



Get Help with Tax Debt

Most taxpayers who can't pay their taxes in full by the tax deadline qualify for a payment plan to pay off their remaining balance over time.



Apply online

The quickest and easiest way to set up a payment plan is through the online payment agreement, available on [IRS.gov/paymentplan](https://www.irs.gov/paymentplan). Setup fees may apply.

IRS Individual Payment Plan Options

Payment plan	Criteria	Payment timeline
Short-term	Total balance owed is less than \$100,000 in combined tax, penalties and interest	Up to 180 days to pay balance in full*
Long-term – New Simple Payment Plan	Total balance owed is less than \$50,000 in combined tax, penalties and interest	Pay monthly for up to the collection statute, usually 10 years*

* Extending the time to pay will increase applicable interest and penalties. Taxpayers can pay their balance due in full by visiting the [Make a payment](https://www.irs.gov/paymentplan) page on IRS.gov.

Once the online application is complete, the taxpayer is notified immediately whether their payment plan is approved. Approved payment plans protect accounts from enforcement action and future collection notices while they remain in good standing.

Other options

Anyone who does not qualify for an online payment plan can explore other options, such as:

- › **Offer in compromise** – Some taxpayers qualify to settle their tax liabilities for less than the total amount owed by submitting an Offer in Compromise. Taxpayers should use the [Offer in Compromise Pre-Qualifier tool](#) on IRS.gov to see if they qualify.
- › **Temporary delay of collection** – Taxpayers can contact the IRS to request a temporary delay of the collection process. If the IRS determines that the taxpayer is unable to pay anything, it may delay collection until the taxpayer's financial condition improves.

Taxpayers can get details on these options and more at [Get help with tax debt](#) on IRS.gov, or by contacting the IRS using the information on their most recent notice.