



## Need More Time? File An Extension And Do It Right

(NAPSA)—The IRS has good news for many Americans this year: You get more time. April 18 normally isn't a day taxpayers need to remember, but this year it is the filing deadline for individual tax returns due to the observance of Emancipation Day in the District of Columbia. Even though taxpayers get an extra few days to file this year, some may need more time to get the forms filed correctly.

Among the problems that could result from hurrying at the last minute to file a tax return are not claiming credits and deductions that could put more money in taxpayers' wallets, and making mistakes that result in an audit—which would take up more time and money.

Consider these extension and payment tips:

- **File even if full payment is not possible**—The penalty for failure to pay is 0.5 percent a month, whereas the penalty for failure to file a return or extension is 10 times as much (5 percent).

- **Apply for an automatic extension**—You can use H&R Block extension services at one of the company's offices or via At Home digital products, visit

[www.irs.gov](http://www.irs.gov) or call (800) 829-1040 for more information. Free extensions can be filed April 1 to 18 at participating H&R Block retail tax offices.

- **File now, pay later**—Taxpayers who file an extension have until Oct. 17 of this year to submit their completed tax returns. By paying at least 90 percent of what they owe by April 18, they can avoid the failure-to-pay penalty.

- **Request an installment agreement**—Taxpayers ready to file their returns but unable to pay the remaining balance due may consider seeking an IRS installment agreement.

- **Seek help**—Taxpayers who are confused or need help should consult a tax professional.

Taxpayers living out of the country or on military duty out of the country have two extra months to file their tax returns.

April 18 is also the last day to make a contribution to a traditional or Roth IRA, even for those who request an automatic extension to file.

For more information about applying for an automatic extension, visit [www.hrblock.com](http://www.hrblock.com) or call (800) HRBLOCK.