

Department of the Treasury - Internal Revenue Service
**Installment Agreement Request and
Collection Information Statement**

Use Form 433-H if you earn wages, you are requesting an installment agreement, and your liability is either greater than \$50,000 or cannot be paid within 72 months.

Tip If you can pay your liability within 72 months or less and owe \$50,000 or less, you may be able to establish an installment agreement online, even if you have not yet received a bill for your taxes. Go to IRS.gov to apply to pay online.

Caution Don't file this form if you can pay your balance in full within 120 days. Instead, call the number on your most recent notice. If you are in bankruptcy or we have accepted your offer-in-compromise, see Bankruptcy or Offer-in-Compromise, in the instructions.

Name(s) and address	Your Social Security Number or Individual Taxpayer Identification Number	
	Your Spouse's Social Security Number or Individual Taxpayer Identification Number	
<input type="checkbox"/> If address provided above is different than last return filed, please check here	Your Telephone Numbers	Spouse's Telephone Numbers
	Home: _____ Work: _____ Cell: _____	Home: _____ Work: _____ Cell: _____
County of Residence		

Enter the number of people in the household who can be claimed on this year's tax return including you and your spouse. Under 65 65 and Over

Part 1 - INSTALLMENT AGREEMENT REQUEST Complete to request an installment agreement

1. Enter the total amount you owe as shown on your tax return(s) (or notices(s)) Form	Tax Period																				
2. If you have additional balances due that are not reflected on Line 1, list the total here (even if they are included in an existing installment agreement) Form	Tax Period(s)																				
3. Add lines 1 & 2 and enter the result																					
4. Enter the amount of any payment you are making with this request (See instructions.)																					
5. Subtract line 4 from line 3 and enter the result																					
6. Enter the amount you can pay each month. Make your payments as large as possible to limit interest and penalty charges, since these charges will continue to accrue until you pay in full. (If you have an existing installment agreement, this amount should represent your total proposed monthly payment amount for all your liabilities.) If no payment amount is listed on line 6, a payment will be determined for you by analyzing the information you provided on your financial statement.																					
7. Enter the date you want to make your payment each month. Do not enter a date later than the 28th																					
8. If you want to make your payments by direct debit from your checking account, see the instructions and fill in lines 8a and 8b. This is the most convenient way to make your payments and it will ensure that they are made on time.																					
a. Routing number	<table border="1" style="width:100%; text-align:center; border-collapse: collapse;"> <tr><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td></tr> </table>																				
b. Account number	<table border="1" style="width:100%; text-align:center; border-collapse: collapse;"> <tr><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td><td style="width:30px;"> </td></tr> </table>																				

I authorize the U.S. Treasury and its designated Financial Agent to initiate a monthly ACH debit (electronic withdrawal) entry to the financial institution account indicated for payments of my federal taxes owed, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke payment, I must contact the U.S. Treasury Financial Agent at 1-800-829-1040 no later than 14 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payments of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payments.

c. If you are unable to make electronic payments through a debit instrument (debit payments) by entering into a direct debit installment agreement (DDIA) in Sections 8. a. and b. above, please check the box below:

I am unable to make debit payments.

Note: Not checking this box indicates that you are able but choosing not to make debit payments. See Instructions for line 8c. for details.

9. If you want to make your payments by payroll deduction, check this box and attach a completed Form 2159, Payroll Deduction Agreement

Part 2 - COLLECTION INFORMATION STATEMENT Complete Sections A through G below to provide financial information

A. ACCOUNTS / LINES OF CREDIT

PERSONAL BANK ACCOUNTS Include checking, online, mobile (e.g., PayPal), savings accounts, money market accounts. (Use additional sheets if necessary.)

Name and Address of Institution	Account Number	Type of Account	Current Balance/Value	Check if Business Account
				<input type="checkbox"/>
				<input type="checkbox"/>

Part 2 - COLLECTION INFORMATION STATEMENT (Continued)

INVESTMENTS Include Certificates of Deposit, Trusts, Individual Retirement Accounts (IRAs), Keogh Plans, Simplified Employee Pensions, 401(k) Plans, Profit Sharing Plans, Mutual Funds, Stocks, Bonds, Commodities (Silver, Gold, etc.), and other investments. If applicable, include business accounts. (Use additional sheets if necessary.)

Name and Address of Institution	Account Number	Type of Account	Current Balance/Value	Check if Business Account
				<input type="checkbox"/>
				<input type="checkbox"/>

VIRTUAL CURRENCY (CRYPTOCURRENCY) List all virtual currency you own or in which you have a financial interest (e.g., Bitcoin, Ethereum, Litecoin, Ripple, etc.). (Use additional sheets if necessary.)

Type of Virtual Currency	Name of Virtual Currency Wallet, Exchange or Digital Currency Exchange (DCE)	Email Address Used to Set-up With the Virtual Currency Exchange or DCE	Location(s) of Virtual Currency (Mobile Wallet, Online, and/or External Hardware storage)	Virtual Currency Amount and Value in US dollars as of today (e.g., 10 Bitcoins \$64,600 USD)

B. REAL ESTATE Include home, vacation property, timeshares, vacant land and other real estate. (Use additional sheets if necessary.)

Description/Location/County	Monthly Payment(s)	Financing		Current Value	Balance Owed	Equity
		Year Purchased	Purchase Price			
<input type="checkbox"/> Primary Residence <input type="checkbox"/> Other		Year Purchased	Purchase Price			
		Year Refinanced	Refinance Amount			
<input type="checkbox"/> Primary Residence <input type="checkbox"/> Other		Year Purchased	Purchase Price			
		Year Refinanced	Refinance Amount			
<input type="checkbox"/> Primary Residence <input type="checkbox"/> Other		Year Purchased	Purchase Price			
		Year Refinanced	Refinance Amount			
<input type="checkbox"/> Primary Residence <input type="checkbox"/> Other		Year Purchased	Purchase Price			
		Year Refinanced	Refinance Amount			

C. OTHER ASSETS Include cars, boats, recreational vehicles, whole life policies, etc. Include make, model and year of vehicles and name of Life Insurance company in Description. (Use additional sheets if necessary.)

Description	Monthly Payment	Year Purchased	Final Payment (mo/yr)	Current Value	Balance Owed	Equity
			/			
			/			
			/			
			/			
			/			
			/			
			/			

D. CREDIT CARDS (Visa, MasterCard, American Express, Department Stores, etc.)

Type	Credit Limit	Balance Owed	Minimum Monthly Payment

Part 2 - COLLECTION INFORMATION STATEMENT (Continued)

E. EMPLOYMENT INFORMATION If you have more than one employer, include the information on another sheet of paper. (If attaching a copy of current pay stub, you do not need to complete the lines regarding gross pay and taxes.)

Your current employer (name and address)	Spouse's current employer (name and address)
How often are you paid (Check one) <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly Gross per pay period _____ Taxes per pay period (Fed) _____ (State) _____ (Local) _____ How long at current employer _____	How often are you paid (Check one) <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly Gross per pay period _____ Taxes per pay period (Fed) _____ (State) _____ (Local) _____ How long at current employer _____

F. NON-WAGE HOUSEHOLD INCOME List monthly amounts.

Alimony Income _____	Net Rental Income _____	Interest/Dividends Income _____	
Child Support Income _____	Unemployment Income _____	Social Security Income _____	
Net Self Employment Income _____	Pension Income _____	Other _____	

G. MONTHLY NECESSARY LIVING EXPENSES List monthly amounts. (For expenses paid other than monthly, see instructions.)

1. Food / Personal Care See instructions. National Standards for food, clothing and other items apply nationwide. For expenses claimed in box 1, you should provide the IRS allowable standards (found by accessing [IRS.gov](https://www.irs.gov) and entering "Collection Financial Standards" in the search box) or your actual expenses. If you claim a higher amount for a specific expense, you must be able to verify that amount.

	Actual Monthly Expenses	IRS Allowed
Food		
Housekeeping Supplies		
Clothing and Clothing Services		
Personal Care Products & Services		
Miscellaneous		
Total		

2. Transportation	Actual Monthly Expenses	IRS Allowed
Gas / Insurance / Licenses / Parking / Maintenance etc.		
Public Transportation		
Total		

3. Housing & Utilities	Actual Monthly Expenses	IRS Allowed
Rent		
Electric, Oil/Gas, Water/Trash		
Telephone/Cell/Cable/Internet		
Real Estate Taxes and Insurance (if not included in B above)		
Maintenance and Repairs		
Total		

4. Medical See instructions. National Standards for out of pocket health case expenses. For expenses claimed in box 4, you should provide the IRS allowable standards (found by accessing [IRS.gov](https://www.irs.gov) and entering "Collection Financial Standards" in the search box) or your actual expenses. If you claim a higher amount for a specific expense, you must be able to verify that amount.

	Actual Monthly Expenses	IRS Allowed
Health Insurance		
Out of Pocket Health Care Expenses		
Total		

5. Other	Actual Monthly Expenses	IRS Allowed
Child / Dependent Care		
Estimated Tax Payments		
Term Life Insurance		
Retirement (Employer Required)		
Retirement (Voluntary)		
Union Dues		
Delinquent State & Local Taxes (minimum payment)		
Student Loans (minimum payment)		
Court Ordered Child Support		
Court Ordered Alimony		
Other Court Ordered Payments		
Other (specify)		
Other (specify)		
Total		

Notes

Under penalty of perjury, I declare to the best of my knowledge and belief this request for installment agreement, statement of assets, liabilities and income, and all other information is true, correct and complete.

Your Signature	Spouse's Signature	Date
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Instructions for Form 433-H, Installment Agreement Request and Collection Information Statement

What is the purpose of Form 433-H?

Form 433-H, *Installment Agreement Request and Collection Information Statement*, is used by wage earners to provide current financial information and request an installment agreement, allowing the Service to determine how best to satisfy outstanding tax liabilities.

However, before requesting an installment agreement, you should consider other payment options, which may be less costly, such as getting a bank loan or using available credit on a credit card.

You must submit all required returns that have not been filed. Your request for an installment agreement will be denied if all required tax returns have not been filed.

Use Form 433-H if you earn wages and are requesting an installment agreement and either:

- You cannot pay your outstanding liability within 72 months, or
- Your outstanding liability exceeds \$50,000.

Do not use Form 433-H if:

- Your outstanding liability is \$50,000 or less and you can pay within 72 months. Instead, use Form 9465, Installment Agreement Request. See the tip below.
- You are self-employed. Instead, use Form 433-D, *Installment Agreement*.
- You operate a business. Instead, use Form 433-D, *Installment Agreement*.

TIP If you can pay your outstanding liability within 120 days, there is no user fee for this type of agreement, and you may be able to establish an Online Payment Agreement (OPA). To apply online, go to <http://www.irs.gov>, and enter "Online Payment Agreement" in the "Search" box.

TIP If you owe \$50,000 or less in combined tax, penalties and interest and filed all required returns, you may be able to establish an installment agreement online. Go to IRS.gov to pay online. You may owe a lower user fee if you establish your agreement through the OPA application.

A large down payment to reduce your liability to \$50,000 or less may streamline the installment agreement process, pay your balance faster and reduce the amount of penalties and interest charged.

Bankruptcy or offer-in-compromise. If you are in bankruptcy or we have accepted your offer-in-compromise, do not file this form. Instead, call 1-800-829-1040 to get the number of your local IRS Insolvency function for bankruptcy or Technical Support function for offer-in-compromise.

Please retain a copy of your completed form and supporting documentation. After we review your completed form, we may contact you for additional information. For example, we may ask you to send

supporting documentation of your current income or substantiation of your stated expenditures.

Instructions

Part 1 – Installment Agreement Request

We will usually let you know within 30 days after we receive your request whether it is approved or denied. However, if this request is for tax due on a return you filed after March 31, it may take us longer than 30 days to reply.

We will review the financial information provided in Sections A through G, determine your ability to pay and compare it with the monthly payment amount you proposed in Part 1, Line 6. We will contact you if we have questions or believe you can pay your liability more quickly.

If we approve your request, we will send you a notice detailing the terms of your agreement and requesting a fee of \$225 (\$107 if you make your payments by direct debit).

Low income taxpayer. You are a low income taxpayer if your adjusted gross income, as determined for the most recent year for which such information is available, is at or below 250% of the federal poverty rate. However, you may qualify to pay a reduced fee of \$43 if your income is below a certain level. The IRS will let you know whether you have low income taxpayer status.

If the IRS does not say you qualify for low income taxpayer status, you can request reconsideration by using Form 13844, Application For Reduced User Fee For Installment Agreements. The user fee for low income taxpayers is \$43, which may be waived or reimbursed if certain conditions are met. See the instructions for line 8c. for details.

You will also be charged interest and may be charged a late payment penalty on any tax not paid by its due date, even if your request to pay in installments is granted. Interest and any applicable penalties will be charged until the balance is paid in full. To limit interest and penalty charges, file your return on time and pay as much of the tax as possible with your return (*or notice*).

By approving your request, we agree to let you pay the tax you owe in monthly installments instead of immediately paying the amount in full. In return, you agree to make your monthly payments on time.

You also agree to meet all your future tax obligations. This means that you must have enough withholding or estimated tax payments so that your tax obligation for future years is paid in full when you timely file your return.

Part 1 – Installment Agreement Request (Continued)

Any refund you are due in a future year will be applied against the amount you owe. If your refund is applied to your balance, you are still required to make your regular monthly installment payment.

Payment methods. You can make your payments by check, money order, credit card, or one of the other payment methods shown next. The fee for setting up an installment agreement for each payment method is also shown.

Payment Method	Applicable User Fee
Check, money order, credit card or payroll deduction installment agreement	\$225
Direct debit installment agreement	\$107

Your specific tax situation will determine which payment options are available to you. You may owe a lower user fee if you establish your agreement through the OPA application on the IRS web site; however, not all taxpayers qualify to apply for an installment agreement online to pay off their balance over time. Go to [IRS.gov](https://www.irs.gov), and enter "Online Payment Agreement" in the "Search" box for more information.

After we receive each payment, we will send you a notice showing the remaining amount you owe, and the due date and amount of your next payment. But if you choose to have your payments automatically withdrawn from your checking account, you will not receive a notice. Your bank statement is your record of payment.

We will also send you an annual statement showing the amount you owed at the beginning of the year, all payments made during the year, and the amount you owe at the end of the year. If you do not make your payments on time or do not pay any balance due on a return you file later, you will be in default on your agreement and we may take enforcement actions, such as the filing of a Notice of Federal Tax Lien or initiating an IRS levy action, to collect the entire amount you owe.

For additional information on the IRS collection process, see Pub. 594, *The IRS Collection Process*, or Pub. 1, *Know Your Rights as a Taxpayer*. You may also visit [IRS.gov](https://www.irs.gov) and put "collection process" into the "Search" box. To ensure that your payments are made timely, you should consider making them by direct debit. See the instructions for lines 8a and 8b on page 5.



An installment agreement may be terminated if you provide materially incomplete or inaccurate information in response to an IRS request for a financial update.

Notice of Federal Tax Lien. A Notice of Federal Tax Lien (NFTL) may be filed to protect the government's interests until you pay in full. If you meet certain criteria, you may be able to get the NFTL withdrawn. To learn more about NFTL withdrawals and to see if you qualify, visit www.irs.gov and enter "lien" in the "Search" box.

Where To File

Send Form 433-H, *Installment Agreement Request and Collection Information Statement*, with any attachments, to the Internal Revenue Service Center at the address in the table below that applies to you.

IF you live in . . .	THEN use this address . . .
Alaska, Arizona, Colorado, Connecticut, Delaware, District of Columbia, Hawaii, Idaho, Illinois, Maine, Maryland, Massachusetts, Montana, New Hampshire, New Jersey, New Mexico, Nevada, North Dakota, Oregon, Rhode Island, South Dakota, Tennessee, Utah, Vermont, Washington, Wisconsin, Wyoming	Internal Revenue Service PO Box 9041 CSCO Bal Due Andover, MA 01810-9041
Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Texas, Virginia	Internal Revenue Service PO Box 47421, Stop 74 Doraville, GA 30362
Arkansas, California, Iowa, Indiana, Kansas, Michigan, Minnesota, Missouri, Nebraska, New York, Ohio, Oklahoma, Pennsylvania, West Virginia	Internal Revenue Service Stop P-4 5000 PO Box 219236 Kansas City, MO 64121-9236
A foreign country, American Samoa, or Puerto Rico (or are excluding income under Internal Revenue Code section 933), Guam, the U.S. Virgin Islands, or use an APO or FPO address, or file Form 2555, 2555-EZ, or 4563, or are a dual-status alien	Internal Revenue Service CSCO Stop 4-N31.142 2970 Market St. Philadelphia, PA 19104
For all taxpayers who are bona fide residents of Guam, the U.S. Virgin Islands, or the Commonwealth of the Northern Mariana Islands, See Pub. 570, <i>Tax Guide for Income From U.S. Possessions</i> .	

Part 1 – Installment Agreement Request (Continued)

Line 1

Enter the tax form, tax period, and the total amount you owe as shown on your tax return(s) (or notice(s)).

Line 2

List additional tax forms, tax periods, and balances due that are not reflected on Line 1 (even if they are included in an existing installment agreement).

Line 3

Add lines 1 & 2 and enter the result.

Line 4

Enter the amount of any payment you are making with this request.

Even if you cannot pay the full amount you owe now, you should pay as much as possible to limit penalty and interest charges. If you are filing this form with your tax return, make the payment with your return. For details on how to pay, see your tax return instructions.

Attach a check or money order payable to "United States Treasury." Do not send cash. Be sure to include:

- Your name, address, SSN/IT N, and daytime phone number.
- The tax year and tax return (for example, "2012 Form 1040") for which you are making this request.

Line 5

Subtract line 4 from line 3 and enter the result.

Line 6

Enter the amount you can pay each month. Make your payments as large as possible to limit interest and penalty charges. The charges will continue until you pay in full. (If you have an existing installment agreement, this amount should represent your total proposed monthly payment amount for all your liabilities.)

If no payment amount is listed on line 6, a payment will be determined for you by analyzing the information provided on your financial statement.

Line 7

You can choose the day of each month your payment is due. This can be on or after the 1st of the month, but no later than the 28th of the month. For example, if your rent or mortgage payment is due on the 1st of the month, you may want to make your installment payments on the 15th. If we approve your request, we will tell you the month and day that your first payment is due.

If we have not replied by the date you chose for your first payment, you can send the first payment to the Internal Revenue Service Center at the address shown earlier that

applies to you. See the instructions for line 4 for details on what to write on your payment.

Line 8a, 8b, and 8c



Making your payments by direct debit will help ensure that your payments are made timely and that you are not in default of this agreement.

To pay by direct debit from your checking account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union), fill in lines 8a and 8b. Check with your financial institution to make sure that a direct debit is allowed and to get the correct routing and account numbers.

Line 8a. The routing number must be nine digits. The first two digits of the routing number must be 01 through 12 or 21 through 32. Use a check to verify the routing number. On the following sample check, the routing number is 250250025. But if your check is payable through

a financial institution different from the one at which you have your checking account, do not use the routing number on that check. Instead, contact your financial institution for the correct routing number.

Line 8b. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the following sample check, the account number is 20202086. Do not include the check number.



We may file a Notice of Federal Tax Lien (NFTL) against you, or may have previously filed one. If you meet certain criteria, you may be able to get the NFTL withdrawn. To learn more about NFTL withdrawals and to see if you qualify, visit IRS.gov and enter "lien" in the "Search" box.

If you qualify as a low income taxpayer, you will receive a waiver of the installment agreement user fees if you agree to make electronic payments through a debit instrument (debit payments) by following the direct debit instructions in lines 8 a. and b.

Line 8c. If you are a low income taxpayer that is unable to make debit payments, please indicate by checking the box in line 8c. to receive a reimbursement of the reduced user fees upon completion of your agreement.

If you do not check the box in line 8c. and you do not provide your checking account information in lines 8a. and b., then you will be treated as being able to but choosing not to make debit payments and your user fees will not be reimbursed upon completion of your installment agreement.

Part 1 – Installment Agreement Request (Continued)

Sample Check - Lines 8a and 8b

Paul Maple
Roberta Maple
123 Pear Lane
Anyplace, VA 20000

SAMPLE

1234

15-000000000

PAY TO THE ORDER OF

Routing Number Line 8a

Account Number Line 8b

ANYPLACE BANK
Anyplace, VA 20000

For

250250023 202020**86* 1234

Do not include the check number.

DOLLARS

The routing and account numbers may be in different places on your check.

Line 9

If you want to make your payments by payroll deduction, check the box on line 9 and attach a completed and signed Form 2159, *Payroll Deduction Agreement*, with your request. Ask your employer to complete and sign their portion of Form 2159, *Payroll Deduction Agreement*.

Part 2 – Collection Information Statement

Section A – Accounts/Lines of Credit

List all accounts, even if they currently have no balance. However, do not enter bank loans in this section. Include business accounts, if applicable. If you are entering information for a stock or bond, etc. and a column box does not apply, enter N/A.

Section B – Real Estate

List all real estate you own or are purchasing including your home. Include insurance, taxes and homeowner's association dues if they are included in your monthly payment. The county/description is needed if different than the address and county you listed above. To determine equity, subtract the amount owed for each piece of real estate from its current market value.

Section C – Other Assets

List all cars, boats and recreational vehicles with their make, model and year. If a vehicle is leased, write "lease" in the "year purchased" column. List whole life insurance policies with the name of the insurance company. List other assets with a description such as "paintings", "coin collection", or "antiques". If applicable, include business assets, such as tools, equipment, inventory, and intangible assets such as domain names, patents, copyrights, etc. To determine equity, subtract the amount owed from its current market value. If you are entering information for an asset and a column box does not apply, enter N/A.

Section D – Credit Cards

List all credit cards and lines of credit, even if there is no balance owed.

Section E – Employment Information

Enter wage information for you or your spouse as applicable. If attaching a copy of current pay stub(s), you do not need to complete this section.

Section F – Non-Wage Household Income

List all non-wage income received monthly.

Other Income includes distributions from partnerships and subchapter S corporations reported on Schedule K-1, and from limited liability companies reported on Form 1040, Schedule C, D or E. It also includes agricultural subsidies, gambling income, and oil credits. Enter total distributions from RAs if not included under Pension Income.

Section G – Monthly Necessary Living Expenses

Enter monthly amounts for expenses. For any expenses not paid monthly, convert as follows:

If a bill is paid	Calculate the monthly amount by
Quarterly	Dividing by 3
Weekly	Multiplying by 4 3
Biweekly (every two weeks)	Multiplying by 2.17
Semimonthly (twice each month)	Multiplying by 2

National Standards for food, clothing and other items apply nationwide. For expenses claimed in boxes 1 and 4 you should provide the IRS allowable standards that can be found by accessing IRS.gov and entering "Collection Financial Standards" in the search box.

If you claim a higher amount for a specific expense, you must verify and substantiate that amount.

The amount claimed for Miscellaneous cannot exceed the standard amount for the number of people in your family. The miscellaneous allowance is for expenses incurred that are not included in any other allowable living expense items. Examples are credit card payments, bank fees and charges, reading material and school supplies.

If you do not have access to the IRS web site, itemize your actual expenses and we will ask you for additional proof, if required. Documentation may include pay statements, bank and investment statements, loan statements and bills for recurring expenses, etc.

Housing and Utilities – Includes expenses for your primary residence. You should only list amounts for utilities, taxes, insurance and homeowner's association dues that are not included in your mortgage or rent payments.

Rent – Do not enter mortgage payment here. Mortgage payment is listed in Section B.

Transportation – Include the total of maintenance, repairs, insurance, fuel, registrations, licenses, inspections, parking, and tolls for one month.

Public Transportation – Include the total you spend for public transportation if you do not own a vehicle or if you have public transportation costs in addition to vehicle expenses.

Medical – You are allowed expenses for health insurance and out-of-pocket health care costs.

Health insurance – Enter the monthly amount you pay for yourself or your family.

Out-of-Pocket health care expenses – Are costs not covered by health insurance, and include:

- Medical services
- Prescription drugs
- Dental expenses
- Medical supplies, including eyeglasses and contact lenses. Medical procedures of a purely cosmetic nature, such as plastic surgery or elective dental work are generally not allowed.

Child / Dependent Care – Enter the monthly amount you pay for the care of dependents that can be claimed on your Form 1040.

Estimated Tax Payments – Calculate the monthly amount you pay for estimated taxes by dividing the quarterly amount due on your Form 1040ES by 3.

Life Insurance – Enter the amount you pay for term life insurance only. Whole life insurance has cash value and should be listed in Section C.

Delinquent State & Local Taxes – Enter the minimum amount you are required to pay monthly. Be prepared to provide a copy of the statement showing the amount you owe and if applicable, any agreement you have for monthly payments.

Student Loans – Minimum payments on student loans for the taxpayer's post-secondary education may be allowed if they are guaranteed by the federal government. Be prepared to provide proof of loan balance and payments.

Court Ordered Payments – For any court ordered payments, be prepared to submit a copy of the court order portion showing the amount you are ordered to pay, the signatures, and proof you are making the payments. Acceptable forms of proof are copies of cancelled checks or copies of bank or pay statements.

Other Expenses (not listed above) – We may allow other expenses in certain circumstances. For example, if the expenses are necessary for the health and welfare of the taxpayer or family, or for the production of income. Specify the expense and list the minimum monthly payment you are billed.

Signature(s) & Date - Review the terms of this agreement and financial information entered. Please sign and date this completed agreement form. Then, return it to IRS at the address shown on page 5.

Privacy Act and Paperwork Reduction Act Notice.

Our legal right to ask for the information on this form is sections 6001, 6011, 6012(a), 6109, and 6159 and their regulations. We will use the information to process your request for an installment agreement. The reason we need your name and social security number is to secure proper identification. We require this information to gain access to the tax information in our files and properly respond to your request. You are not required to request an installment agreement. If you do request an installment agreement, you are required to provide the information requested on this form. Failure to provide this information may prevent processing your request; providing false information may subject you to fines or penalties.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. However, we may give this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.