



Department of the Treasury
Internal Revenue Service

	SB
Notice	CP521
Tax year	2018
Notice date	January 13, 2021
Taxpayer ID number	
To contact us	
Your Caller ID	
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Your installment agreement

Monthly payment due: \$

Thank you for your last payment of \$,
received on November 2, 2020.

Your monthly payment of \$ must be
received by January 27, 2021. If you can't pay
your monthly bill by this date, call us at
 to discuss your situation.

Payment Information

Last payment amount	
Last payment received	November 2, 2020
Amount you owe	
Payment due date	January 27, 2021
Minimum payment due	

What you need to do immediately

- Your payment of \$ must be received by January 27, 2021, or you may default on your agreement. If you default, you may have to pay a user fee to reinstate it.
- Pay online or mail a check or money order with the attached payment stub. **You can pay online now at www.irs.gov/payments.**

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Payment

- Make your check or money order payable to the United States Treasury.
- Write your taxpayer identification number (), the tax year (2018), and the form number (1040) on your payment and any correspondence.

**Monthly payment due, to be received by
January 27, 2021**

INTERNAL REVENUE SERVICE

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Payment options

Pay online, by phone, or with a mobile device. Visit [IRS.gov/payments](https://www.irs.gov/payments) or the IRS2Go mobile app for all IRS payment options.

If you plan to mail a payment, consider the electronic options at [IRS.gov/payments](https://www.irs.gov/payments) first. It's free to pay from a bank account (Direct Pay) or the Electronic Federal Tax Payment System (EFTPS). You can also schedule payments and receive email notifications.

If you pay by check, money order, or cashier's check, make sure it's payable to the U.S. Treasury.

Can't pay it all now?

- Apply for a payment plan (installment agreement) at [IRS.gov/OPA](https://www.irs.gov/OPA)
- Consider an offer in compromise at [IRS.gov/OIC](https://www.irs.gov/OIC)
- Request a temporary collection delay at [IRS.gov/tempcollectiondelay](https://www.irs.gov/tempcollectiondelay)

To view the amount you owe and your payment history visit [IRS.gov/account](https://www.irs.gov/account).

If we don't hear from you

If we don't receive your payment of [REDACTED] by January 27, 2021, you may default on your installment agreement. If you default, you may have to pay a user fee to reinstate it.

[REDACTED]

Installment agreement summary

Tax year	Form	Amount you owe	Failure-to-pay penalty to date	Interest charges to date
2018	1040			

Remaining balance

\$

The penalty and interest charges shown above represent the total amounts charged since your liability became due. To determine the amount of penalty and interest charged since your last reminder notice, compare the amounts in last month's reminder notice with the amounts shown above.

Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay

Description	Amount
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Total failure-to-pay

\$

We assess a 1/2% monthly penalty for not paying the tax you owe by the due date.

We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. This penalty applies even if you filed the return on time.

We charge the penalty for each month or part of a month the payment is late; however, the penalty can't be more than 25% in total.

- The due date for payment of the tax shown on a return generally is the return due date, without regard to extensions.
- The due date for paying increases in tax is within 21 days of the date of our notice demanding payment (10 business days if the amount in the notice is \$100,000 or more).

If we issue a Notice of Intent to Levy and you don't pay the balance due within 10 days of the date of the notice, the penalty for paying late increases to 1% per month. If you receive a Notice of Intent to Levy, you will also receive information on how to appeal if you disagree with the action. We'll provide information about your appeal rights with the notice and you'll have the opportunity to appeal at that time.

For individuals who filed on time, the penalty decreases to 1/4% per month while an approved installment agreement with the IRS is in effect for payment of that tax.

For a detailed calculation of your penalty charges, call (Internal Revenue Code Section 6651)

Penalties—continued

Removal or reduction of penalties

We understand that circumstances — such as a serious illness or injury, a family member's death, or loss of financial records due to natural disaster — may make it difficult for you to meet your taxpayer responsibility in a timely manner. We can generally process your request for penalty removal or reduction quicker if you contact us at the number listed above with the following information:

- Identify which penalty charges you would like us to reconsider (e.g., 2016 late filing penalty).
- For each penalty charge, explain why you believe it should be reconsidered.

If you write us, include a signed statement and supporting documentation for penalty abatement request.

We'll review your request and let you know whether we accept your explanation as reasonable cause to reduce or remove the penalty charge(s).

Removal of penalties due to erroneous written advice from the IRS

If you were penalized based on written advice from the IRS, we will remove the penalty if you meet the following criteria:

- You wrote us asking for written advice on a specific issue
- You gave us adequate and accurate information
- You received written advice from us
- You reasonably relied on our written advice and were penalized based on that advice

To request removal of penalties based on erroneous written advice from us, submit a completed Claim for Refund and Request for Abatement (Form 843) to the address shown above. For a copy of the form, go to www.irs.gov or call 800-TAX-FORM (800-829-3676).

Interest charges

We are required by law to charge interest when you do not pay your liability on time. Generally, we calculate interest from the due date of your return (regardless of extensions) until you pay the amount you owe in full, including accrued interest and any penalty charges. Interest on some penalties accrues from the date we notify you of the penalty until it is paid in full. Interest on other penalties, such as failure to file a tax return, starts from the due date or extended due date of the return. Interest rates are variable and may change quarterly. (Internal Revenue Code Section 6601)

Description	Amount
Total interest	

The table below shows the rates used to calculate the interest on your unpaid amount due. For a detailed calculation of your interest, call

Tax interest rates

Period	Interest Rate
April 1, 2018 through December 31, 2018	5%
January 1, 2019 through June 30, 2019	6%
July 1, 2019 through June 30, 2020	5%
Beginning July 1, 2020	3%

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Money-saving tips

- Visit www.irs.gov/paymentplan. The Online Payment Agreement application will allow you to:
 - Submit your payment online
 - Change your due date
 - Get a payoff amount
 - Create an automated Direct Debit Installment Plan—it's easy and you'll never miss a payment. You'll save time, trees and postage.
- Pay a little more each month. This will help you finish paying sooner and will save you money in the long run.

Review the electronic payment options in this notice.

Additional information

- Visit www.irs.gov/cp521
- For tax forms, instructions, and publications, visit www.irs.gov/forms-pubs or call 800-TAX-FORM (800-829-3676).
- Paying online is convenient, secure, and ensures timely receipt of your payment. To pay your taxes online or for more information, go to www.irs.gov/payments.
- You can contact us by mail at the address at the top of the first page of this notice. Be sure to include your taxpayer identification number, the tax year, and the form number you are writing about.
- Keep this notice for your records.

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. For additional information, refer to the Taxpayer Bill of Rights at <http://taxpayeradvocate.irs.gov/about-tas/taxpayer-rights>. (Internal Revenue Code Section 7803(a)(3))

If you need assistance, please don't hesitate to contact us.