaranteed IA criteria (see (8) above); and</li> <li>○ The entire liability including accruals, is less than the deferral level, see IRM 5.19.1.3.4.2, <i>Apply Deferral Level(s).</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Prepare for rejection of the IA if the request meets pending Installment Agreement criteria: IRM 5.19.1.5.5.6, <i>Pending Installment Agreement Criteria.</i></li> <li>2. Follow rejection procedures</li> <li>3. If rejection is approved input TC 530 CC XX, as appropriate; for CNC processing. IRM 5.19.1.7.1.7, <i>Cases Reported CNC Based on Prior CNC.</i></li> <li>4. No action is necessary if the account is already in Status 23</li> <li>5. Accounts already in Status 53 must be reviewed to see if the closing code must be revised</li> <li>6. Input history on AMS including CNC closing code</li> <li>7. Release any levies as appropriate: IRM 5.19.1.7.1.5,</li> </ol>

	<i>CNC Unable to Pay – Hardship.</i>
<ul style="list-style-type: none"> <li>○ The request will not full pay the aggregate unpaid balance of assessment balance (CC SUMRY balance) within 72 months; <b>or</b></li> <li>○ The CSED is not protected</li> </ul>	<p>Taxpayer does not qualify for a Streamlined IA \$25,000 and under. Secure financial information to determine the taxpayer's ability to pay; follow procedures in IRM 5.19.1.6, <i>Securing Financial Information.</i></p>

**NOTE:** The first monthly payment should be at least the amount of the user fee when the proposed payment amount is less than the user fee; subsequent payments revert to the requested payment amount.

**NOTE:** If the taxpayer will make a Voluntary Lump Sum Payment, see IRM 5.19.1.5.5.23, *Voluntary Lump Sum Payment.*

17. When speaking to the taxpayer or working correspondence and the aggregate unpaid balance of assessment (CC SUMRY ) amount is more than \$25,000 (including any modules in Status 53 or 23), follow the procedures in the If/Then table below:

**EXCEPTION:** For IBTF Express Agreements IRM 5.19.1.5.5.1, *Installment Agreement Requirements In-Business Trust Fund Express Agreement*

If ...	Then ...
<p><b>W&amp;I and SBSE CSCO</b> and taxpayer indicates they will make a payment that will reduce the balance due to meet Streamlined IA \$25,000 and under criteria and:</p> <ul style="list-style-type: none"> <li>○ The request will full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months; <b>and</b></li> <li>○ The CSED is protected</li> </ul> <p><b>NOTE: Do NOT</b> allow a payment increase if it is necessary to meet Streamlined IA over \$25,000 criteria. If the taxpayer cannot commit to an initial installment agreement payment that meets the Streamlined IA over \$25,000 criteria they do not qualify.</p>	<ol style="list-style-type: none"> <li>1. Input the Streamlined IA \$25,000 and under with the voluntary lump sum payment as the first payment and the second payment for the proposed monthly payment amount.</li> <li>2. Process as a Streamlined IA \$25,000 and under, send Letter 2273C, <i>Installment Agreement Accepted; Terms Explained.</i></li> <li>3. Document AMS with agreement information.</li> </ol> <p><b>EXCEPTION:</b> A VLSP cannot be included as part of a DDIA. The VLSP must be made prior to establishing the DDIA. Control the case on IDRS and notify the customer the VLSP must be made manually by an established due date.</p> <ul style="list-style-type: none"> <li>○ If the VLSP posts by the target</li> </ul>

	<p>date, set up the Streamlined IA \$25,000 and under as noted on prior AMS comments.</p> <ul style="list-style-type: none"> <li>○ If the VLSP does not post by the target date, send the case to Independent Review.</li> </ul>
<p><b>ACS/ACSS</b> and taxpayer indicates they will make a payment that will reduce the balance due to meet Streamlined IA \$25,000 and under criteria and:</p> <ul style="list-style-type: none"> <li>○ The request will full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months; <b>and</b></li> <li>○ The CSED is protected</li> </ul> <p><b>NOTE: Do NOT</b> allow a payment increase if it is necessary to meet Streamlined IA over \$25,000 criteria. If the taxpayer cannot commit to an initial installment agreement payment that meets the Streamlined IA over \$25,000 criteria they do not qualify.</p>	<ol style="list-style-type: none"> <li>1. Suspend the account to wait on the voluntary lump sum payment (VLSP) by entering:  <b>ACS</b> - "TOR6,XX,VLSP"  <b>ACSS</b> - "TOS5,XX,VLSP"  (XX= number of days for the VLSP to be received plus 21)</li> <li>2. Input TC 971 AC 043.</li> <li>3. Notate in AMS, the terms and conditions of the IA (i.e., total tax liability, payment amount and payment dates, user fee, see IRM 5.19.1.5.5.16, <i>Installment Agreement Terms and Conditions</i>) agreed to by the taxpayer and the CR if VLSP is received.</li> <li>4. Inform the taxpayer if the VLSP is not received, Streamlined IA \$25,000 and under will not be considered and provide WOEА.</li> </ol> <ul style="list-style-type: none"> <li>○ If the VLSP posts by the target date, set up the Streamlined IA \$25,000 and under as noted on prior AMS comments.</li> <li>○ If the VLSP does not post by the target date, send the case to Independent Review.</li> </ul>
<p>The taxpayer is IMF or OOB BMF Sole Proprietor only and the amount is between \$25,001 and \$50,000</p> <ul style="list-style-type: none"> <li>○ The aggregate unpaid balance of assessment (CC SUMRY balance) can be full paid within 72 months</li> <li>○ The proposed IA payment</li> </ul>	<p>Determine whether taxpayer meets Streamlined IA over \$25,000 criteria per procedures in IRM 5.19.1.5.5.24, <i>Streamlined Agreements Over \$25,000</i>.</p>

will full pay within the CSED	
<p>The amount is between \$25,001 and \$50,000 and one (or both) of the following is an issue:</p> <ul style="list-style-type: none"> <li>○ The aggregate unpaid balance of assessment (CC SUMRY balance) cannot be full paid within 72 months or</li> <li>○ The CSED is not protected</li> </ul> <p><b>OR</b></p> <p>The amount exceeds \$50,000</p>	<ol style="list-style-type: none"> <li>1. Taxpayer does not meet Streamlined IA over \$25,000 criteria. Secure a financial statement.</li> <li>2. Complete financial statement processing per IRM 5.19.1.6, <i>Securing Financial Information</i>, to determine a monthly payment amount or possible CNC.</li> <li>3. Determine if the request meets pending Installment Agreement criteria: IRM 5.19.1.5.5.6, <i>Pending Installment Agreement Criteria</i>.</li> <li>4. Input TC 971 CC 043 if pending IA criteria is <b>met</b>.</li> <li>5. If pending IA criteria is <b>NOT</b> met input CC STAUP in notice status or assign to appropriate ACS inventory if in ST 22 and send letter to request additional information needed from the taxpayer.</li> </ol>

**IRM 5.19.1.5.5.13** Direct Debit Installment Agreement (DDIA), updated section to show DDIA instructions for new Streamlined IA over \$25,000 criteria. Streamlined IAs may now be allowed for up to \$50,000 and 72 months. Updated formatting throughout section.

5. Banking law requires the service to maintain a file of all DDIA's within CSCO, either by paper or electronic media. (Guidelines to be established by HQ). CSCO may process requests received in the following formats:

- Form 433-D , *Installment Agreement*. This may be either an original form or a fax forwarded by an employee from any other function during telephone contact.
- Form 9465, *Installment Agreement Request*. This may be an original form received attached to a tax return or received separately.
- Form 9465-FS, *Installment Agreement Request*
- Electronic signature via Form 9465, *Installment Agreement Request*, sent with ELF-filed tax returns; these forms come with "TRPRT" printed at the top.

- Photocopied Form 9465, *Installment Agreement Request*, with "9465W/AUR Assess" notated at the top of the page in red.
- Taxpayer correspondence.

**REMINDER:** All DDIA requests must be completed and include all necessary information to establish a DDIA, including the taxpayer's signature.

8. This DDIA process does not begin until their balance due tax return has posted or their assessment is made. As a result, the DDIA process takes longer on Pre-Assessed agreements. The taxpayer should be advised to send payments until the DDIA begins.

**NOTE:** Pre-Assessed agreements **cannot** be processed for first-time filers. This is because the initial return establishes their entity. If a first-time filer requests a Pre-Assessed agreement, advise them that we are unable to process their request. Ask them to contact us for a DDIA after their return has been processed and they receive their initial balance due notice.

13. If a customer makes a telephonic request for a DDIA, ask if the customer can fax the completed, signed Form 433-D, *Installment Agreement*, or Form 9465, *Installment Agreement Request*, to you during the call.

If ...	And ...	Then ...
The customer can fax the DDIA request,	It is a Streamlined IA \$25K and under, Non-Streamlined IA or PPIA	<ol style="list-style-type: none"> <li>1. Have the customer fax the Form 433-D , <i>Installment Agreement</i>, 9465-FS , <i>Installment Agreement Request</i>, or Form 9465, <i>Installment Agreement Request</i>, to you during the call.</li> <li>2. Do not input to Status 60.</li> <li>3. Input TC 971 AC 043.</li> <li>4. <b>AM employees:</b> CC STAUP the account to the next notice status for 9 cycles. <b>ACS employees:</b> Input the literal "TOR6,45,DDIA". <b>ACSS employees:</b> Input the literal "TOS5,45,DDIA".</li> <li>5. Document AMS with the terms of the agreement as required in IRM 5.19.1.1.2, <i>Documenting Account Actions</i>, and IRM 5.19.1.5.5.12, <i>Input of Installment Agreement</i>.</li> <li>6. Annotate the top of the agreement "<b>Received by Fax</b>", and fax to the appropriate CSCO site (based on state mapping).</li> <li>7. The CSCO employee will input the</li> </ol>

		DDIA request to IDRS and charge a \$52 User Fee.
The customer can fax the DDIA request,	It is a Streamlined IA over \$25K	<ol style="list-style-type: none"> <li>1. Have the customer fax the Form 433-D , <i>Installment Agreement</i>, Form 9465-FS , <i>Installment Agreement Request</i>, or Form 9465, <i>Installment Agreement Request</i>, to you during the call.</li> <li>2. Do not input to Status 60.</li> <li>3. Input TC 971 AC 043.</li> <li>4. <b>ACS employees:</b> Input the literal "TOC0,60,50KPND". <b>ACSS employees:</b> Input the literal "TOS0,60,50KPND".</li> <li>5. Document AMS with the terms of the agreement as required in IRM 5919.1.1.2, <i>Documenting Account Actions</i>, and IRM 5.19.1.5.5.12, <i>Input of Installment Agreement</i>.</li> <li>6. Annotate the top of the agreement "Received by Fax", and fax to the appropriate CSCO site (based on state mapping).</li> <li>7. The CSCO employee will input the DDIA request to IDRS and charge a \$52 User Fee.</li> </ol>
The customer <b>cannot</b> fax the DDIA request,	It is a Streamlined IA \$25K and under, Non-Streamlined IA or PPIA	<ol style="list-style-type: none"> <li>1. Establish as a regular IA and tell the customer to make his payments manually.</li> <li>2. Send the customer a Form 433-D, <i>Installment Agreement</i>, to complete, and provide the appropriate CSCO return address.</li> <li>3. CSCO will revise to a DDIA upon receipt of the request and update the User Fee indicator. If the \$105 User Fee was previously collected, then CSCO will also credit \$53 back to tax.</li> </ol> <p><b>NOTE:</b> If the customer does not have all of the required information to establish a DDIA, encourage them to use the Online Payment Agreement (OPA) site.</p>

The customer cannot fax the DDIA request,	It is a Streamlined IA over \$25K	<ol style="list-style-type: none"> <li>1. Input TC 971 AC 043.</li> <li>2. Ask the customer to provide a completed, signed Form 433-D , <i>Installment Agreement</i>, or Form 9465-FS , <i>Installment Agreement Request</i>. See IRM 5.19.1.5.5.24(10), <i>Streamlined Installment Agreements Over \$25,000</i>.</li> <li>3. CSCO will input the DDIA upon receipt of the request.</li> </ol>
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**NOTE:** When issuing a letter, use the CSCO Campus address for the letter return address. The CSCO Campus address is determined based upon Compliance Back-end mapping. See SERP Who/Where, Collection Payments/Addresses/Issues, Campus Addresses for Collections . Select the appropriate return address based on the taxpayer's BOD and state of residence.

**NOTE:** For the payment address, the Campus payment address is determined based upon Submission Processing mapping. See SERP Who/Where, Collection Payments/Addresses/Issues, Collection Payments . Select the appropriate payment address based on the taxpayer's BOD and state of residence. Select the address shown in the "Without the CP 521/523 Notice (Payment to Campus)" column.

**CAUTION: Do not provide Lockbox Bank addresses verbally or via Correspondex letters.** Lockbox will **only** process payments that are accompanied by a **CP 521**, *Installment Agreement Reminder Notice*, or **CP 523**, *Installment Agreement Default Notice*.

**REMINDER:** It is possible that different Campuses will be used for the return and payment addresses.

**EXAMPLE:** A W&I taxpayer residing in Texas requests an agreement to full pay their account. The confirmation letter should show the Atlanta CSCO Campus for the return address and the Austin Submission Processing Campus for the payment address.

**IRM 5.19.1.5.5.24** Streamlined Installment Agreements Over \$25,000, inserted new section to reflect Streamlined IA over \$25,000 criteria. Streamlined IAs may now be allowed for up to \$50,000 and 72 months.

1. Beginning January 30, 2012, all employees are authorized to establish Streamlined IAs over \$25,000 when the taxpayer meets the following criteria:
  - a. IMF and Out of Business Sole Proprietor Taxpayers **ONLY**.

- b. The aggregate unpaid balance of assessment (CC SUMRY) is between \$25,001 and \$50,000.
- c. The aggregate assessed balance (CC SUMRY) will be full paid within 72 months.
- d. The full liability will be paid within the CSED.
- e. In addition:
  - The Streamlined IA Calculator (SLIAC) must be completed and the result must support the taxpayer’s proposed payment amount; and
  - A DDIA is a required condition for avoiding a NFTL.

**REMINDER:** Only CSCO employees may input DDIA agreements on IDRS. See IRM 5.19.1.5.5.13, *Direct Debit Installment Agreement (DDIA)*.

**NOTE:** International taxpayers and taxpayers living in US Territories cannot have a DDIA, so they do not qualify for a Streamlined IA over \$25,000.

- 2. Encourage the taxpayer to make a voluntary lump sum payment (VLSP) to reduce the balance below \$25,000. Use the following if/then chart:

If ...	And ...	Then ...
The aggregate unpaid balance of assessment (CC SUMRY balance) exceeds \$25,000	The taxpayer agrees to make a VLSP to reduce the balance to meet Streamlined IA \$25,000 and under criteria: <ol style="list-style-type: none"> <li>1. The aggregate unpaid balance of assessment (CC SUMRY balance) must be reduced to \$25,000 or under;</li> <li>2. The taxpayer’s proposed monthly payment amount <b>will</b> full pay the aggregate unpaid balance of assessment (CC SUMRY</li> </ol>	<ol style="list-style-type: none"> <li>1. A Streamlined IA \$25,000 and under can be granted per procedures in IRM 5.19.1.5.5(9), <i>Installment Agreements</i>, and IRM 5.19.1.5.5.23, <i>Voluntary Lump Sum Payment</i>.</li> <li>2. Document the results in AMS.</li> </ol>

	<p>balance) within 72 months; AND</p> <p>3. The taxpayer's proposed monthly payment amount <b>will</b> full pay the liability within the CSED.</p> <p><b>NOTE:</b> This <b>must</b> be verified by the Decision IA tool.</p>	
<p>The aggregate unpaid balance of assessment (CC SUMRY balance) is between \$25,001 and \$50,000</p>	<p>The taxpayer <b>does not</b> agree to make a VLSP to bring the aggregate assessed balance (CC SUMRY balance) to \$25,000 or less.</p>	<p>1. The account does not meet Streamlined IA \$25,000 and under criteria. Consider whether the taxpayer meets Streamlined IA over \$25,000 criteria.</p> <p>a. Determine if the taxpayer's proposed monthly payment will full pay:</p> <ul style="list-style-type: none"> <li>• The aggregate assessed balance (CC SUMRY ) within 72 months; <b>and</b></li> <li>• The full liability within the CSED.</li> </ul> <p><b>NOTE:</b> This <b>must</b> be verified by the Decision IA tool.</p> <p>b. Explain Streamlined IA over \$25,000 requirements to the taxpayer. Explain that a DDIA is a required condition for avoiding a NFTL.</p> <p>2. If the taxpayer's proposed monthly payment will not full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months or the</p>

		<p>CSED, <b>OR</b> if the taxpayer does not agree to enter into a DDIA, then inform the taxpayer that they do not meet Streamlined IA over \$25,000 criteria. Secure full financial information and determine whether the taxpayer meets Regular IA, PPIA or CNC criteria according to the financial statement results. See: IRM 5.19.1.6, <i>Securing Financial Information</i>. IRM 5.19.1.5.5 (10), <i>Installment Agreements</i>, IRM 5.19.1.5.6, <i>Partial Pay Installment Agreement (PPIA)</i>, or IRM 5.19.1.7.1, <i>Currently Not Collectible Policy and Overview</i>, as appropriate.</p> <ol style="list-style-type: none"> <li>3. Input TC 971 AC 043 to all balance due modules.</li> <li>4. If Decision IA shows the taxpayer's proposed monthly payment will full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months and the CSED is protected, <b>AND</b> the taxpayer agrees to a DDIA, follow the procedures in (3) for completion of the Streamlined IA Calculator (SLIAC).</li> <li>5. Document the results in AMS.</li> </ol>
<p>The aggregate unpaid balance of assessment (CC SUMRY balance) exceeds \$50,000</p>	<p>The taxpayer agrees to make a VLSP to bring the aggregate unpaid balance of assessment (CC SUMRY balance) below \$50,000.</p>	<ol style="list-style-type: none"> <li>1. Consider whether the taxpayer meets Streamlined IA over \$25,000 criteria. <ol style="list-style-type: none"> <li>a. Determine if the taxpayer's proposed monthly payment will full pay: <ul style="list-style-type: none"> <li>• The aggregate assessed balance (CC SUMRY ) within 72 months; <b>and</b></li> <li>• The full liability within the CSED.</li> </ul> </li> </ol> </li> </ol>

		<p><b>NOTE:</b> This <b>must</b> be verified by the Decision IA tool.</p> <p>b. Explain Streamlined IA over \$25,000 requirements to the taxpayer. Explain that a DDIA is a required condition for avoiding a NFTL.</p> <p>2. If the taxpayer’s proposed monthly payment will not full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months or the CSED, <b>OR</b> if the taxpayer does not agree to enter into a DDIA, then inform the taxpayer that they do not meet Streamlined IA over \$25,000 criteria. Secure full financial information and determine whether the taxpayer meets Regular IA, PPIA or CNC criteria according to the financial statement results. See:  IRM 5.19.1.6, <i>Securing Financial Information</i>.  IRM 5.19.1.5.5 (10), <i>Installment Agreements</i>,  IRM 5.19.1.5.6, <i>Partial Pay Installment Agreement (PPIA)</i>, or  IRM 5.19.1.7.1, <i>Currently Not Collectible Policy and Overview</i>, as appropriate.</p> <p>3. Input TC 971 AC 043 to all balance due modules.</p> <p>4. If Decision IA shows the taxpayer’s proposed monthly payment will full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months and the CSED is protected, <b>AND</b> the taxpayer agrees to a DDIA, set a deadline for them to make the agreed down payment. Advise them to provide a completed Form 433–D, <i>Installment Agreement</i>, or</p>
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		<p>Form 9465–FS , <i>Installment Agreement Request</i>, showing their banking information with their payment.</p> <ol style="list-style-type: none"> <li>5. If the case is in ST 22, ACS: "TOR6,60,50VLSP" ACSS: "TOS5,60,50VLSP"</li> <li>6. If the case is in Notice Status, Input "50KPND" in AMS comments. Input CC STAUP 2209.</li> <li>7. Follow the procedures in (3) for completion of the Streamlined IA Calculator (SLIAC).</li> <li>8. Document the results in AMS.</li> </ol>
<p>The aggregate unpaid balance of assessment (CC SUMRY balance) exceeds \$50,000</p>	<p>The taxpayer does not agree to make a VLSP to bring the aggregate unpaid balance of assessment (CC SUMRY balance) below \$50,000.</p>	<ol style="list-style-type: none"> <li>1. Inform the taxpayer that they do not meet Streamlined IA over \$25,000 criteria. Secure full financial information and determine whether the taxpayer meets Regular IA, PPIA or CNC criteria according to the financial statement results. See: IRM 5.19.1.6, <i>Securing Financial Information</i>. IRM 5.19.1.5.5 (10), <i>Installment Agreements</i>, IRM 5.19.1.5.6, <i>Partial Pay Installment Agreement (PPIA)</i>, or IRM 5.19.1.7.1, <i>Currently Not Collectible Policy and Overview</i>, as appropriate.</li> <li>2. Input TC 971 AC 043 to all balance due modules.</li> <li>3. Document the results on AMS.</li> </ol>

**NOTE: Do NOT** allow a payment increase if it is necessary to meet Streamlined IA over \$25,000 criteria. If the taxpayer cannot commit to an initial installment agreement payment that meets the Streamlined IA over \$25,000 criteria they do not qualify.

**EXAMPLE:** The taxpayer proposes an IA for \$350 per month, increasing to \$450 per month in two years. Decision IA shows the minimum monthly payment for Streamlined IA over \$25,000 criteria is \$450 per month. If the taxpayer cannot commit to begin payments at \$450 per month, they do **NOT** qualify for the Streamlined IA over \$25,000 criteria.

**EXAMPLE:** The taxpayer proposes an IA for \$500 per month, increasing to \$600 per month in one year. Decision IA shows that the \$500 per month

proposal meets Streamlined IA over \$25,000 criteria. The proposed increase is allowable because the initial \$500 per month payment amount meets Streamlined IA over \$25,000 criteria.

3. If Decision IA shows that the proposed IA payment meets Streamlined IA over \$25,000 criteria and the taxpayer agrees to a DDIA, advise the TP/POA that you will need to ask some questions to verify the taxpayer can make the proposed monthly payment.

**NOTE:** If working correspondence, use the information shown on Form 9465–FS, *Installment Agreement Request*, to verify the taxpayer can make the proposed monthly payment.

- a. Access the Streamlined IA Calculator (SLIAC) located under the "Tools" section on the AMS screen or on SERP under the IRM Supplements Tab and input the taxpayer's current ZIP Code, then press "Look-up...".
- b. The calculator will respond with an entry screen that will display the county and state for the ZIP Code entered.
- c. If speaking with the taxpayer, verify with the caller that the listed county is correct.

**NOTE:** If working correspondence, verify that the listed county is correct per the Form 9465–FS, *Installment Agreement Request*.

- o If the calculator displays a different county, go back to the ZIP Code input screen and enter just the first three digits of the ZIP Code and press "Look up...".
  - o The page will show an error message, but will provide a drop-down list displaying ZIP Code and county combinations for that state.
  - o Select the correct ZIP Code and county. It is important that the correct county is selected, even if the ZIP Code is incorrect since the Allowable Living Expense standards are based on county.
4. Once the entry screen displays the correct county, ask for the information necessary to complete each box on the calculator.

**NOTE:** If working correspondence, enter the information shown on Form 9465–FS, *Installment Agreement Request*.

**NOTE:** Use whole dollar amounts for each entry – decimal points and dollar signs will not be recognized.

- a. Number of taxpayers (do not include dependents): Select the number of taxpayers from the drop-down list. The number of taxpayers will be one or two (two if filing jointly or MFS). A taxpayer that files MFS and lives with their spouse would be shown as two taxpayers if they share household expenses. However, if there is no information on the spouse, allow one taxpayer and expenses for a single taxpayer. (Do not include dependents).

- b. Number of dependents (not included above): Enter the number of dependents. The number of dependents should be based on number TP(s) can claim on next return. See IRM 5.19.1.6.2.2 (2), *Necessary Expenses*.

**NOTE:** If working correspondence and this field is blank, determine the number of dependents from the last filed return.

- c. Total number of people in the Household (taxpayers or dependents) age 65 or older: Enter the total number of people in the Household (taxpayers or dependents) age 65 or older.

**REMINDER:** The out-of-pocket health care standard is based on age.

**NOTE:** If working correspondence and this field is blank, determine the number of people in the Household age 65 or older from the last filed return.

- d. Select the Pay frequency from the drop-down list, and enter the net income per paycheck for the Primary and Secondary taxpayers (if applicable). The calculator will automatically determine the monthly net income.

**EXCEPTION:** If the income is not consistent per pay period, determine an average net income based on YTD net income.

**NOTE:** If working correspondence and the net income field is blank, determine an average net income from the last filed return.

- e. Number of vehicles: Select the number of vehicles from the drop-down list. The number of vehicles cannot exceed the number of taxpayers. A single taxpayer is allowed one vehicle.

**NOTE:** If working correspondence and this field is blank, determine the number vehicles based on the taxpayer's filing status on their last filed return. Enter two if MFJ. Enter two if MFS if they live together and share household expenses. However, if there is no information on the spouse, allow one. Enter one for all other filing statuses.

- f. Number of car payments: Select the number of car payments from the drop-down list. The number of car payments cannot exceed the number of vehicles.

**NOTE:** You do not need the amount of the car payment. The calculator automatically enters the maximum Local Standard.

**NOTE:** If working correspondence and this field is blank, enter 0.

- g. Health Insurance (if not deducted from paycheck): Only enter the taxpayer's Health Insurance payment amount if they pay it directly (not through payroll deductions). Otherwise, leave blank.
- h. Court-Ordered Payments (if not deducted from paycheck): Only enter court-ordered payments if the taxpayer is required to make them and they make these payments directly (not through payroll deductions). Otherwise, leave blank.
- i. Child or Dependent Care: Only enter child or dependent care payments if the taxpayer has this expense and they make these payments directly (not through payroll deductions). Otherwise, leave blank.
- j. Once all information is entered, select the "Continue ..." button.
- k. The results page will show the "Calculated Monthly Ability to Pay:", which is based on the available net income monthly minus the total allowable expenses.

**NOTE:** The amount displayed as the "Calculated Monthly Ability to Pay:" will be used to determine if we can establish a Streamlined IA over \$25,000.

- 5. Document the results into AMS comments.
  - a. Select the "Copy" button on the Streamlined IA Calculator (SLIAC). (There is no need to highlight the information. Using the "Copy" button will copy all of the data on this page.)
  - b. Add a narrative on AMS. Place the cursor in the "Narrative Text" area, then select the "Paste" button or "Control V". Select the "Save Narrative" button to save these results to AMS.

**CAUTION:** The copied results from the calculator will not fit in the narrative window of the AMS Streamlined IA checklist.

- c. Return to the calculator after copying by pressing the "Start Over" button at the bottom of the calculator screen or exit the calculator site.
- 6. When completing the Streamlined IA Calculator (SLIAC), follow the procedures shown in If/Then Chart below:

If ...	And ...	Then ...
<p>The Calculated Monthly Ability to Pay is <b>equal to</b> or <b>greater than</b> the taxpayer's proposed monthly payment amount</p>	<p>The taxpayer's proposed monthly payment amount <b>will</b> full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months <b>and</b> the full liability within the CSED.  <b>NOTE:</b> This <b>must</b> be verified by the Decision IA tool.</p>	<ol style="list-style-type: none"> <li>1. Inform the taxpayer that we can grant a Streamlined IA over \$25,000 at their proposed monthly payment amount.</li> <li>2. Follow procedures in (8).</li> <li>3. Document the results in AMS.</li> </ol> <p><b>EXAMPLE:</b> Taxpayer's proposed payment amount = \$450</p> <p>Calculated Monthly Ability to Pay = \$600</p> <p>The taxpayer's proposed payment amount of \$450 will full pay the taxpayer's liability within 72 months and CSED per Decision IA.</p> <p>\$600 is greater than \$450, so we can verify that the taxpayer can pay \$450 per month.</p> <p>Since \$450 meets Streamlined IA over \$25,000 criteria, the IA can be granted for \$450 per month.</p>
<p>The Calculated Monthly Ability to Pay is <b>within \$100</b> of the taxpayer's proposed monthly payment amount</p>	<p>The taxpayer's proposed monthly payment amount <b>will</b> full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months <b>and</b> the full liability within the CSED.  <b>NOTE:</b> This <b>must</b> be</p>	<ol style="list-style-type: none"> <li>1. Inform the taxpayer that we can grant a Streamlined IA over \$25,000 at their proposed monthly payment amount.</li> <li>2. Follow procedures in (8).</li> <li>3. Document the results</li> </ol>

	<p>verified by the Decision IA tool.</p>	<p>in AMS.</p> <p><b>EXAMPLE:</b> Taxpayer's proposed payment amount = \$650</p> <p>Calculated Monthly Ability to Pay = \$600</p> <p>The taxpayer's proposed payment amount of \$650 will full pay the taxpayer's liability within 72 months and CSED per Decision IA.</p> <p>\$600 is within \$100 of \$650, so we can verify that the taxpayer can pay \$650 per month.</p> <p>Since \$650 meets Streamlined IA over \$25,000 criteria, the IA can be granted for \$650 per month.</p>
<p>The taxpayer's proposed monthly payment amount exceeds the Calculated Monthly Ability to Pay by <b>more than \$100</b></p>	<p>The Calculated Monthly Ability to Pay Amount <b>will</b> full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months <b>and</b> the full liability within the CSED.</p> <p><b>NOTE:</b> This <b>must</b> be verified by the Decision IA tool.</p>	<ol style="list-style-type: none"> <li>1. Inform the taxpayer that we can grant a Streamlined IA over \$25,000 at the Calculated Monthly Ability to Pay amount.</li> <li>2. Follow procedures in (8).</li> <li>3. Document the results in AMS.</li> </ol> <p><b>EXAMPLE:</b> Taxpayer's proposed payment amount = \$700</p> <p>Calculated Monthly Ability to Pay = \$550</p> <p>The Calculated Monthly Ability to Pay Amount of \$550 will full pay the</p>

		<p>taxpayer's liability within 72 months and CSED per Decision IA.</p> <p>\$550 is less than \$700 by more than \$100, so we <b>cannot</b> verify that the taxpayer can pay \$700 per month.</p> <p>Since \$550 meets Streamlined IA over \$25,000 criteria, the IA can be granted for \$550 per month.</p> <p>Inform the taxpayer they must pay the "minimum" monthly payment of \$550 per month, but they may pay more whenever they want.</p>
<p>The taxpayer's proposed monthly payment amount exceeds the Calculated Monthly Ability to Pay by <b>more than \$100</b></p>	<p>The Calculated Monthly Ability to Pay Amount <b>will not</b> full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months <b>or</b> the full liability within the CSED.  <b>NOTE:</b> This <b>must</b> be verified by the Decision IA tool.</p>	<ol style="list-style-type: none"> <li>1. The taxpayer does not meet Streamlined IA over \$25,000 criteria.</li> <li>2. Inform the taxpayer that we cannot verify they can make their proposed monthly payment and additional financial information is necessary.</li> </ol> <p><b>NOTE:</b> If working correspondence, request full financial information. Follow procedures in (10).</p> <ol style="list-style-type: none"> <li>3. Follow procedures in (7) and IRM 5.19.1.6, <i>Securing Financial Information</i>, to determine the taxpayer's ability to</li> </ol>

		<p>pay.</p> <p>4. Document the results in AMS.</p> <p><b>EXAMPLE:</b> Taxpayer's proposed payment amount = \$850</p> <p>Calculated Monthly Ability to Pay = \$600</p> <p>The Calculated Monthly Ability to Pay Amount of \$600 will not full pay the taxpayer's liability within 72 months or CSED per Decision IA.</p> <p>\$850 exceeds \$600 by more than \$100, so we <b>cannot</b> verify that the taxpayer can pay \$850 per month.</p> <p>Since \$600 will not full pay within 72 months or CSED, you must secure complete financial information.</p>
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7. When completing a full financial statement on potential Streamlined IA over \$25,000 cases, follow the procedures shown in the If/Then Chart:

If ...	And ...	Then ...
The completed full financial statement (including conditional expenses) shows the taxpayer's Monthly Ability to Pay is <b>equal or greater than</b> the taxpayer's proposed monthly payment proposal	The taxpayer's proposed monthly payment amount <b>will</b> full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months <b>and</b> the full liability within the CSED. <b>NOTE:</b> This <b>must</b> be	<ol style="list-style-type: none"> <li>1. Inform the taxpayer that we can grant a Streamlined IA over \$25,000 at their proposed monthly payment amount.</li> <li>2. Follow procedures in (8).</li> <li>3. Document in AMS that the Streamlined IA over \$25,000 was</li> </ol>

	<p>verified by the Decision IA tool.</p>	<p>established using the results from the financial statement.</p> <p><b>EXAMPLE:</b> Taxpayer's Proposed Payment Amount = \$700</p> <p>Calculated Monthly Ability to Pay = \$500</p> <p>The Calculated Monthly Ability to Pay Amount of \$500 will not full pay the taxpayer's liability within 72 months or CSED per Decision IA, but the Taxpayer's Proposed Monthly Payment of \$700 will.</p> <p>A full financial statement is taken and verifies that the taxpayer has an ability to pay of \$700 per month.</p> <p>\$500 is less than \$700, so we were unable to verify that the taxpayer can make the proposed payment through the Streamlined IA Calculator (SLIAC).</p> <p>Since \$500 does not meet the Streamlined IA over \$25,000 criteria, a full financial statement was required.</p> <p>The financial statement verified that the taxpayer has an ability to pay \$700 per month.</p> <p>Streamlined IA over \$25,000 criteria, the IA</p>
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		can be granted for \$700 per month.
The completed full financial statement (including conditional expenses) shows the taxpayer's Monthly Ability to Pay is <b>less than</b> the taxpayer's proposed monthly payment proposal	The taxpayer's Monthly Ability to Pay Amount per the completed financial statement <b>will not</b> full pay the aggregate unpaid balance of assessment (CC SUMRY balance) within 72 months or the full liability within the CSED <b>NOTE:</b> This <b>must</b> be verified by the Decision IA tool.	<ol style="list-style-type: none"> <li>1. Inform the taxpayer that they do not meet the Streamlined IA over \$25,000 criteria.</li> <li>2. Determine whether the taxpayer meets Regular IA, PPIA or CNC criteria according to the financial statement results. See: IRM 5.19.1.5.5 (10), <i>Installment Agreements</i>, IRM 5.19.1.5.6, <i>Partial Pay Installment Agreement (PPIA)</i>, or IRM 5.19.1.7.1, <i>Currently Not Collectible Policy and Overview</i>, as appropriate.</li> <li>3. Document the results in AMS.</li> </ol> <p><b>EXAMPLE:</b> Taxpayer's Proposed Payment Amount = \$600</p> <p>Calculated Monthly Ability to Pay = \$300</p> <p>The Calculated Monthly Ability to Pay Amount of \$300 will not full pay the taxpayer's liability within 72 months or CSED per Decision IA, but the Taxpayer's Proposed Monthly Payment of \$600 will.</p>

		<p>A full financial statement is taken and verifies that the taxpayer has an ability to pay of \$450 per month.</p> <p>The taxpayer's Monthly Ability to Pay Amount per the completed financial statement of \$450 will not full pay the taxpayer's liability within 72 months per Decision IA, but it will meet CSED.</p> <p>\$300 is less than \$600, so we were unable to verify that the taxpayer can make the proposed payment through the Streamlined IA Calculator (SLIAC).</p> <p>Since \$300 does not meet the Streamlined IA over \$25,000 criteria, a full financial statement was required.</p> <p>The financial statement showed that the taxpayer has an ability to pay of \$450 per month, which is less than \$600.</p> <p>Although \$450 does not meet the Streamlined IA over \$25,000 criteria, a Non-Streamlined IA should be considered for \$450 per month.</p>
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8. All Streamlined IAs over \$25,000 **MUST** be established as DDIA's in order to avoid a NFTL filing. Follow procedures in IRM 5.19.1.5.5.13, *Direct Debit Installment Agreement (DDIA)*, for establishing the agreement.

**REMINDER:** Only CSCO employees may input DDIA agreements on IDRS.

**CAUTION:** Streamlined IAs over \$25,000 **cannot** include a backup CNC. If the taxpayer defaults on the agreement, the taxpayer must provide a full financial statement to determine the appropriate case resolution.

9. No managerial approval or lien determination is required for Streamlined IAs over \$25,000.
10. If a Streamlined IA over \$25,000 was discussed with the taxpayer but not finalized:

If ...	And ...	Then ...
ACS, FA	The taxpayer needs to provide information to complete the SLIAC or financial statement	<ol style="list-style-type: none"> <li>a. Advise the taxpayer to call back within five (5) days.</li> <li>b. If pending IA criteria is met, input TC 971 AC 043 on all modules to be included in the agreement. See IRM 5.19.1.5.5.6, <i>Pending Installment Agreement Criteria</i>.</li> <li>c. Input: ACS - "TOC0,05,50KPND"</li> <li>d. <b>NOTE:</b> Employees at FERDI Call Sites working FERDI accounts should input "TOF0,05,50KPND"</li> <li>e. Document AMS.</li> <li>f. Verbally advise the taxpayer if they fail to provide it as agreed, the installment agreement may be rejected.</li> </ol>
ACS, FA	The taxpayer needs to provide banking information for DDIA	<ol style="list-style-type: none"> <li>a. Advise the taxpayer to provide the missing DDIA information.</li> <li>b. If pending IA criteria is met, input TC 971 AC 043 on all modules to be included in the agreement. See IRM 5.19.1.5.5.6, <i>Pending Installment Agreement Criteria</i>.</li> <li>c. Input: ACS - "TOC0,60,50KPND"</li> <li>d. <b>NOTE:</b> Employees at FERDI Call Sites working FERDI accounts should input "TOF0,60,50KPND"</li> <li>e. Document AMS.</li> <li>f. Verbally advise the taxpayer of the DDIA terms and conditions, including the user fee. Advise them if they fail to send a signed Form 433-D , <i>Installment Agreement</i>, or Form 9465-FS,</li> </ol>

		<p><i>Installment Agreement Request</i>, as agreed, an installment agreement will be input with the agreed upon monthly payment and a Notice of Federal Tax Lien will be filed.</p>
ACSS, CSCO	The taxpayer needs to provide a financial statement	<ul style="list-style-type: none"> <li>a. Send Letter 2272C, <i>Installment Agreement Cannot be Considered/ Extension of Time to Pay Cannot be Considered</i>, to request the financial statement.</li> <li>b. If pending IA criteria is met, input TC 971 AC 043 on all modules to be included in the agreement. See IRM 5.19.1.5.5.6, <i>Pending Installment Agreement Criteria</i>.</li> <li>c. If case is in ST 22, input: ACSS - "TOS0,60,50KPND"</li> </ul> <p>If case is in Notice Status, control case. See IRM 5.19.1.6 (20), <i>Securing Financial Information</i>.</p> <ul style="list-style-type: none"> <li>d. Document AMS.</li> <li>e. Advise the taxpayer if they fail to provide a financial statement, the installment agreement may be rejected.</li> </ul>
ACSS, CSCO	The taxpayer needs to provide banking information for DDIA	<ul style="list-style-type: none"> <li>a. Send Letter 2272C, <i>Installment Agreement Cannot be Considered/ Extension of Time to Pay Cannot be Considered</i>, to request the missing DDIA information.</li> <li>b. If pending IA criteria is met, input TC 971 AC 043 on all modules to be included in the agreement. See IRM 5.19.1.5.5.6, <i>Pending Installment Agreement Criteria</i>.</li> <li>c. If case is in ST 22, input: ACSS - "TOS0,60,50KPND"</li> </ul> <p>If case is in Notice Status, control case. See IRM 5.19.1.6 (20), <i>Securing Financial Information</i>.</p> <ul style="list-style-type: none"> <li>d. Document AMS.</li> <li>e. Advise the taxpayer of the DDIA terms and conditions, including the user fee. Advise them if they fail to send a</li> </ul>

		signed Form 433-D , <i>Installment Agreement</i> , or Form 9465-FS, <i>Installment Agreement Request</i> , as agreed, an installment agreement will be input with the agreed upon monthly payment and a Notice of Federal Tax Lien will be filed.
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Follow (13) when the follow-up time expires.

11. The Streamlined IA Checklist can be used on AMS. However, if using the Checklist you will have to manually input the ACS inventory assignment on ACSWeb.
12. If the taxpayer promised to make a VLSP to reduce their balance below \$50,000 (which would qualify them for a Streamlined IA over \$25,000 per (6) or (7) above), take the following actions when the follow-up time expires:

If ...	Then ...
If the taxpayer made the promised VLSP to qualify them for a Streamlined IA over \$25,000 <b>and</b> provided a completed, signed Form 433-D , <i>Installment Agreement</i> , or Form 9465-FS , <i>Installment Agreement Request</i>	Follow procedures in IRM 5.19.1.5.5.13, <i>Direct Debit Installment Agreement (DDIA)</i> , for establishing the agreement. Document AMS.
If the taxpayer made the promised VLSP to qualify them for a Streamlined IA over \$25,000 but <b>did not</b> provide a completed, signed Form 433-D , <i>Installment Agreement</i> , or Form 9465-FS , <i>Installment Agreement Request</i>	<ol style="list-style-type: none"> <li>1. Process the agreement as a Non-Streamlined IA based on the previously agreed payment amount.</li> <li>2. Secure managerial approval.</li> <li>3. Request lien filing. See IRM 5.19.4.5.2, <i>Lien Filing Determinations</i>.</li> <li>4. Document AMS.</li> </ol>
If the taxpayer <b>did not</b> make the promised VLSP and does not qualify for a Streamlined IA over \$25,000	The taxpayer does not qualify for Streamlined IA over \$25,000 criteria. Follow Independent Review Procedures. See IRM 5.19.1.5.5.8, <i>Installment Agreement Rejection Criteria</i> .

13. **Manager actions:** If the taxpayer promised to provide information to finalize their Streamlined IA over \$25,000, take the following actions after the follow-up time expires:

If ...	Then ...
If the taxpayer qualifies for a Streamlined IA over \$25,000 <b>and</b> provides a completed, signed Form 433-D , <i>Installment Agreement</i> , or Form 9465-FS , <i>Installment Agreement Request</i>	Follow procedures in IRM 5.19.1.5.5.13, <i>Direct Debit Installment Agreement (DDIA)</i> , for establishing the agreement. Document AMS.
If the taxpayer qualifies for a Streamlined IA over \$25,000 but <b>does not</b> provide a completed, signed Form 433-D , <i>Installment Agreement</i> , or Form 9465-FS , <i>Installment Agreement Request</i>	<ol style="list-style-type: none"> <li>1. Process the agreement as a Non-Streamlined IA based on the previously agreed payment amount.</li> <li>2. Request lien filing. See IRM 5.19.4.5.2, <i>Lien Filing Determinations</i>.</li> <li>3. Document AMS.</li> </ol>
If the taxpayer does not qualify for a Streamlined IA over \$25,000	<ol style="list-style-type: none"> <li>1. Process the agreement as a Non-Streamlined IA based on the previously agreed payment amount.</li> <li>2. Request lien filing. See IRM 5.19.4.5.2, <i>Lien Filing Determinations</i>.</li> <li>3. Document AMS.</li> </ol>
If the taxpayer fails to provide financial information (Streamlined IA Calculator (SLIAC) or Form 433-F , <i>Collection/Information Statement</i> )	The taxpayer does not qualify for Streamlined IA over \$25,000 criteria. Follow Independent Review Procedures. See IRM 5.19.1.5.5.8, <i>Installment Agreement Rejection Criteria</i> .

14. If the account meets mirroring criteria, follow existing procedures to complete the required package and forward to Philadelphia CSCO for input.
1. Input "50KSIA meets mirroring" to AMS.
  2. ACS: Input "TOC0,21,50KPND"  
Input "TOS3,60,MFT31"
15. The taxpayer is given one opportunity to enter into a Streamlined IA over \$25,000. If one is granted and the taxpayer defaults due to insufficient payments **AND** the aggregate unpaid balance of assessment (CC SUMRY balance) still exceeds \$25,000, then they are no longer eligible for a Streamlined IA over \$25,000.

1. Secure a full financial statement.
2. Determine whether the taxpayer meets Regular IA, PPIA or CNC criteria according to the financial statement results. See IRM 5.19.1.5.5(10), *Installment Agreements*, IRM 5.19.1.5.6, *Partial Pay Installment Agreement (PPIA)*, or IRM 5.19.1.7.1, *Currently Not Collectible Policy and Overview*, as appropriate.