

Payments Nomenclature Survey

Page 1 – PRA Language

Paperwork Reduction Act Statement

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is **1545-2256**. This survey will take around 5 minutes to complete. All responses are confidential. If you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to:

**Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:T:SP
1111 Constitution Ave. NW
Washington, DC 20224**

Page 2 – General Questions (Static)

Help us improve the IRS.gov online experience! This survey should take between 5 and 10 minutes of your time.

Q1: After filing your return, have you ever owed additional money to the IRS?

Multiple choice:

- A. Yes
- B. No

Q2: Have you ever created an installment agreement or a payment plan directly with the IRS? [i.e., not primarily through a tax preparer]

Multiple choice:

- A. Yes
- B. No
- C. Not sure

Q3: Rank the following in order of what you would take into consideration first to last if you owed money to the IRS and needed to make a payment?

Options:

- A. When you can pay
- B. How much you will pay
- C. How you will pay (bank account, credit/debit card, check, etc.)
- D. The length of time it might take you to pay

Page 3 – Definition and Scenario Questions (Questions and response options randomized)

Q4A: What would you call a failure to pay a minimum monthly payment when it is due causing an installment agreement/plan to be terminated?

Q4B: Imagine you have a payment plan with the IRS but were unable to pay the minimum monthly payment. What term would you use to describe a failure to pay causing a termination?

[Open field text box]

Answer: defaulted plan

Q5A: What would you call a one-time fee that the IRS charges a taxpayer to create and process a payment plan?

Q5B: Imagine your owed taxes are substantially more than you can afford to pay the IRS so you decide to request a payment plan. In order to do so, you must pay a one-time fee to establish the plan. Which term best describes this type of fee?

Multiple choice:

- A. Set-up fee
- B. User fee
- C. Processing fee
- D. Payment fee
- E. Other [Please specify]

Q6A: How would you describe a fee that a credit card or debit card provider adds to your total amount owed as a charge for paying off an IRS balance using an alternative payment?

Q6B: Imagine you owed the IRS after filing taxes and want to make a payment using your credit card. You are charged an additional fee by the credit card provider for using an alternative payment. Which term best describes this type of fee?

Multiple choice:

- A. Processing fee
- B. Set-up fee
- C. Convenience fee
- D. Payment fee
- E. Other [Please specify]

Q7: In your own words, what does a partial payment mean?

[Open field text box]

Answer: [Open field text box]

Q8: Imagine you owe the IRS \$2,000. You are able to pay some of what you owe, approximately \$400, but not the total amount owed. Which term best describes this payment option?

Multiple choice:

- A. Partial payment
- B. Full payment
- C. Minimum payment
- D. Pay now
- E. Other [Please specify]

Q9A: What would you call the amount of interest that has accumulated as part of taxes owed but has not yet been paid to the IRS by the taxpayer?

Q9B: Imagine it is the day after Tax Day and your return shows that you owe additional taxes. On this date, interest will begin to accumulate until you pay off the balance in full. What term best describes this type of interest?

Multiple choice:

- A. Accrued interest
- B. Assessed interest
- C. Interest rate
- D. Penalty fee
- E. Other [Please specify]

Q10A: What would you call the percentage of unpaid taxes charged by the IRS from the due date of the return until the date that full payment has been collected?

Q10B: Imagine it is the day after Tax Day and your return shows that you owe additional taxes. A percentage charge is applied on your taxes owed until the date you fully pay off your total balance. What term best describes this percentage charge?

Multiple choice:

- A. Interest rate
- B. Interest fee
- C. Penalty fee
- D. User fee
- E. Other [Please specify]