Jones Roth
CPAs & Business Advisors

FAQ / Common Mistakes

Before You Start

- Have a copy of your current return and a prior-year federal return (used to verify your identity with the IRS).
- Have your bank routing number (9 digits) and account number. Paying from a bank account is free for both the IRS and Oregon.
- Make the federal and Oregon payments separately — they are two different agencies and two different websites.
- Paying is not filing. Your return must still be filed separately, by you or your preparer.
- An extension of time to file is not an extension of time to pay. Pay by the original April due date to avoid interest and penalties. Oregon does not allow an extension of time to pay, even when the IRS grants an extension to file.

Common Mistakes to Avoid

- Selecting “Estimated Tax” / “Estimated Payment” instead of “Balance Due” / “Return Payment.” The money will be applied to the next year instead of the return you owe on.
- Choosing the wrong tax year.
- Using the second-listed spouse’s information on a joint return.
- A typo in the SSN, routing number, or account number.
- Banks with debit blocks: if your account blocks ACH debits, ask your bank to allow debits from the IRS and the Oregon Department of Revenue.
- Not saving the confirmation number — it is your proof of payment.