

**SEC. 830. DIRECT PAYMENT OF TAX REFUNDS TO  
INDIVIDUAL RETIREMENT PLANS.**

(a) **IN GENERAL.**—The Secretary of the Treasury (or the Secretary’s delegate) shall make available a form (or modify existing forms) for use by individuals to direct that a portion of any refund of overpayment of tax imposed by chapter 1 of the Internal Revenue Code of 1986 be paid directly to an individual retirement plan (as defined in section 7701(a)(37) of such Code) of such individual.

(b) **EFFECTIVE DATE.**—The form required by subsection (a) shall be made available for taxable years beginning after December 31, 2006.