

IRS Installment Agreement Request Letter

SAMPLE TEMPLATE — NOT PROFESSIONAL TAX REPRESENTATION. Verify all facts for your situation. Consider consulting a CPA, Enrolled Agent, or tax attorney for large balances. Use of this template does not create a professional-client relationship with TaxKiln.

Most installment agreements are easiest to set up online at [IRS.gov/OPA](https://www.irs.gov/opa) (Online Payment Agreement) or by filing Form 9465. Use this letter when you need to request terms in writing or propose a non-standard arrangement.

Sample letter

[Your Name]

[Address]

[SSN or EIN]

[Date]

Internal Revenue Service

[Address from your notice – typically ACS]

Re: Installment Agreement Request

Taxpayer: [Name]

TIN: [SSN/EIN]

Tax periods: [e.g., 12/31/2023, 12/31/2024]

Total balance: \$[amount]

Dear Sir or Madam:

I am requesting an installment agreement to resolve the balance referenced above. I am unable to pay the full amount immediately but can make consistent monthly payments.

PROPOSED TERMS:

Monthly payment: \$[amount]

Payment date: [day] of each month

Payment method: [Direct Debit / EFTPS / check]

Start date: [date]

If approved as a Direct Debit Installment Agreement (DDIA), I understand the user fee is reduced and the failure-to-pay penalty is cut from 0.5% to 0.25% per month.

FINANCIAL CONTEXT (brief):

Monthly gross income: \${amount}

Allowable monthly expenses: \${amount}

Net monthly available: \${amount}

[Attach Form 433-F or 433-A if balance > \$50,000 or requested.]

I will remain compliant with all future filing and estimated tax payment obligations during the agreement period.

Please confirm acceptance in writing.

Sincerely,

[Signature]

[Printed name] [Phone] [Email]

Key thresholds (2026)

- [] Balance ≤ \$50,000: streamlined IA up to 72 months — no financial disclosure.
- [] Balance ≤ \$100,000: short-term plan up to 180 days, no setup fee.
- [] Balance > \$50,000: financial disclosure (Form 433-F or 433-A) usually required.
- [] Direct debit lowers fees and reduces FTP penalty by half.
- [] Interest continues to accrue at the federal short-term rate + 3%.