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Isaac M. O'Bannon • Apr. 17, 2018

April 17... It doesn't quite have the same ring to it as April 15, but this year, the 17th is tax day. (Because the 15th was on a Sunday, and a holiday in Washington D.C. delayed things.)

Request an Extension

So, if you haven't finished your taxes, it's time to at least start. The good news is... you can get 6 more months to finish. Really: The IRS will give anyone who asks, a 6-month "extension to file." [That's Form 4868.](#)) Almost all tax preparation systems will help you fill out the extension request form.

Here's the less-than-good news: Even with an extension, if you owe taxes, you have to pay what you expect to owe by the April 17 deadline. (The IRS will let you make a payment plan, though, with interest.)

If you file an extension and are due a refund, there is no penalty. But if you owe taxes, and didn't pay (or underpaid), you will likely face small penalty for underpayment or late payment, along with interest. However, the IRS won't kick you too hard, as long as you file your extension request and make a payment.

Still, if you owe taxes (and who waits until the last day when they are expecting a refund), there are several ways to pay. Go figure... the one thing the IRS does well is make it easy for you to pay them.

- **Use Direct Pay.** [IRS Direct Pay](#) offers taxpayers a free, secure and easy way to pay.

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- **Pay When You E-file.** If you file your federal tax return electronically using a commercial tax preparation program, you can schedule a payment at the time that you file. You can pay directly from your bank account using [Electronic Funds Withdrawal](#). You choose the date and amount of the payment, and as long as it is on or before April 18, it will be on time. Some software that you use to e-file also allows you to pay by debit or credit card with a processing fee.
- **Choose Other Options to Pay.** The IRS offers other ways to pay:
 - Use the Electronic Federal Tax Payment System to pay your taxes online or by phone. This free system provides security, ease and accuracy. To enroll or for more information, call 888-555-4477 or visit [EFTPS.gov](#).
 - [Pay by Check or Money Order](#). Make the check, money order or cashier's check payable to the U.S. Treasury. Do not staple, clip or attach your payment to the tax form. Include your name, address, daytime phone number and Social Security number or Employer Identification Number on the front of the payment. Use the SSN shown first if it's a joint return. Also include the tax year and related tax form or notice number. Do not send cash through the mail.
- **Can't Pay Now?** If you are unable to pay in full, you have options:
 - Apply for an [online payment agreement](#) to pay your tax liability over time. Use the IRS.gov tool to set up a direct debit installment agreement. With a direct debit plan there is no need to write a check and mail it each month.

- Owe more than you can afford? An offer in compromise may allow you to

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when dealing with the IRS. These are your [Taxpayer Bill of Rights](#). Explore your rights and our obligations to protect them on IRS.gov.

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