

Balance Due

First, pay as much as you can without delay to minimize interest payments.

For TY2025, the money is due Tuesday, April 15, 2026

Where to Pay

On-line <https://www.irs.gov/payments>
Phone 1-800-829-1040
Mobile app IRS2Go

<https://www.irs.gov/payments/payment-plans-installment-agreements>

How to Pay

Schedule the payment to be drawn from your checking/savings account when filing. You pick any date from the filing date to April 15th.

Mail a check, money order or cashier's check. Attach to 1040V voucher. Mail certified (Return Receipt Requested) so you can track the progress.

Direct Pay – direct from checking or savings account. You can schedule payments up to 30 days in advance. You can also sign up for email notifications, payments scheduled, reminders, etc.

Cash – Visit <https://www.irs.gov/payments/pay-your-taxes-with-cash> for options. There is a **\$1.50 per cash payment fee. Limit \$1,000 and 2 payments per day. Two days for payment to post.**

Credit Card or Digital Wallet (PayPal)

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.

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 – check [irs.gov](https://www.irs.gov) for current rate. **Fed Short Term Rate + 3% compounded daily**

Failure to pay amount shown as tax on your return Penalty

.5% per month up to the maximum of 25% of the amount of tax owed. Interest is charged on penalties.

Failure to pay tax you didn't report on your return Penalty

Taxpayer receives a letter and has 21 calendar days after the IRS sends the notice to pay. If taxpayer fails to pay within 21 days, penalty is .5%. 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 \$510 or 100% of the underpayment, whichever is less.

Extension

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 Setup fee is \$22 online; otherwise \$107
Penalties and interest are added until the balance is paid in full.

Pay each month Setup fee is \$69 online; otherwise \$178
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. See Form 9465 Instructions. **THIS IS JUST the application – IRS must approve.**

Waiver or reimbursement of the user fees only applies to individual taxpayers with adjusted gross income, as determined for the most recent year for which such information is available, at or below 250% of the applicable federal poverty level (low-income taxpayers) that enter into long-term payment plans (installment agreements) on or after April 10, 2018. If you are a low-income taxpayer, the user fee is waived if you agree to make electronic debit payments by entering into a Direct Debit Installment Agreement (DDIA). If you are a low-income taxpayer but are unable to make electronic debit payments by entering into a DDIA, you will be reimbursed the user fee upon the completion of the installment agreement. If the IRS system identifies you as a low-income taxpayer, then the Online Payment Agreement tool will automatically reflect the applicable fee.

Illinois – make an online payment:

<https://tax.illinois.gov/individuals/pay.html>

Missouri – make an online payment:

<https://dor.mo.gov/taxation/individual/pay-online.html>