



Department of the Treasury
Internal Revenue Service
Holtsville, NY 11742-0480

Notice	CP521
Tax year	2017
Notice date	January 30, 2019
Taxpayer ID number	NNN-NN-NNNN
To contact us	Phone XXX-XXX-XXXX
Your caller ID	1234
Page 1 of 5	
ADR Bar Code	

TAXPAYER NAME
ADDRESS
CITY, STATE ZIP

Your installment agreement

Monthly payment due: \$300.00

Your monthly payment of \$300.00 must be received by February 20, 2019.

If you can't pay your monthly bill by this date, call us at 800-xxx-xxxx to discuss your situation.

Payment information

Last payment amount	\$300.00
Last payment received	January 18, 2019
Amount you owe	\$12,600.97
Payment due date	February 20, 2019
Minimum payment due	\$300.00

What you need to do immediately

- Your payment of \$300.00 must be received by February 20, 2019, or you may default on your agreement. If you default, you may have to pay a user fee to reinstate it.
- Pay online or mail a check or money order with the attached payment stub. **You can pay online now at www.irs.gov/payments.**

Continued on back...



TAXPAYER
NAME
ADDRESS
CITY, STATE ZIP

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Payment

- Make your check or money order payable to the United States Treasury.
- Write your taxpayer identification number (NNN-NN-NNNN), the tax year (2017), and the form number (1040) on your payment.

INTERNAL REVENUE SERVICE
P.O. BOX 37004
HARTFORD, CT 06176-7004

**Monthly payment due,
to be received by
February 20, 2019**

\$300.00

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Payment options

Pay now electronically

We offer free payment options to securely pay your tax bill directly from your checking or savings account. When you pay online or with your mobile device, you can:

- Receive instant confirmation of your payment
- Schedule payments in advance
- Modify or cancel a payment before the due date

You can also pay by debit or credit card for a small fee. To see all of your payment options, visit www.irs.gov/payments.

Offer in Compromise

An offer in compromise allows you to settle your tax debt for less than the full amount you owe. If we accept your offer, you can pay with either a lump sum cash payment plan or periodic payment plan. To see if you qualify, use the Offer in Compromise Pre-Qualifier tool on our website. For more information, visit www.irs.gov/offers.

Account balance and payment history

For information on how to obtain your current account balance or payment history, go to www.irs.gov/balancedue.

If you already paid your balance in full within the past 21 days or made payment arrangements, please disregard this notice.

If you think we made a mistake, call XXX-XXX-XXXX to review your account.

If we don't hear from you

If we don't receive your payment of \$300.00 by February 20, 2019, you may default on your installment agreement. If you default, you may have to pay a user fee to reinstate it.

Back of payment stub

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Installment agreement summary

Tax year	Form	Amount you owe	Failure-to-pay penalty to date	Interest charges to date
2017	1040	10,000.00	864.32	1,324.15
2017	SRP	400.00		12.50
Remaining balance				\$12,600.97

The penalty and interest charges shown above represent the total amounts charged since your liability became due. To determine the amount of penalty and interest charged since your last reminder notice, compare the amounts in last month's reminder notice with the amounts shown above.

Lines marked with SRP are for the shared responsibility payment. The SRP is charged for failing to maintain minimum essential healthcare coverage. The SRP is not subject to a Notice of Federal Tax Lien filing, levy on your property, or the failure-to-pay penalty. For information on how to obtain healthcare coverage, visit www.healthcare.gov.

Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay

Description	Amount
Total failure-to-pay	\$864.32

We assess a 1/2% monthly penalty for not paying the tax you owe by the due date. We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. This penalty applies even if you filed the return on time.

We charge the penalty for each month or part of a month the payment is late; however, the penalty can't be more than 25% in total.

- The due date for payment of the tax shown on a return generally is the return due date, without regard to extensions.
- The due date for paying increases in tax is within 21 days of the date of our notice demanding payment (10 business days if the amount in the notice is \$100,000 or more).

If we issue a Notice of Intent to Levy and you don't pay the balance due within 10 days of the date of the notice, the penalty for paying late increases to 1% per month. If you receive a Notice of Intent to Levy, you will also receive information on how to appeal if you disagree with the action. We'll provide information about your appeal rights with the notice and you'll have the opportunity to appeal at that time.

For individuals who filed on time, the penalty decreases to 1/4% per month while an approved installment agreement with the IRS is in effect for payment of that tax.

For a detailed calculation of your penalty charges, call XXX-XXX-XXXX.

(Internal Revenue Code Section 6651)

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Removal or reduction of penalties

We understand that circumstances—such as a serious illness or injury, a family member’s death, or loss of financial records due to natural disaster—may make it difficult for you to meet your taxpayer responsibility in a timely manner.

We can generally process your request for penalty removal or reduction quicker if you contact us at the number listed above with the following information:

- Identify which penalty charges you would like us to reconsider (e.g., 2016 late filing penalty).
- For each penalty charge, explain why you believe it should be reconsidered.

If you write us, include a signed statement and supporting documentation for penalty abatement request.

We’ll review your statement and let you know whether we accept your explanation as reasonable cause to reduce or remove the penalty charge(s).

Removal of penalties due to erroneous written advice from the IRS

If you were penalized based on written advice from the IRS, we will remove the penalty if you meet the following criteria:

- You wrote us asking for written advice on a specific issue
- You gave us adequate and accurate information
- You received written advice from us
- You reasonably relied on our written advice and were penalized based on that advice

To request removal of penalties based on erroneous written advice from us, submit a completed Claim for Refund and Request for Abatement (Form 843) to the address shown above. For a copy of the form, go to www.irs.gov or call 800-TAX-FORM (800-829-3676).

Interest charges

We are required by law to charge interest when you do not pay your liability on time. Generally, we calculate interest from the due date of your return (regardless of extensions) until you pay the amount you owe in full, including accrued interest and any penalty charges. Interest on some penalties accrues from the date we notify you of the penalty until it is paid in full. Interest on other penalties, such as failure to file a tax return, starts from the due date or extended due date of the return. Interest rates are variable and may change quarterly. (Internal Revenue Code Section 6601)

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Interest charges - continued	Description	Amount
	Total interest	\$1,324.15

The table below shows the rates used to calculate the interest on your unpaid amount due. For a detailed calculation of your interest, call XXX-XXX-XXXX.

Period	Interest rate
October 1, 2016 – December 31, 2016	3%
Beginning January 1, 2017	3%

Money-saving tips

- Visit www.irs.gov/paymentplan. The Online Payment Agreement application will allow you to:
 - Submit your payment online
 - Change your due date
 - Get a payoff amount
 - Create an automated Direct Debit Installment Plan—it's easy and you'll never miss a payment. You'll save time, trees, and postage.
- Pay a little more each month. This will help you finish paying sooner and will save you money in the long run. Review the electronic payment options in this notice.

Additional information

- Visit www.irs.gov/cp521.
- For tax forms, instructions, and publications, visit www.irs.gov or call 800-TAX-FORM (800-829-3676).
- Paying online is convenient, secure, and ensures timely receipt of your payment. To pay your taxes online or for more information, go to www.irs.gov/payments.
- You can contact us by mail at the address at the top of the first page of this notice. Be sure to include your taxpayer identification number, the tax year, and the form number you are writing about.
- Keep this notice for your records.

We're required to send a copy of this notice to both you and your spouse. Each copy contains the same information about your joint account. Please note: Only pay the amount due once.

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. For additional information, refer to the Taxpayer Bill of Rights at <http://taxpayeradvocate.irs.gov/about-tas/taxpayer-rights>. (Internal Revenue Code Section 7803(a)(3))

If you need assistance, please don't hesitate to contact us.