Caution: *DRAFT—NOT FOR FILING*

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information as a courtesy. **Do not file draft forms.** Also, do not rely on draft instructions and publications for filing. We generally do not release drafts of forms until we believe we have incorporated all changes. However, unexpected issues sometimes arise, or legislation is passed, necessitating a change to a draft form. In addition, forms generally are subject to OMB approval before they can be officially released. Drafts of instructions and publications usually have at least some changes before being officially released.

Early releases of draft forms and instructions are at IRS.gov/draftforms. Please note that drafts may remain on IRS.gov even after the final release is posted at IRS.gov/downloadforms, and thus may not be removed until there is a new draft for the subsequent revision. All information about all revisions of all forms, instructions, and publications is at IRS.gov/formspubs.

Almost every form and publication also has its own easily accessible information page on IRS.gov. For example, the Form 1040 page is at IRS.gov/form1040; the Form W-2 page is at IRS.gov/w2; the Publication 17 page is at IRS.gov/pub17; the Form W-4 page is at IRS.gov/w4; the Form 8863 page is at IRS.gov/form8863; and the Schedule A (Form 1040) page is at IRS.gov/schedulea. If typing in the links above instead of clicking on them: type the link into the address bar of your browser, not in a Search box; the text after the slash must be lowercase; and your browser may require the link to begin with “www.”. Note that these are shortcut links that will automatically go to the actual link for the page.

If you wish, you can submit comments about draft or final forms, instructions, or publications on the Comment on Tax Forms and Publications page on IRS.gov. We cannot respond to all comments due to the high volume we receive, but we will carefully consider each one. Please note that we may not be able to consider many suggestions until the subsequent revision of the product.

Instructions for Form 9465

(Rev. March 2017)

Installment Agreement Request

Department of the Treasury
Internal Revenue Service

Section references are to the Internal Revenue Code unless otherwise noted.

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What's New

Expanded use of form. You may use Form 9465 to request to add the liability for a new tax period to an existing installment agreement. You may also use this form to request an installment agreement for the individual shared responsibility payment.

Updated fee amounts. Beginning January 1, 2017, the fees for setting up an installment agreement are $225, $107 (if you make payments by direct deposit), $149 (if you set up an online payment agreement), or $31 (if you set up an online payment agreement and make payments by direct deposit). See *Payment methods* on page 2.

- There is an $89 fee to modify or reinstate an installment agreement.
- For low income taxpayers, the fee to set up an installment agreement is $43 or could be $31, if an online payment agreement is set up and the payments are made by direct debit.

Future Developments

For the latest developments related to Form 9465 and its instructions, such as legislation enacted after they were published, go to *IRS.gov/form9465*.

General Instructions

Purpose of Form

Use Form 9465 to request a monthly installment 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 our streamlined installment agreement criteria. The maximum term for a streamlined agreement is 72 months. In certain circumstances, you can have longer to pay or your agreement can be approved for an amount that is less than the amount of tax you owe.

However, before requesting an installment agreement, you should consider other less costly alternatives, such as getting a bank loan or using available credit on a credit card. If you have any questions about this request, call 1-800-829-1040.

Use Form 9465 if you're an individual:

- Who owes income tax on Form 1040,
- Who is or may be responsible for a Trust Fund Recovery Penalty,
- Who owes employment taxes (for example, as reported on Forms 941, 943, or 940) related to a sole proprietor business that is no longer in operation, or
- Who owes an individual shared responsibility payment under the Affordable Care Act. See section 5000A.

Don't use Form 9465 if:

- You can pay the full amount you owe within 120 days (see *Can you pay in full within 120 days?*),
- You want to request an online payment agreement (see *Applying online for a payment agreement*), or
- Your business is still operating and owes employment or unemployment taxes. Instead, call the telephone number on your most recent notice to request an installment agreement.

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.

Note. It is the practice of the Internal Revenue Service (IRS) to grant these installment agreements even if you can pay your liability in full if the tax you owe isn't more than $10,000 and you meet the other criteria.

Can you pay in full within 120 days? If you can pay the full amount you owe within 120 days, call 1-800-829-1040 to establish your request to pay in full. If you can do this, you can avoid paying the fee to set up an installment agreement. Instead of calling, you can apply online. To do that, go to IRS.gov and enter "Online Payment Agreement" in the "Search" box.

Applying online for a payment agreement. If your balance due isn't more than $50,000, you can apply online for a payment agreement instead of filing Form 9465. To do that, go to IRS.gov and enter "Online Payment Agreement" in the "Search" box or click on the link here for the *online payment agreement*. If you establish your installment agreement online, the user fee that you pay will be lower than it would be otherwise.

Bankruptcy or offer-in-compromise. If you're in bankruptcy or we have accepted your offer-in-compromise, don't 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.

How the Installment Agreement Works

We will usually let you know within 30 days after we 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 us longer than 30 days to reply. If we approve your request, we will send you a

notice detailing the terms of your agreement and requesting a user fee.

Installment agreement user fees. We charge an installment agreement user fee to set an installment plan. The amount of the user fee can vary depending on whether you set up an installment agreement online or agree to pay by direct debit. The fees are:

- $31, if you set up an online payment agreement and make your payments by direct debit;
- $107, if you don't set up an online payment agreement but make your payments by direct debit;
- $149, if you set up an online payment agreement but don't make your payments by direct debit; or
- $225, if you don't set up an online payment agreement and don't make your payments by direct debit.

Reduced installment agreement user fee. You may qualify to pay a reduced fee of $43 if your income is below a certain level. The IRS will let you know whether you qualify for the reduced fee. If the IRS doesn't say you qualify for the reduced fee, you can request the reduced fee using Form 13844, *Application For Reduced User Fee For Installment Agreements.* You can qualify for the $31 fee if you set up an online payment agreement and pay by direct debit.

There is also a reduced fee of $43 to modify or reinstate an installment agreement.

Other costs. You also will 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. Interest and any applicable penalties will be charged until the balance is paid in full. 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). All payments received will be applied to your account in the best interests of the United States.

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 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 you're due in a future year 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.

Payment methods. You can make your payments by check, money order, credit card, or one of the other payment methods shown next. The fee for setting up an installment agreement for each payment method is also shown. To be charged a lower fee you may want to set up an online payment agreement and/or agree to make your payments by direct debit.

Payment method	Applicable fee
Check, money order, or credit card	$225 ($149 with an online payment agreement)
Direct debit	$107 ($31 with an online payment agreement)
Payroll deduction installment agreement	$225

TIP *If the total amount you owe is not more than $50,000 (including any amounts you owe from prior years) and you request an installment agreement online, we may charge a lower fee. For more information, see* Applying online for a payment agreement, *earlier.*

For details on how to pay, see your tax return instructions, visit IRS.gov, or call 1-800-829-1040.

After we receive each payment, we 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, you won't receive a notice. Your bank statement is your record of payment. We 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.

If you don't make your payments on time or don't pay a balance due on a return you file later, you will be in default on your agreement and we may take enforcement actions, such as the filing of a Notice of Federal Tax Lien or an IRS levy action, to collect the entire amount you owe. To ensure that your payments are made timely, you should consider making them by direct debit. See the instructions for lines 13a and 13b.

Note. The shared responsibility payment (SRP) amount that you owe is the assessed payment for not having minimum essential health coverage for you and, if applicable, your dependents per section 5000A. The SRP amount that you owe isn't subject to penalties or to Notice of Federal Tax Lien or levy enforcement actions. However, interest will continue to accrue until you pay the total SRP balance due. We may apply your federal tax refunds to the SRP amount that you owe until it's paid in full.

Requests to modify or terminate an installment agreement. After an installment agreement is approved, you may submit a request to modify or terminate an installment agreement. You may modify your payment amount or due date by going to IRS.gov and entering "Online Payment Agreement" in the "Search" box. You may also call 1-800-829-1040 to modify or terminate your agreement. There is an $89 fee to modify the installment agreement. Low income taxpayers pay a $43 fee to modify an agreement.

CAUTION *An installment agreement may be terminated if you provide materially incomplete or inaccurate information in response to an IRS request for a financial update.*

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For additional information on the IRS collection process, see Pub. 594, The IRS Collection Process, or visit www.irs.gov/businesses/small-businesses-self-employed/collection-procedures-for-taxpayers-filing-and-or-paying-late.

CAUTION *A Notice of Federal Tax Lien (NFTL) may be filed to protect the government's interests until you pay in full. However, an NFTL generally isn't filed with a Guaranteed Installment Agreement or Streamlined Installment Agreement, but can be in certain situations.*

We won't file an NFTL for the individual shared responsibility payment under the Affordable Care Act.

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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're filing this form in response to a notice, file Form 9465 by itself with the Internal Revenue Service Center using the address in the table below that applies to you.

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

IF you live in . . .	THEN use this 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 Internal Revenue Service 310 Lowell St. Stop 830 Andover, MA 01810
Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Texas, Virginia	Department of the Treasury Internal Revenue Service P.O. Box 47421 Stop 74 Doraville, GA 30362
Arkansas, California, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, New York, Ohio, Oklahoma, Pennsylvania, West Virginia	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

IF you live in . . .	THEN use this address . . .
Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont	Department of the Treasury Internal Revenue Service P.O. Box 480 Stop 660 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 Internal Revenue Service P.O. Box 69 Stop 811 Memphis, TN 38101-0069
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service P.O. Box 9941 Stop 5500 Ogden, UT 84409
District of Columbia, Delaware, Florida, Maryland, North Carolina, South Carolina, Virginia	Department of the Treasury Internal Revenue Service Stop 4–N31.142 Philadelphia, PA 19255–0030

For all taxpayers living outside the 50 states, for any tax year for which the installment agreement is being requested

IF you live in . . .	THEN use this address . . .
A foreign country, American Samoa, Puerto Rico (or are excluding income under section 933), or use an APO or FPO address, or file Form 2555, 2555-EZ, or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service 3651 South I-H 35 5501AUSC Austin, TX 78741

**For all taxpayers who are bona fide residents of Guam or the US Virgin Islands or the Northern Mariana Islands,, see Pub. 570, Tax Guide for Income From U.S. Possessions.*

Specific Instructions

Part I

Line 1a

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

Line 1b

If the address you provided on line 1a is new since you filed your last tax return, check the box on line 1b.

Line 2

Show the name and employer identification number (EIN) of your business (must be no longer operating).

Line 7

Enter the total amount you owe as shown on your tax return(s) (or notice(s)). Include in this total amount all balances that you owe even if they are included in an existing installment agreement.

CAUTION *If the total amount you owe is greater than $25,000 but not more than $50,000, you must either: (1) Complete lines 13a and 13b and agree to make your payments by direct debit, or (2) Check box 14 to agree to make your payments by payroll deduction, and attach a completed, signed Form 2159, Payroll Deduction Agreement. A payroll deduction agreement isn't available if you file Form 9465 electronically.*

Note. *Electronic filing of Form 9465 isn't available if the amount you owe is greater than $50,000.*

If you don't agree to make your payments by direct debit or payroll deduction, complete Form 433-F, Collection Information Statement, and file it with this form.

If the amount you owe is greater than $50,000, you must complete Form 433-F, and file it with this form. You can download Form 433-F at IRS.gov or order it by calling 1-800-TAX-FORM (1-800-829-3676).

TIP *If the total amount you owe isn't more than $50,000 (including any amounts you owe from prior years), you don't need to file Form 9465; you can request an installment agreement online. For more information, see* Applying online for a payment agreement, *earlier.*

Line 8

Even if you can't pay the full amount you owe now, you should pay as much as possible to limit the penalty and interest charges. If you're 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're filing this form by itself, such as in response to a notice, attach a check or money order payable to "United States Treasury." Don't send cash. Be sure to include:

- Your name, address, SSN/EIN, and daytime phone number.
- The tax year and tax return (for example, "2016 Form 1040") for which you're making this request.

Line 9

Subtract line 8 from line 7 and enter the result.

CAUTION *If the total amount you owe is greater than $25,000 but not more than $50,000, you must either: (1) Complete lines 13a and 13b and agree to make payments by direct debit, or (2) Check box 14 to make your payments by payroll deduction and attach a completed, signed Form 2159, Payroll Deduction Agreement. A payroll deduction agreement isn't available if you file Form 9465 electronically.*

Line 10

Enter on line 10 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. If no payment amount is listed on line 10, a payment will be determined for you by dividing the balance due by 72 months. If you have an existing installment agreement, this amount should represent your **total** proposed monthly payment amount for all your liabilities.

Line 11

Divide the amount on line 9 by 72 and enter the result.

- If the amount on line 10 is less than the amount on line 11 and you're unable to increase your payment to the amount on line 11, complete and attach Form 433-F, Collection Information Statement.
- If the amount on line 10 is equal to or greater than the amount on line 11 but the amount you owe is greater than $25,000 but not more than $50,000, you must complete either line 13 or 14, if you don't want to complete Form 433-F. If you have defaulted on an installment agreement within the last 12 months, and the amount you owe is greater than $25,000 but not more than $50,000, you must complete Part II on page 2 of Form 9465.
- If the amount on line 9 is greater than $50,000, complete and attach Form 433-F.

Line 12

You can choose the day of each month your payment is due. This can be on or after the 1st of the month, but no later than the 28th of the month. For example, if your rent or mortgage payment is due on the 1st 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 day that your first payment is due.

If we haven't replied by the date you chose for your first payment, you can send the first payment to the Internal Revenue Service Center at the address shown earlier that applies to you. See the instructions for line 8 above for details on what to write on your payment.

Lines 13a and 13b

TIP *Making your payments by direct debit will help ensure that your payments are made timely and that you aren't in default of this agreement.*

To pay by direct debit from your checking account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union), fill in lines 13a and 13b. Check with your financial institution to make sure that a direct debit is allowed and to get the correct routing and account numbers.

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 number. On the sample check on this page, the routing number is 250250025. But if your check is payable through a financial institution different from the one at which you have your checking account, don't use the routing number on that check. Instead, contact your financial institution for the correct routing number.

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

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from left to right and leave any unused boxes blank. On the sample check below, the account number is 20202086. Don't include the check number.

Note. We may have filed a Notice of Federal Tax Lien against your property. If so, you may be able to get the notice of lien withdrawn. To learn more about lien withdrawals and to see if you qualify, visit IRS.gov and enter "lien withdrawal" in the "Search" box.

TIP *The direct debit from your checking account won't be approved unless you (and your spouse if filing a joint return) sign Form 9465.*

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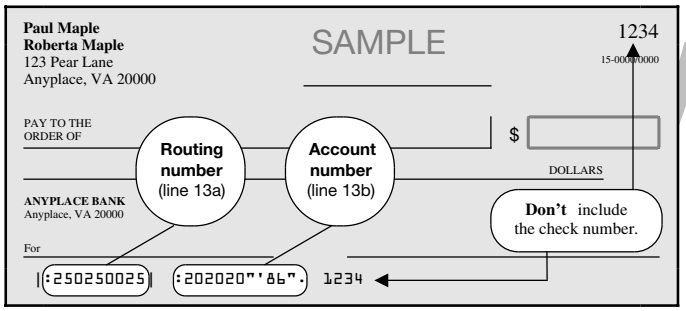
Sample Check—Lines 13a and 13b



TIP *The routing and account numbers may be in different places on your check.*

Line 14

If you want to make your payments by payroll deduction, check the box on line 14 and attach a completed and signed Form 2159. Ask your employer to complete and sign the employer's portion of Form 2159.

CAUTION *If you choose to make your payments by payroll deduction, you won't be able to file Form 9465 electronically.*

Part II

If you have defaulted on an installment agreement within the last 12 months, and the amount you owe is greater than $25,000 but not more than $50,000, complete Part II on page 2 of Form 9465.

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. You aren't required to request an installment agreement. If you do request an installment agreement, you're required to provide the information requested on this form. Failure to provide this information may prevent processing your request; providing false information may subject you to fines or penalties.

You aren't 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, the District of Columbia, and U.S. commonwealths and possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.