

ATP IA Example: Geoff and Tiffany Jones

Requesting ATP IA as of April 30, 2024 (last 12 months are April-March)

Note: example uses IRS Collection Financial Standards from April 2024 – March 2025

Personal information:

Family size/ages (for all standards and out-of-pocket medical expense allowance): 4 (51, 44, 14, 10)

Location (for housing expense standard): Austin, TX (Travis County)

Region (for transportation expense standards): South region

Financial information:

Own home

Have two vehicles

Both primary and spouse are employed year-round

- Both are paid twice a month
- Neither receive a bonus
- No other sources of income

No family medical conditions or extraordinary circumstances that warrant deviation from IRS Collection Financial Standards

Take standard allowances for:

- Food/Clothing/Misc.
- Transportation expenses
- Out-of-pocket medical expenses

Have no ability to borrow against equity in home

No access to additional credit- have three credit cards that are at maximum credit limit

Only out of ordinary expenses:

- Dependent care: 10-year old son each month so both can work
- Housing: lawn service from March-October

Tax situation:

Owe \$160,000 (assessed balance is \$140,000)

- 2020: owe \$90,000 (assessed balance is \$78,000)
- 2021: owe \$70,000 (assessed balance is \$62,000)
- Earliest CSED: 98 months
- Filed all required tax returns
- Current withholding is adequate, will not owe for future tax returns

Applicable IRS Collection Financial Standards

- Austin TX
- South Region
- Family of 4
- Standards used as of date of IA request on 4/30/2024

Food, Clothing,
and Misc.

- National Standard
- Family of 4

Expense	One Person	Two Persons	Three Persons	Four Persons
Food	\$458	\$820	\$977	\$1,143
Housekeeping supplies	\$44	\$75	\$83	\$82
Apparel & services	\$87	\$157	\$187	\$300
Personal care products & services	\$48	\$80	\$87	\$97
Miscellaneous	\$171	\$279	\$343	\$405
Total	\$808	\$1,411	\$1,677	\$2,027

Housing/utilities:

- Travis County, TX
- Family of 4

Maximum Monthly Allowance					
County	2019 Published Housing and Utilities for a Family of 1	2019 Published Housing and Utilities for a Family of 2	2019 Published Housing and Utilities for a Family of 3	2019 Published Housing and Utilities for a Family of 4	2019 Published Housing and Utilities for a Family of 5
Travis County	\$2,447	\$2,874	\$3,028	\$3,376	\$3,431

Transportation:

- Two cars
- South Region

Ownership Costs		
	One Car	Two Cars
National	\$619	\$1,238
Operating Costs		
	One Car	Two Cars
South Region	\$260	\$520

Out-of-pocket
medical::

- Family of 4
- All under age 65

Out of Pocket Costs	
Under 65	\$83
65 and Older	\$158

ATP Analysis and Conclusion

Tax owed: \$160,000

Earliest CSED: 98 months

#	Document	Findings	Conclusion
#1	<i>Equity in assets</i> <i>(In this example, ATP IA was not computed for OIC purposes)</i> #1: Equity in Assets Analysis	Taxpayer has \$165,009 in equity in assets; (\$167,109 if you do not include assets with negative equity) Taxpayer was not able to borrow against equity;	Cannot pay any amount with asset equity; will provide loan denial letters to IRS in ATP IA financial disclosure
#2 #3	<i>MDI Summary</i> #2: Average income #3: Average allowable household expenses	MDI using allowable expenses, limited by IRS standards, is \$1,154. Will not full pay balance owed before CSED.	IRS will only allow necessary expenses up to IRS standard amounts. Taxpayer has ATP IA of \$1,154 a month; this is a Partial Pay Installment Agreement as it will not pay the balance owed before CSED; IRS will limit expenses only to necessary expenses limited by the IRS Collection Financial Standards
#4	<i>Actual income and expense analysis</i> #4: Actual income and expenses- last 3 and 12 months	Actual MDI is negative – IRS will look to use standards in allowing expenses	Actual results in currently not collectible– will not be allowed by IRS
#5	<i>Form 433F, Collection Information Statement</i>	Supports taxpayer's ATP of \$1,154 a month	
#6	<i>Form 433F Attachments</i> #6: Form 433F Attachment Listing <i>(documents not included for the example)</i>	Provides documentation to support ATP calculations and inability to access equity in assets	
#7	<i>Form 9465: Installment Agreement Request</i>	Partial pay IA proposed of \$1,154 a month payment on the 28 th of each month	

#1: Equity in assets analysis:

- Equity: \$165,009 (\$167,109 excluding assets with negative equity)
- Taxpayer attempted to refinance and get home equity line but was denied by two banks (poor credit)
- Taxpayer will include both loan denial letters in ATP IA application to IRS

Form 433A: Equity in Asset Summary (for Currently not collectible and Installment Agreements)

As of date: 4/30/2024		(Complete Form 433A for detail of each asset category)		Net Equity in Assets (FMV less encumbrances)	
433A- Line #	Asset category	Summary of amounts for:	FMV	Less: Encumbrances	Equity
Personal Assets					
12	Cash/Cash Equivalents	Cash			
13c		Bank accounts: checking/personal	\$ 3,321	\$	3,321
14a and 14b		Investments			
14c and 14d		Virtual Currency			
16g		Cash value of life insurance			
17c	Real Property	All property: home and other	\$ 475,000	\$ 312,000	\$ 163,000
18c	Personal Vehicles	All cars/boats/RVs/trailers, etc.	\$ 9,000	\$ 8,212	\$ 788
19c	Personal assets	All furniture/personal effects/etc.	\$ 14,100	\$ 16,200	\$ (2,100)
Totals- Personal Assets				\$	165,009
Business Assets					
63	Cash				
64c	Cash in banks				
65f	Accounts/notes receivable				
66c	Business assets	All tools/machinery/equipment/etc.			
Totals- Business Assets					

MDI Summary: Average monthly income

#2: Average income:

- Use last 3 months (no bonuses)
- Attach paystubs to ATP IA application
- Ave: \$11,900 a month

MDI Computation (ability to pay determination for IA/CNC/OIC qualification/OIC offer amount)			
Form 433A - Line #	Form 433A-OIC - Line #	Average Actual	MDI- FINAL
		AVERAGE MONTHLY INCOME	
		Household Income: cash basis	
		Gross Wages 1:	5400
		Gross Wages 2:	6500
		Gross Wages 3:	
		Gross Wages 4:	
		Self-employment net income 1:	
		Self-employment net income 2:	
		Net rental income	
		Distributions (K-1, IRA, etc.)	
		Proceeds from sale of investments	
		Interest and dividend income	
		Pension income	
		Social security income	
		Child support received	
		Alimony received	
		Employer allowances	
		Other income:	
		Other income:	
		Total Income	\$ 11,900
		Box D	

Explanation of averaging time period that is indicative of future income/expenses

Averaging time period

Time period rationale

5400 From paystubs- last three months

6500 From paystubs- last three months

MDI Summary: Average expenses

#3: Average allowable household expenses:

- Food, clothing, misc.: standard taken
- Housing/utilities: limited by IRS Collection Standards to \$3,376
- Transportation: standards applied to both cars

Form 433A: Form 433A-OIC: AVERAGE MONTHLY HOUSEHOLD EXPENSES		Explanation of averaging time period that is indicative of future income/expenses	
Line #	Line #	Averaging time period	Time period rationale
Household expenses paid: cash basis			
<i>* denotes standard applies</i>			
Food, clothing, and other expenses*			
	Average Actual	Standard Allowed	IRS ATP- FINAL
	1143	1143	1143
	82	82	82
	300	300	300
	97	97	97
	405	405	405
	TOOLFCM		
	2027	2027	2027
	Yes		
Housing and utilities:**			
	Average Actual	Standard Allowed	IRS ATP- FINAL
	\$ 3,411	\$ 3,411	\$ 3,411
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ 425	\$ 425	\$ 425
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ 200	\$ 200	\$ 200
	\$ -	\$ -	\$ -
	\$ 60	\$ 60	\$ 60
	\$ 110	\$ 110	\$ 110
	Other: trash		
	\$ -	\$ -	\$ -
	Other:		
	\$ -	\$ -	\$ -
	TOTAL HOUSING/UTILITIES		
	4206	3376	3376
	Limited by standard		
Transportation Expenses:			
	Average Actual	Standard Allowed	IRS ATP- FINAL
	639	619	619
	498	619	498
	260	260	260
	260	260	260
	Public transportation*		
	1657	1758	1637
	TOTAL TRANSPORTATION		
	n/a		

MDI Summary: expenses limited by Standards: MDI= \$1,154 See supporting sheets in #4.

*Taxpayer's final MDI
for ATP IA is \$1,154*

[illegible]

#4: Actual Income/Expenses Analysis: Past 3 and 12 months

MDI Analysis Worksheet (for determining ability to pay for installment agreements, CNC, and OIC)

MDI Analysis Worksheet (for determining ability to pay for installment agreements, CNC, and OIC-DATC)

Primary Taxpayer Name: JONES

in family: 4

State/Country/Region located: Texas/Travis/South

Ages in family: 51,44,14,10

Household Income and Expense Analysis for Ability to Pay Calculation

	Past Three Months												Past 12 months	Average Analysis: Actual Inc./ Expenses	
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total	Past 3 months	Past 12 months
AVERAGE MONTHLY INCOME	5400	5400	5400	5400	5400	5400	5400	5400	5400	5400	5400	5400	64800	5,400	5,400
Household Income: cash basis	6500	6500	6500	6500	6500	6500	6500	6500	6500	6500	6500	6500	78000	6,500	6,500
Gross Wages 1:													0	-	-
Gross Wages 2:													0	-	-
Gross Wages 3:													0	-	-
Gross Wages 4:													0	-	-
Self-employment net income 1:													0	-	-
Self-employment net income 2:													0	-	-
Net rental income													0	-	-
Distributions (K-1, IRA, etc.)													0	-	-
Proceeds from sale of investments													0	-	-
Interest and dividend income													0	-	-
Pension income													0	-	-
Social security income													0	-	-
Child support received													0	-	-
Alimony received													0	-	-
Employer allowances													0	-	-
Other income:													0	-	-
Other income:													0	-	-
Other income:													0	-	-
Total Income	11900	11900	11900	11900	11900	11900	11900	11900	11900	11900	11900	11900	142800	11,900	11,900

#4: Detailed analysis of income (last 3 and 12 months):

- Average income is \$11,900

#4: Detailed analysis of income (last 3 and 12 months):

- Average income is \$11,900

Actual Income/Expenses Analysis: Past 3 and 12 months

#4: Detailed analysis of expenses (last 3 and 12 months):

- Actual expenses analyzed
 - Food, Clothing, Misc.
 - Housing and utilities
 - Transportation
- Standards taken for Food/Clothing
- Standards limit housing expenses

AVERAGE MONTHLY HOUSEHOLD EXPENSES															
* denotes standard/belowwater supplies															
Household expenses paid: cash basis															
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Past Three Months			Past 12 months	Average Analysis: Actual Inc./ Expenses	
										Month 10	Month 11	Month 12	Total	Past 3 months	Past 12 months
Food, clothing, and other expenses*															
Food	1143	1143	1143	1143	1143	1143	1143	1143	1143	1143	1143	1143	13716	\$ 1,143	\$ 1,143
Housekeeping supplies	82	82	82	82	82	82	82	82	82	82	82	82	984	\$ 82	\$ 82
Apparel and services	300	300	300	300	300	300	300	300	300	300	300	300	3600	\$ 300	\$ 300
Personal care products and services	97	97	97	97	97	97	97	97	97	97	97	97	1164	\$ 97	\$ 97
Miscellaneous	405	405	405	405	405	405	405	405	405	405	405	405	4860	\$ 405	\$ 405
Housing and utilities:*															
Mortgage/rent	3411	3411	3411	3411	3411	3411	3411	3411	3411	3411	3411	3411	40932	\$ 3,411	\$ 3,411
HOA dues													0	\$ -	\$ -
Taxes													0	\$ -	\$ -
Insurance													0	\$ -	\$ -
Electric	300	325	350	450	500	500	550	550	275	425	425	425	5075	\$ 425	\$ 423
Gas/heating oil													0	\$ -	\$ -
Home phone													0	\$ -	\$ -
Cell phone	180	180	180	180	180	180	180	180	180	200	200	200	2220	\$ 200	\$ 185
Water/trash													0	\$ -	\$ -
Repairs/maintenance			180	180	180	180	180	180	180	180			1440	\$ 60	\$ 120
Internet/cable	110	110	110	110	110	110	110	110	110	110	110	110	1320	\$ 110	\$ 110
Other:													0	\$ -	\$ -
Transportation Expenses:															
Ownership: Car payment-car 1*	639	639	639	639	639	639	639	639	639	639	639	639	7668	\$ 639	\$ 639
Ownership: Car payment-car 2*	498	498	498	498	498	498	498	498	498	498	498	498	5976	\$ 498	\$ 498
Operating costs: Car 1*	260	260	260	260	260	260	260	260	260	260	260	260	3120	\$ 260	\$ 260
Operating costs: Car 2*	260	260	260	260	260	260	260	260	260	260	260	260	3120	\$ 260	\$ 260
Public transportation*													0	\$ -	\$ -

Actual Income/Expenses Analysis: Past 3 and 12 months

#4: Detailed analysis of expenses (last 3 and 12 months) continued:

- Actual expenses analyzed
- Out-of-pocket medical (std. taken)
- Other expenses

	Past Three Months												Average Analysis-Actual Inc./ Expenses	
	150	150	150	150	150	150	150	150	150	150	150	150	Past 12 months	
Out-of-pocket medical expenses*														
Medical services, including doctors													18,000	\$ 150 \$ 150
Prescriptions													0	\$ - \$ -
Medical supplies													0	\$ - \$ -
Other													0	\$ - \$ -
Other Expenses:														
Health insurance	580	580	580	580	580	580	580	580	580	580	580	580	6,960	\$ 580 \$ 580
Term life insurance	94	94	94	94	94	94	94	94	94	94	94	94	1,128	\$ 94 \$ 94
Taxes paid:														
Federal taxes paid	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	22,800	\$ 1,900 \$ 1,900
FICA/Medicare taxes paid	834	834	834	834	834	834	834	834	834	834	834	834	10,008	\$ 834 \$ 834
State/local taxes paid													0	\$ - \$ -
Mandatory retirement contributions													0	\$ - \$ -
Other Expenses:														
Accounting/legal fees													0	\$ - \$ -
Charitable contributions													0	\$ - \$ -
Child/dependent care	800	800	800	800	800	800	800	800	800	800	800	800	9,600	\$ 800 \$ 800
Court ordered payments (alimony, child support, etc.)													0	\$ - \$ -
Education													0	\$ - \$ -
Secured debt payments													0	\$ - \$ -
Unsecured debt payments													0	\$ - \$ -
Credit card debt payments													0	\$ - \$ -
Work deductions	600	600	600	600	600	600	600	600	600	600	600	600	7,200	\$ 600 \$ 600
Student loan payments													0	\$ - \$ -
Repayment of loans used to pay federal tax debt													0	\$ - \$ -
Delinquent state and local tax payments													0	\$ - \$ -
Veterinary expenses													0	\$ - \$ -
Voluntary retirement contributions													0	\$ - \$ -
Other expenses: (list)														
Other:													0	\$ - \$ -
Other:													0	\$ - \$ -
Other:													0	\$ - \$ -
Other:													0	\$ - \$ -
Other:													0	\$ - \$ -
Other:													0	\$ - \$ -
Total Household expenses:	\$ 12,643	\$ 12,668	\$ 12,873	\$ 12,973	\$ 13,023	\$ 13,023	\$ 13,073	\$ 13,073	\$ 12,798	\$ 12,968	\$ 12,788	\$ 12,848	\$ 154,891	\$ 12,848 \$ 12,891
Monthly Disposable Income	\$ (743)	\$ (768)	\$ (973)	\$ (1,073)	\$ (1,123)	\$ (1,123)	\$ (1,173)	\$ (1,173)	\$ (898)	\$ (1,068)	\$ (888)	\$ (848)	\$ (11,891)	\$ (848) \$ (991)

#4: Actual Income/Expenses Analysis: Past 3 and 12 months

#4: Detailed analysis of actual expenses (last 3 and 12 months) continued: MDI Actual

- Actual expenses show taxpayer does not have ability to pay each month: MDI is negative for last 3 months and last 12 months
- Can use 3 months of all income and expenses, except those with seasonality. Lawn care and electricity are seasonal - can use 12-month average.
- Taxpayer does not qualify for currently not collectible status – cannot use actual expenses
- Taxpayer will be limited to IRS Collection Financial Standards
- MDI will be \$1,154 when applying collection standards
 - Housing/Utilities exceed standards by \$830
 - Transportation expenses exceed standards by \$20
 - Minimum credit card payments of \$600 are not allowed
 - Out-of-pocket medical expenses will be increased by \$182 to the standard allowed
- See MDI Summary at #2 and #3

Household Income and Expense Analysis for Ability to Pay Calculation

[illegible]

#5: Form 433F: Collection Information Statement

Form 433-F (February 2019)	Department of the Treasury - Internal Revenue Service <h2 style="margin: 0;">Collection Information Statement</h2>					
Name(s) and Address Geoff Jones Tiffany Jones 123 Anywhere St, Austin, TX 78652		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 Home: ###-###-#### Work: ###-###-#### Cell: ###-###-####		Spouse's telephone numbers Home: ###-###-#### Work: ###-###-#### Cell: ###-###-####		
County of Residence Travis						
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 <u>4</u> 65 and Over <u> </u>						
If you or your spouse are self employed or have self employment income, provide the following information:						
Name of Business	Business EIN	Type of Business	Number of Employees (not counting owner)			
n/a						
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		
ABC Bank	#####	checking	3,121	<input type="checkbox"/>		
BCD Bank	#####	Savings	200	<input type="checkbox"/>		
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		
none				<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)		
none						
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	
123 Anywhere St Austin, TX 78652 <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Other	3,411	Year Purchased 2011	Purchase Price 350,000	475,000	312,000	163,000
		Year Refinanced	Refinance Amount			
		Year Purchased	Purchase Price			
		Year Refinanced	Refinance Amount			
<input type="checkbox"/> Primary Residence <input type="checkbox"/> Other						
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. If applicable, include business assets such as tools, equipment, inventory, etc. (Use additional sheets if necessary.)						
Description	Monthly Payment	Year Purchased	Final Payment (mo/yr)	Current Value	Balance Owed	Equity
2019 Acura	639	2017	3 / 27	9,000	8,212	788
2020 Toyota	498	2018	3 / 28	14,100	16,200	-2,100
D. CREDIT CARDS (Visa, MasterCard, American Express, Department Stores, etc.)						
Type	Credit Limit	Balance Owed	Minimum Monthly Payment			
Visa #####	10,000	10,000	150			
Visa #####	33,000	32,775	450			
TURN PAGE TO CONTINUE						

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#5: Form 433F: Collection Information Statement

Taxpayer applies standards to each expense. (Note: the taxpayer can leave the “IRS allowed” sections blank and allow the IRS to complete the limitations)

Note: taxpayer is in excess of housing/utility standard and will be limited to total housing standard of \$3,376 (mortgage and housing/utilities)

Page 2 of 4

E. BUSINESS INFORMATION Complete E1 for Accounts Receivable owed to you or your business. (Use additional sheets if necessary.) Complete E2 if you or your business accepts credit card payments. Include virtual currency wallet, exchange or digital currency exchange.

E1. Accounts Receivable owed to you or your business

Name	Address	Amount Owed
n/a		
List total amount owed from additional sheets		
Total amount of accounts receivable available to pay to IRS now		

E2. Name of individual or business on account

Credit Card (Visa, MasterCard, etc.)	Issuing Bank Name and Address	Merchant Account Number
n/a		

F. 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 this section.)

<p>Your current Employer (name and address) Blockbuster Tax Service 321 Nowhere St Austin TX 78708</p> <p>How often are you paid (check one) <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input checked="" type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly </p> <p>Gross per pay period <u>2,700</u></p> <p>Taxes per pay period (Fed) <u>400</u> (State) _____ (Local) _____</p> <p>How long at current employer <u>2</u> years</p>	<p>Spouse's current Employer (name and address) Agile Outsourcing 456 Zippy Lane Austin TX 78704</p> <p>How often are you paid (check one) <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input checked="" type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly </p> <p>Gross per pay period <u>3,250</u></p> <p>Taxes per pay period (Fed) <u>550</u> (State) _____ (Local) _____</p> <p>How long at current employer <u>1</u> year</p>
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G. NON-WAGE HOUSEHOLD INCOME List monthly amounts. For Self-Employment and Rental Income, list the monthly amount received after expenses or taxes and attach a copy of your current year profit and loss statement.

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

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

	Actual Monthly Expenses	IRS Allowed
1. Food / Personal Care See instructions. If you do not spend more than the standard allowable amount for your family size, fill in the Total amount only.		
Food	1,143	1,143
Housekeeping Supplies	82	82
Clothing and Clothing Services	300	300
Personal Care Products & Services	97	97
Miscellaneous	405	405
Total	2,027	2,027
2. Transportation		
Gas / Insurance / Licenses / Parking / Maintenance etc.	520	520
Public Transportation		
Total	520	520
3. Housing & Utilities		
Rent		
Electric, Oil/Gas, Water/Trash	425	425
Telephone/Cell/Cable/Internet	310	310
Real Estate Taxes and Insurance (if not included in B above)		
Maintenance and Repairs	60	60
Total	795	795
4. Medical		
Health Insurance	580	580
Out of Pocket Health Care Expenses	150	332
Total	730	912
5. Other		
Child / Dependent Care	800	800
Estimated Tax Payments		
Term Life Insurance	94	94
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)		
Other (specify)		
Total	894	894

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

Your signature	Spouse's signature	Date
/s/	/s/	4/30/2024

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#6: Form 433F: Collection Information Statement Attached documentation

Attachment to Form 433

Form 433 submission date: 4/30/2024

Taxpayer	Name(s)	SSN:
Primary	Geoff JONES	###-##-####
Spouse	Tiffany JONES	###-##-####

List of Documents Attached

#	Document	Explanation
1	Financial account statements: past three months	Last 3 months <ul style="list-style-type: none"> ABC Bank (checking) BCD Bank (savings)
2	Paystubs: last statement with YTD totals	Last month paystubs for both primary and spouse attached with YTD totals Shows income and Federal income taxes paid
3	Mortgage payment: last three months	Mortgage statement showing last three months payments Bank statement showing payments made for last three months (utility and other housing costs available if needed)
4	Childcare expenses: last three months	Day care provider invoices attached Checks showing payment made for last three months
5	Term life insurance: last three months	Term life invoices attached Checks showing payment made for last three months Policy attached
6	Health Insurance: last three months	See paystubs for amount paid bi-monthly
7	Car payments: last three months	Car payment (Toyota and Ford) invoices attached for past three months; check showing proof of payment attached for past three months
8	Loan denial letter for refinance/access equity in home	Two denial letters from two mortgage companies to refinance and/or access equity via line of credit. Denied due to poor credit rating. <ul style="list-style-type: none"> ABC Bank XYZ Finance Co.

#7: Form 9465: Installment Agreement Request

Form 9465 (Rev. September 2020) Department of the Treasury Internal Revenue Service	Installment Agreement Request ▶ Go to www.irs.gov/Form9465 for instructions and the latest information. ▶ If you are filing this form with your tax return, attach it to the front of the return. ▶ See separate instructions.	OMB No. 1545-0074
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Tip: If you owe \$50,000 or less, you may be able to avoid filing Form 9465 and establish an installment agreement online, even if you haven't yet received a tax bill. Go to www.irs.gov/OPA to apply for an Online Payment Agreement. If you establish your installment agreement using the Online Payment Agreement application, the user fee that you pay will be lower than it would be with Form 9465.

Part I Installment Agreement Request

This request is for Form(s) (for example, Form 1040 or Form 941) ▶ **Form 1040**

Enter tax year(s) or period(s) involved (for example, 2018 and 2019, or January 1, 2019, to June 30, 2019) ▶ **2020, 2021**

1a Your first name and initial	Last name	Your social security number
Geoff	Jones	###-##-####
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Tiffany	Jones	###-##-####
Current address (number and street). If you have a P.O. box and no home delivery, enter your box number.		Apt. number
123 Anywhere St		
City, town or post office, state, and ZIP code. If a foreign address, also complete the spaces below (see instructions).		
Austin, TX 78652		
Foreign country name		Foreign province/state/county
		Foreign postal code

1b If this address is new since you filed your last tax return, check here ☐

2 Name of your business (must no longer be operating) _____ Employer identification number (EIN) _____

3 ###-###-####	9-5PM	4 ###-###-####	9-5PM
Your home phone number	Best time for us to call	Your work phone number	Ext.
			Best time for us to call

5 Enter the total amount you owe as shown on your tax return(s) (or notice(s))	5 160000
6 If you have any additional balances due that aren't reported on line 5, enter the amount here (even if the amounts are included in an existing installment agreement)	6 0
7 Add lines 5 and 6 and enter the result	7 160000
8 Enter the amount of any payment you're making with this request. See instructions	8 0
9 Amount owed. Subtract line 8 from line 7 and enter the result	9 160000
10 Divide the amount on line 9 by 72.0 and enter the result	10 2222
11a Enter the amount you can pay each month. Make your payment as large as possible to limit interest and penalty charges, as 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 11a, a payment will be determined for you by dividing the balance due on line 9 by 72 months	11a \$ 1154
b If the amount on line 11a is less than the amount on line 10 and you're able to increase your payment to an amount that is equal to or greater than the amount on line 10, enter your revised monthly payment	11b \$
• If you can't increase your payment on line 11b to more than or equal to the amount shown on line 10, check the box. Also, complete and attach Form 433-F, Collection Information Statement <input checked="" type="checkbox"/> • If the amount on line 11a (or 11b, if applicable) is more than or equal to the amount on line 10 and the amount you owe is over \$25,000 but not more than \$50,000, then you don't have to complete Form 433-F. However, if you don't complete Form 433-F, then you must complete either line 13 or 14. • If the amount on line 9 is greater than \$50,000, complete and attach Form 433-F.	
12 Enter the date you want to make your payment each month. Don't enter a date later than the 28th	12 28th
13 If you want to make your payments by direct debit from your checking account, see the instructions and fill in lines 13a and 13b. This is the most convenient way to make your payments and it will ensure that they are made on time.	
▶ a Routing number ###-###-#### ▶ b Account number ###-###-#### 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 Low-income taxpayers only. If you're unable to make electronic payments through a debit instrument by providing your banking information on lines 13a and 13b, check this box and your user fee will be reimbursed upon completion of your installment agreement. See instructions <input type="checkbox"/>	
14 If you want to make payments by payroll deduction, check this box and attach a completed Form 2159 <input type="checkbox"/>	

By signing and submitting this form, I authorize the IRS to contact third parties and to disclose my tax information to third parties in order to process this request and administer the agreement over its duration. I also agree to the terms of this agreement, as provided in the instructions, if it's approved by the IRS.

Your signature	Date	Spouse's signature. If a joint return, both must sign.	Date
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For Privacy Act and Paperwork Reduction Act Notice, see instructions. Cat. No. 14842Y Form **9465** (Rev. 9-2020)