



ONLINE PAYMENT AGREEMENTS

(OPA)

- ✓ Are you an individual who owes the IRS \$50,000 or less in tax, penalties and interest and can't pay it?
- ✓ Is the IRS about to garnish your wages or levy your bank account?
- ✓ Can you pay what you owe in 6 years (72 months)?
- ✓ Have you filed all your tax returns?

You, or an authorized representative, can likely apply for an installment agreement online (OPA).

- It's fast, easy and secure.
- You do not have to call or talk to the IRS.
- You only provide very limited financial information.
- Your request can be approved within minutes.
- Depending on how much you owe, you may not be required to use direct debit for payments.
- You can make payment arrangements even before the IRS sends you a notice.
- The IRS will not file a lien if you are using a payment agreement.
- You pay less interest the faster you pay what you owe.
- Even if your debt is old, you may still be able to use OPA.

Get started at <http://www.irs.gov/Individuals/Online-Payment-Agreement-Application>

1 Determine your eligibility...

2 Gather your information...

3 Submit your application!