



Can't pay the tax you owe?

If you believe you may have trouble paying your tax bill

DO

- File timely to avoid penalties and interest
- Pay what you can by April 17*
- Check out your options at [IRS.gov](https://www.irs.gov)/payments

DON'T

- Be afraid
- Panic
- Delay

The Internal Revenue Service recognizes that some unforeseen events may cause you to have a tax consequence when you file your return. If this happens, the IRS can help you meet your tax obligations.

File Your Tax Return and Pay What You Can

If you can't pay the full amount of taxes you owe, don't panic. Submit your return on time and pay as much as you can with your tax return. The more you can pay before the filing deadline, the less interest and penalty charges you will owe.

Taxpayers who can't meet the filing deadline can request an extension of time to file. However, an extension of time to file is not an extension of time to pay. Taxes are still due by the April filing deadline. You can get an automatic six-month extension when you make a payment with [IRS Direct Pay](#), the [Electronic Federal Tax Payment System](#) or by debit or credit card and select Form 4868 as the payment type. If you do so, there's no need to file Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return.

Keep in mind, if you experienced a change in marital, parental or financial status in 2017, you may now be eligible for certain refundable tax credits, such as the Earned Income Tax Credit. If you earned less than \$53,930 in 2017, check to see if you qualify for EITC. Some workers with dependents could receive as much as \$6,318. The online [EITC Assistant](#) can help you calculate your eligibility with ease and accuracy.

Payment Options

Taxpayers who owe but can't pay in full have several options for meeting their tax obligations. You can use the [Online Payment Agreement](#) application on [IRS.gov](https://www.irs.gov) to request an installment agreement if you owe \$50,000 or less in combined tax, penalties and interest. An installment agreement allows you to make payments over time, rather than paying in one lump sum. If you owe more than \$50,000, you may still qualify for an installment agreement, but you will need to complete a Collection Information Statement, Form 433F. In addition, the Service may be able to provide some relief, such as a short-term extension to pay or an offer in compromise.

The IRS offers various electronic payment options to make a full or partial payment with your tax return. Taxpayers who e-file their return may use the electronic funds withdrawal option for submitting a payment. You can even e-file before the deadline and schedule your payment for withdrawal any day up to the April 17* deadline. You can also use [IRS Direct Pay](#) to pay your tax bills directly from your checking or savings account for free and receive instant confirmation that you made your payment. Other options are, paying online with a debit or credit card, by phone or with your mobile device using the IRS2Go app. Lastly, you can pay electronically using the [Electronic Federal Tax Payment System](#). Log on to [EFTPS.gov](https://www.irs.gov) or call 800-555-4477. Once you enroll, you can pay various types of taxes year-round. Learn more about payment options at [IRS.gov/payments](https://www.irs.gov/payments).

How to Avoid a Large Tax Bill

Federal taxes operate on a pay-as-you-go basis. Taxpayers who pay enough tax throughout the year can avoid a large tax bill and subsequent payment penalties when they file their return. One way to avoid owing a balance is to correctly calculate and adjust how much tax you should have withheld from your wages. Another option is to consider making quarterly estimated tax payments. Visit [IRS.gov/payasyougo](https://www.irs.gov/payasyougo) to learn more about withholding and to determine if you should be making estimated tax payments.

**Because April 15 falls on a Sunday and the Washington D.C. Emancipation Day holiday is being observed Monday, April 16, the 2018 tax return filing and payment deadline is Tuesday, April 17.*