

IRS News Release

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IRS Offers Reminders as Tax Filing Deadline Nears

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WASHINGTON — The Internal Revenue Service offers last minute reminders to taxpayers who have not yet filed a tax return, paid what they owe or requested an extension of time to file as the April 15 tax filing and payment deadline approaches.

File and Pay on Time

Taxpayers who owe taxes and don't file their tax return by the deadline may face interest on the unpaid taxes and a failure-to-file penalty. Interest and penalties add to the total amount a taxpayer owes. Filing by the deadline allows taxpayers to avoid the failure-to-file penalty, even if they can't pay all or some of their taxes by the deadline. Taxpayers who can't file their return by the deadline can request an extension of time to file. However, an extension of time to file is not an extension of time to pay.

Taxpayers who file on time but don't pay all or some of their taxes by the deadline could face interest on the unpaid amount and a failure-to-pay penalty. Taxpayers who can't pay the full amount should pay as much as they can by the deadline to minimize any interest and penalties due. In addition, taxpayers may take advantage of a variety of electronic and other payment options, such as using charge or debit cards to pay their taxes, to make it easier.

Taxpayers may also pay any taxes owed by check made out to the "United States Treasury" using [Form 1040-V](#), Payment Voucher, which must be included along with the payment and tax return. Taxpayers who have already submitted their tax return, but still need to pay all or some of their taxes, may mail the check to the IRS with Form 1040-V.

File Electronically

Taxpayers can take advantage of [e-filing](#), which is fast, accurate and easy. Most available tax preparation programs check for errors and necessary information, increasing the accuracy of the return and reducing the need for correspondence with the IRS to clarify errors or omissions. With most programs, taxpayers can usually file a state tax return at the same time they electronically file their federal return. Once the return is accepted for processing, the IRS electronically acknowledges receipt of the return. Generally, when someone files electronically, their refund will be issued in about half the time it would take if they had filed a paper return. Those who choose direct deposit will get their refund in even less time.

Use IRS Free File

Free electronic filing from nearly 20 companies is available to taxpayers whose 2008 adjusted gross income was \$56,000 or less. That means 70 percent of all taxpayers, or 98 million filers, can take advantage of the IRS-sponsored [Free File](#) program. The only way to access this program is through the IRS's secure, official Web site, IRS.gov. There is no charge for this service.

This year, the IRS and its partners are offering a new option, Free File Fillable Forms, which opens up Free File to virtually everyone, even those whose incomes exceed \$56,000.

Free File Fillable Forms allow taxpayers to fill out and file their tax forms electronically, just as they would on paper. It allows taxpayers to enter their tax data, perform basic math calculations, sign electronically, print their returns for recordkeeping and e-file their returns. This option may be right for those who are comfortable with the tax law, know what forms they want to use or don't need assistance to complete their returns.

Choose Direct Deposit

Whether filing electronically or on paper, taxpayers can opt to have their federal tax refund deposited directly into their bank account. Taxpayers who choose direct deposit will get their refunds faster than those who receive a paper check. Taxpayers who both e-file and use direct deposit will receive their refunds even faster. And, a refund that is directly deposited in a savings or checking account cannot be stolen or lost in the mail.

Using direct deposit is easy. Paper return filers just enter bank account and routing numbers in the boxes provided on Form 1040, 1040A or 1040EZ.

Taxpayers can split their deposits into up to three different accounts. Most e-file and tax preparation software allows taxpayers to split refunds. Paper return filers need to file [Form 8888](#), Direct Deposit of Refund to More Than One Account, to split a refund among different accounts.

Make Sure Your Paper Return is Error-Free

Those who file a paper return can avoid most potential delays in processing the return and can avoid additional correspondence with the IRS to clarify errors by making certain they:

- Double-check their figures.
- Make sure all Social Security numbers are correct.
- Sign their form.
- Attach all required schedules.
- Send their return or request an extension by the April 15 filing deadline.

Pay Electronically

[Electronic payment options](#) are convenient, safe and secure methods for paying taxes or user fees. Taxpayers can make payments online, by phone using a credit or debit card, or through the Electronic Federal Tax Payment System. Taxpayers who e-file their return may use the

electronic funds withdrawal option for submitting an electronic payment. They can e-file before April 15 but schedule their payment for withdrawal on April 15.

Some taxpayers who itemize may now deduct the convenience fee charged for paying individual income taxes with a credit or debit card as a miscellaneous itemized deduction. The deduction is subject to the 2 percent limit on [Form 1040, Schedule A](#). Taxpayers should not add the convenience fee to their tax payment.

For those who can't file or pay on time, the IRS provides extensions of time to file and payment plans.

Request an Extension of Time to File

Taxpayers who can't meet the deadline to file their tax return can get an automatic six-month extension of time to file from the IRS by filing [Form 4868](#), Automatic Extension of Time to File, but they must submit the request by April 15. Taxpayers can e-file the extension request from a home computer or through a tax professional who uses e-file at no cost. Several companies offer free e-filing of extensions through the Free File Alliance; these companies are listed on [IRS.gov](#).

The extension gives taxpayers until Oct. 15 to file the tax return. However, an extension of time to file does not extend the time to pay. Those who owe taxes can make a payment when they file the extension either by mailing a check made out to the U.S. Department of the Treasury or by several electronic payment methods, such as electronic funds withdrawals from bank accounts and credit card payments.

Apply for an Installment Agreement

An installment agreement allows taxpayers to pay any remaining balance in monthly installments. Taxpayers who owe \$25,000 or less may apply for a payment plan electronically, using the [Online Payment Agreement application](#). Or they may attach [Form 9465](#), Installment Agreement Request, to the front of their tax return. Taxpayers must show the amount of their proposed monthly payment and the date they wish to make their payment each month. The IRS charges \$105 for setting up the agreement or \$52 if the payments are deducted directly from the taxpayer's bank account (\$43 for qualified lower-income taxpayers). The IRS will automatically give taxpayers the low income installment agreement fee if they qualify. The taxpayer does not have to request it. Taxpayers are required to pay interest plus a late payment penalty on the unpaid taxes for each month or part of a month after the due date that the tax is not paid. A taxpayer who does not file the return by the due date — including extensions — may have to pay a failure-to-file penalty.

Avoid Scams

There are numerous scams in which people receive unsolicited e-mails, phone calls or faxes that claim to come from the IRS or include an IRS logo or send recipients to a phony IRS Web site, and which request personal and financial information that may be used to commit identity theft. Typically, identity thieves use someone's personal data to empty the victim's financial accounts, run up charges on the victim's existing credit cards, apply for new loans, credit cards, services or benefits in the victim's name, file fraudulent tax returns or even commit crimes.

Anyone who receives one of these bogus e-mails, phone calls or faxes should avoid responding, clicking on any links or opening attachments. Recipients may forward the e-mails or report the calls to phishing@irs.gov.

For more information about filing and paying taxes, visit IRS.gov and choose "[1040 Central](#)" or refer to the [Form 1040 Instructions](#) or IRS [Publication 17](#), Your Federal Income Tax. Taxpayers can download forms and publications from IRS.gov or request a free copy by calling toll free 800-TAX-FORM (800-829-3676).