

IRS: Act now to file, pay, or request an extension

IR-2026-44, April 3, 2026

Washington — With the April 15 tax deadline fast approaching, the Internal Revenue Service reminds taxpayers that there is still time to file their federal income tax return electronically and request direct deposit for any refund due. Taxpayers can avoid interest and some penalties by filing their tax return, and if they owe, paying the full amount due by the deadline.

Use IRS.gov for the quickest and easiest information

IRS.gov is available 24 hours a day and offers a variety of tools and resources to help taxpayers meet their tax obligations.

- **Let Us Help You.** This page provides tips, tools, and answers to frequently asked tax questions.
- **IRS Individual Online Account.** Taxpayers can securely view tax account information, manage payments, check the status of refunds, and communicate with the IRS.

No-cost electronic filing options

Filing electronically reduces errors because tax software performs calculations, flags common mistakes, and prompts users for missing information. Most taxpayers qualify to file electronically at no cost, and when they choose direct deposit, they usually receive their refund within 21 days.

- **IRS Free File and Fillable Forms.** Qualified taxpayers with income of \$89,000 or less in 2025 can use IRS Free File to prepare and file their federal tax returns. Taxpayers who are comfortable preparing their own taxes can use IRS Free File Fillable Forms, regardless of income.
- **MilTax.** Military members and some veterans can use the Department of Defense program MilTax for free return preparation and electronic filing.
- **IRS-certified volunteers.** The Volunteer Income Tax Assistance and Tax Counseling for the Elderly programs provide free basic tax preparation to eligible individuals in communities nationwide.

Payment options for taxpayers who owe

Taxpayers can make payments directly from a checking or savings account using their IRS Individual Online Account. Other electronic payment options include IRS Direct Pay, debit or credit cards, digital wallets, Electronic Federal Tax Payment System, and electronic funds withdrawal.

Taxpayers who cannot pay the full amount owed by the tax deadline should pay what they can now and apply for an online payment plan. Most applicants receive immediate notification of approval or denial, without having to call or write to the IRS.

Unable to file by the April 15 deadline

Individuals who cannot file their tax return by April 15 can request an automatic extension of time to file. An extension to file is not an extension to pay; taxpayers must estimate and pay any taxes owed by the deadline to avoid penalties and interest. Taxpayers can request an extension by:

- Making an electronic payment using Direct Pay, a debit card, a credit card, or a digital wallet, and indicating the payment is for an extension.
- Filing a Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return, using IRS Free File, regardless of income.
- Mailing Form 4868 if filing an extension on paper. The form must be completed and postmarked by the tax deadline and mailed to the address listed in the instructions.

Taxpayers serving in a combat zone or qualified hazardous duty areas, living outside the United States, or affected by certain disaster declarations may be eligible for additional time to file and pay. Taxpayers should check their eligibility before the tax deadline.

More information

- Publication 594, The IRS Collection Process
- Publication 6103, Get Help with Tax Debt

Both publications provide details on payment options and plans for paying a tax balance over time.