



# Instructions for Form 9465

(Rev. April 2018)

## Installment Agreement Request (For use with Form 9465 (Rev. January 2018))

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

### What's New

**Modification of user fee requirements for low-income taxpayers.** For installment agreements entered into on or after April 10, 2018, by taxpayers with adjusted gross incomes at or below 250% of the federal poverty level, the IRS will waive or reimburse user fees if certain conditions are met. For details, see [User fee waivers and reimbursements](#).

### 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](https://www.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 you can establish an agreement 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 (If you plan to pay the taxes, interest and penalties due in full within 120 days, you can save the cost of the set up fee. 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.

**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 the IRS, you can apply for an online payment agreement at [IRS.gov/opa](https://www.irs.gov/opa).

**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/opa](https://www.irs.gov/opa). 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 up 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 adjusted gross income, as determined for the most recent year for which such information is available, is at or below 250% of the federal poverty rate. 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*.

**User fee waivers and reimbursements.** For installment agreements entered into on or after April 10, 2018, by taxpayers with adjusted gross incomes, as determined for the most recent year for which such information is available, at or below 250% of the federal poverty rate (low-income taxpayers), the IRS will waive or reimburse the user fees if certain conditions are met. If you are a low-income taxpayer and you agree to make electronic payments through a debit instrument by entering into a direct debit installment agreement, then the IRS will waive the user fees for the installment agreement. If you are a low-income taxpayer you are unable to make electronic payments through a debit instrument by entering into a direct debit installment agreement, then the IRS will reimburse the user fee that you paid for the installment agreement upon completion of the installment agreement. For more information on how to determine if your adjusted gross income is at or below 250% of the federal poverty level, see the Instructions for Form 13844.

**Other costs.** You will be charged interest and maybe 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), then you may request an installment agreement online and pay 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](http://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. We may take enforcement actions, such as filing a Notice of Federal Tax Lien (NFTL) 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/opa](http://IRS.gov/opa). You also may call 1-800-829-1040 to modify or terminate your agreement. There is an \$89 fee to modify the installment agreement, or a \$43 fee to modify the installment agreement if you are a low-income taxpayer. The IRS will waive or reimburse the fee for low-income taxpayers if certain conditions are met.



An installment agreement may be terminated if you provide materially incomplete or inaccurate information in response to an IRS request for a financial update. For more information about what you need to do if your installment agreement is terminated, go to: [IRS.gov/individuals/understanding-your-cp523-notice](https://www.irs.gov/individuals/understanding-your-cp523-notice).



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.

You may be entitled to file an appeal through the Collection Appeals Program (CAP) before an NFTL is filed.

**IRS collection process and taxpayer rights.** For additional information on the IRS collection process and what to do if you cannot pay your taxes in full, see Pub. 594, The IRS Collection Process. You can find more information about the collection process, taxpayer rights and appealing a collection decision at this link: [IRS.gov/businesses/small-businesses-self-employed/collection-procedures-for-taxpayers-filing-and-or-paying-late](https://www.irs.gov/businesses/small-businesses-self-employed/collection-procedures-for-taxpayers-filing-and-or-paying-late).

## 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), Guam, or the U.S. Virgin Islands, 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, the U.S. Virgin Islands, or the Commonwealth of 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.

If you have a foreign address, enter the city name on the appropriate line. Do not enter any other information on that line, but also complete the spaces below that line. Do not abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.



### 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 no longer be operating).

### Line 5

Enter the total amount you owe as shown on your tax return(s) or notice(s). The amount you owe could include amounts from more than one tax year.

### Line 6

If you have additional balances due that are not reflected on line 5, list the total here (even if they are included in an existing installment agreement). Any adjustments or other charges that are not reported on a tax return or notice should be listed on this line.

### Line 7

Add lines 5 and 6 and enter the result.



**1.** If the amount you owe on line 7 is greater than \$50,000, you cannot file Form 9465 electronically.  
**2.** If the amount you owe on line 7 is greater than \$50,000, you must complete Form 433-F, Collection Information Statement, and file it with this form. You can download Form 433-F at [IRS.gov](http://IRS.gov) or order it by calling 1-800-TAX-FORM.



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, "2017 Form 1040") for which you're making this request.

### Line 9

Subtract line 8 from line 7 and enter the result.



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 11a

Enter on line 11a the amount you can pay each month. Make your payments as large as possible to limit interest and penalty charges. The charges will continue to apply until you pay them in full. If you have an existing installment agreement, this amount should represent your **total** proposed monthly payment amount for all your liabilities. If no payment amount is listed on line 11a (or 11b), a payment will be determined for you by dividing the balance due by 72 months.

### Line 11b

If the amount on line 11a is less than the amount on line 10 and you're able to increase your payment to an amount that is equal to or greater than the amount on line 10, enter your revised monthly payment proposal on line 11b.

- If the amount on line 11a is less than the amount on line 10 and you're unable to increase your payment to the amount on line 10, check the box below Line 11b and complete and attach Form 433-F, Collection Information Statement.
- If the amount on line 11a is equal to or greater than the amount on line 10 but the amount you owe (line 9) 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



Making your payments by direct debit will help ensure that your payments are made timely and you don't default on this installment 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 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, go to [IRS.gov/businesses/small-businesses-self-employed/understanding-a-federal-tax-lien](https://www.irs.gov/businesses/small-businesses-self-employed/understanding-a-federal-tax-lien).



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

### Sample Check—Lines 13a and 13b

The image shows a sample check with the following details:

- Payee: Paul Maple, Roberta Maple, 123 Pear Lane, Anyplace, VA 20000
- Bank: ANYPLACE BANK, Anyplace, VA 20000
- Routing number (line 13a): 250250025
- Account number (line 13b): 20202086
- Check number: 1234
- Amount: \$1234.00
- Microprint MICR line: @250250025 20202086 1234

Annotations on the check:

- A circle highlights the routing number 250250025 with the text "Routing number (line 13a)".
- A circle highlights the account number 20202086 with the text "Account number (line 13b)".
- A callout box says "Don't include the check number." with an arrow pointing to the check number 1234.
- The word "SAMPLE" is printed across the top.



*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.



*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.

### Lines 21 and 22

Complete lines 21 and 22 relating to income earned by your spouse if you are married and meet either of the following conditions.

- You live with and share household expenses with your spouse. Even if only one spouse is liable for the taxes owed, total household income and expenses are relevant to determining the liable spouse's ability to pay the taxes owed.
- You live in a community property state. In a community property state, the income of a non-liable spouse may be factored into the other spouse's ability to pay the taxes owed.

You should complete lines 21 and 22 whether your filing status is married filing jointly or married filing separately.

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**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.

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