

DEFERRED (INSTALLMENT) PAYMENT PLANS

If you are interested in a payment plan to pay your individual and/or business debt owed to the State of New Jersey Division of Taxation please read the guidelines outlined below. You must click on the button that states you have read the guidelines before you may proceed to the next page to complete the Deferred Payment Control Request Form.

Payment Plan Guidelines:

- All required tax returns must be filed up to date with the New Jersey Division of Taxation. An account with delinquencies (returns not filed) will be denied a payment plan until the missing returns are submitted.
- The length of a plan may be from 3 to 36 months. For plans of greater than 36 months, you must contact your assigned caseworker or the Deferred Payment Control Unit at (609) 292-0168 for approval. Interest will continue to accrue on the unpaid balance over the duration of the plan.
- A debt of \$500.00 or less may not be considered for a formal payment plan, unless you must pay the Division of Taxation a Homestead Rebate, Property Tax Reimbursement or SAVER Rebate (see the next bullet). Taxpayers should still submit payments to pay off their debt to the NJ Division of Taxation, Set-Off Program, PO Box 283, Trenton NJ 08695-0283. You may also pay using the Division's website, pay by phone (1-800-2PAYTAX) or with a credit card via www.officialpayments.com.
- If you owe the Division of Taxation for a Homestead Rebate, Property Tax Reimbursement or SAVER Rebate and need a payment plan to repay the Division, you must complete the Deferred Payment Request Form and submit it in per the guidelines and instructions.
- For tax debt under \$5,000.00, you can be approved if your plan is less then 37 months. However, if you default (failure to make timely payments or failure to remain current on your NJ filings) you will receive a Certified Notice and Demand for Payment letter and subsequently a Certificate of Debt (lien) will be filed against you*. If a Certificate of Debt is filed, you will incur a Cost of Collection Fee of 10% of the liability.
- For tax debt over \$5,000.00, you can be approved if your plan is less then 13 months, **however**, you* **will** receive a Certified Notice and Demand for Payment letter, warning that a Certificate of Debt will be filed if you default (failure to make timely payments or failure to remain current on your NJ filings) on the payment plan. If a Certificate of Debt is filed, you will incur a Cost of Collection Fee of 10% of the liability.
- For tax debt over \$5,000.00 and your plan is more than 12 months, a Certificate of Debt will be filed against you* in the NJ Superior Court and a 10% Cost of Collection Fee will be added to your debt.
- Even if you are on a payment plan, you will still be subject to all set-off programs utilized by the Division of Taxation until the debt is paid in full. These programs include the set off of any Federal or State refunds, SAVER and Homestead Rebates and any payments due your business for services rendered to the State of New Jersey and /or the Federal government.

* By "you" we mean the individual, business entity and/or any responsible persons or partners of the business.

I have read and understood the preceding guidelines, and accept the terms for a payment plan.