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your income tax refund if you use direct deposit and you e-filed your return. However, it may take up to 21 days. This chart shows when to expect your refund.

Nov. 21, 2018

Once you file and the IRS accepts your return, it usually takes about 7-10 days to get your income tax refund if you use direct deposit and you e-filed your return. However, it may take up to 21 days.

So, what's the earliest a person can get their tax refund back? With all the talk about tax reform, many taxpayers are eager to get their refunds this year. Will income tax refunds be higher or lower? (See below.)

**Friday, Feb. 1, 2019 (maybe) — But more likely, Friday, Feb. 8.**

The “maybe” depends on several things:

1. The IRS usually starts accepting returns around the third week of January, but with major changes to tax law this year, and the tax forms, there is a very good chance the tax season will start a week or two later.
2. If the taxpayer has the Earned Income Tax Credit (EITC) or CTC (Child Tax Credit), refunds are not processed until late February to ensure that persons claiming those credits are qualified to.
3. Direct Deposit or paper check? Having your refund direct deposited can save as much as 10 days of processing and mailing time. And it's free.
4. E-file or paper file? Paper filers wait at least a month longer for their refunds.

## Tips to Get Your Refund Fast

1. In order to get your refund the fastest, you need to have W-2 forms from every

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~~With generally, only those with the simplest tax situations will have all of their~~

documents early enough to file in the first week or two of tax season.

5. Beware of tax refund “loans” or “advances.” In most cases, you can get your income tax refund in as little as 7-10 days if you use free direct deposit. Why pay \$100 or more for a week-long loan?

- Beware of tax businesses that promise refund amounts that just don't sound right. If they cheat to get you a bigger refund that is illegal, you are still responsible, and will owe back taxes and could face jail time.

When using a tax preparer, to be safe, look for one that is a CPA (Certified Public Accountant) or EA (Enrolled Agent) to do your taxes.

**Read below for a chart that shows when you can expect your income tax refund in 2019.**

The tax reform law officially kicked in on January 1, 2018, but the taxes you are filing now (by April 15, 2019) will be the first that most Americans see of the changes. To clarify: This is for Tax Year 2018, which are the tax forms that most Americans **will be filing by April 15, 2019** (for their income earned in 2018).

## **Will You Get a Bigger Income Tax Refund in 2019?**

Maybe, maybe not. For many, there may be no effect on their refund, particularly if they adjusted their tax withholding throughout the year. **The average worker was forecast to see \$1,000-\$2,000 per year in tax savings** (the higher amount for those with children). If you did not adjust the amount of taxes you have withheld from your paycheck, it could result in a larger refund. But for those who did make the adjustment, the result should have been about \$20-\$40 more per week in their

paycheck. Many factors affect your tax rate and refund, so not all working taxpayers

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Those with the Earned Income Tax Credit (EITC) or Child Tax Credit (CTC) are also likely to have their forms delayed, since the IRS pays special attention to these credits, which have been abused in past years.

This chart shows an estimated timeline for when a taxpayer is likely to receive their refund. If yours is delayed, use the “[Where's My Refund?](#)” tool on the IRS website – Or download the [IRS2Go app](#) to check your refund status.

## “When Can I Expect My 2019 Income Tax Refund?”

IRS Accepts Between These Dates	=====	Direct Deposit Sent (Or Check Mailed)	
1/21/19 – 1/25/19		Friday 2/1/19	*
1/28/19 – 2/1/19		Friday 2/8/19	*
2/4/19 – 2/8/19		Friday 2/15/19	**
2/11/19 – 2/15/19		Friday 2/22/19	**
2/18/19 – 2/22/19		Friday 3/1/19	
2/25/19 – 3/1/19		Friday 3/8/19	
3/4/19 – 3/8/19		Friday 3/23/19	***
3/11/19 – 3/15/19		Friday 3/30/19	
3/18/19 – 3/22/19		Friday 4/5/19	
3/25/19 – 3/29/19		Friday 4/12/19	

\* = IRS may delay tax filing season by one week.

\*\* = Returns with EITC or CTC may have refunds delayed until third week of February to verify credits.

\*\*\* = Filing during peak season can result in slightly longer waits.

4/1/19 – 4/5/19 ===== Friday

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5/6/19 – 5/10/19	Friday 5/24/19
5/13/19 – 5/17/19	Friday 5/31/19
5/20/19 – 5/24/19	Friday 6/7/19
5/27/19 – 5/31/19	Friday 6/14/19
6/3/19 – 6/7/19	Friday 6/21/19

**IMPORTANT:** If you file electronically (using an online tax program or preparer), the IRS will notify you of the actual date they “accepted” your return. This is often 1-3 days from the time you actually hit the “file” button, and it is this date that you need to use for the above chart.

Taxpayers who mail their income tax return can expect at least a 3-4 week delay at the front-end of the process, as the return has to be digitized before it can be processed.

## Be Safe – Hire a Professional

Taxpayers who use a professional, such as a CPA or EA, can ask that professional for the estimated date of their tax refund, and they can be more confident that their taxes have been properly (and legally) filed.

There are also [apps for Apple, Android and other devices](#) that help track refund status.

**Note:** The IRS will start processing most returns on January 29, but will not start processing returns with the Earned Income Tax Credit (EITC) or Additional Child

Tax Credit (ACTC) until mid-February 2018.

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whether they have requested a direct deposit of their refund, or a paper check. This is because during some time frames there is increased traffic, with more filers getting their forms in. The busiest time, and which can experience longer waits on refunds, is usually for those who file in April.

### What If I Can't File My Income Taxes By April 15?

If you realize you don't have all of the paperwork you need in order to file your taxes, you or your tax pro can easily file an extension form, **"Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return."** – This will give you until October 15 to file your tax return. You don't need any reason or excuse to receive this extension, and as the title states, it is automatically granted.

**However, if you owe taxes, it is still your obligation to pay those taxes by April 15,** even if you request an extension. A professional can assist with this. If you are due a refund, all you need to do is file the extension request by April 15. Any tax professional and most do-it-yourself tax program can perform this task.

Income Tax • IRS

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