



Balance Due Information

Important: To minimize interest payments on your balance due, pay as much as you can as soon as you can. For tax year 2025, payment is due midnight Friday, April 17, 2026.

WAYS TO PAY



Checking or Savings Account

Schedule the payment to be withdrawn from your checking or savings account when filing. Select any date from the filing date to April 17. Download the mobile app to sign up for email notifications, get reminders and schedule your payment.



Check, Money Order or Cashier's Check

Attach to 1040V voucher. Mail certified (\$5.30 + postage) so you can track the progress.



Cash

Visit officialpayments.com, click "Make a Payment" and follow the instructions. You will receive an email from ACI Payments with a link including the payment code and instructions. Take your code to a retailer (Dollar General, Family Dollar, CVS Pharmacy, Walgreens, Pilot Travel Centers, 7-Eleven or Speedway) to make your payment. \$1.50 per cash payment fee. Limit \$1,000 and two payments per day. Allow two days for payment to post. Call Vanilla Direct Customer Service at 1-888-661-0115 with questions.



Credit Card or Digital Wallet

Visit irs.gov/payments. See fees below. Note: Fees differ from those in the table when you choose the integrated IRS e-file and e-pay option. You usually can't cancel payments. This form of payment eliminates your need for a voucher. Your card statement will list this payment as "United States Treasury Tax Payment." The convenience fee paid to your provider will be listed as "Tax Payment Convenience Fee" or something similar.

ACI Payments, Inc.
Paying by debit card?
\$2.10

Paying by credit card?
1.86%
Minimum fee \$2.50

Pay1040
Paying by consumer or personal debit card?
\$2.15

Paying by credit card?
1.75% - Minimum fee \$2.50

Paying by commercial credit or debit card?
2.89% - Minimum fee \$2.50



In partnership with the IRS

WHERE TO PAY



Online
irs.gov/payments



Phone
1-800-829-1040



Mobile App
IRS2Go

WHAT YOU SHOULD KNOW ABOUT ...

Interest

Interest accrues on any unpaid tax from the due date of the return until the date of the payment in full. Interest will grow even while you are making payments. The rate of interest is determined quarterly. To check the current rate, irs.gov. **Federal Short Term Rate + 3 percent compounded daily.**

Failure to Pay Penalty

If you fail to pay the amount shown as tax on your return, you'll be charged .5 percent per month up to the maximum of 25 percent of the amount of tax owed. Interest is charged on penalties. If you fail to pay tax you didn't report on your return, you will receive a letter from the IRS and you have 21 calendar days after the IRS sends the notice to pay. If you fail to pay within 21 days, the penalty is .5 percent. Interest is charged on penalties.

Failure to File Penalty

The penalty for filing late is 5 percent of the unpaid taxes for each month or part of a month that a return is late. This penalty will not exceed 25 percent of your unpaid taxes. If your return is over 60 days late, the minimum Failure to File Penalty is \$485 or 100 percent of the tax required to be shown on the return—whichever is less.

Extensions

An extension grants you a longer time to file the 1040 forms. It is NOT an extension to pay. \$1 on a credit card is an automatic extension. No paperwork necessary.

Short Term Payment Plan (180 Days or less)

\$0 set up fee. Penalties and interest are added until the balance is paid in full.

Long Term Payment Plan (Monthly Installment Agreement)

Pay monthly through automatic withdrawals (\$0-\$22 set-up fee) or pay each month (\$43-\$69 set-up fee). Penalties and interest are added until the balance is paid in full. Use form 9465 and attach to the front of the tax return to apply for an installment agreement or apply online at irs.gov. The IRS will automatically give qualified taxpayers the low-income installment agreement fee; taxpayers do not have to request it. See Form 9465 Instructions. **THIS IS JUST the application. The IRS must approve your application.**

NEED HELP GETTING YOUR FINANCES ON TRACK?

The Financial Empowerment Center offers free one-on-one financial counseling, including counseling on paying the IRS and adjusting your budget so you won't have a balance due next year. Call 615.748.3620 to schedule an appointment.



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