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February, because of the changes to the tax laws this year, and because those with certain tax credits have to wait longer to protect against fraud.

Nov. 26, 2018



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

The quick answer is: Friday, Feb. 1, 2019 (maybe) — But more likely, Friday, Feb. 8 or 15...

The “maybe” depends on several things:

1. The IRS usually starts accepting returns around the third week of January, but

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Tips to Get Your Refund Fast

1. In order to get your refund the fastest, you need to have W-2 forms from every job you had during the calendar year of 2018, even if you only worked at some for a short time. Also, if you did any contract work or had any gambling winnings or miscellaneous income, you should have 1099 forms.
 2. You also need to have documents proving qualification for credits and deductions, such as your children's SSN numbers if claiming them; Form 1098 for student loan or mortgage interest, and other deductions or credits.
 3. File your taxes online or using a paid preparer as soon as you have all of your tax documents.
 4. In general, 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

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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 will realize the same results.

When Will You Get Your 2019 Income Tax Refund?

This is the question you probably came here for. First, with all of the major changes to the tax law, **the IRS is likely to delay the start of tax season.** In recent years, even comparably minor changes have resulted in about a week delay, so it would not be surprising to see tax season start in February instead of late January.

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 Get 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	

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*** = Filing during peak season can result in slightly longer wait times.

4/1/19 – 4/5/19	===== Friday 4/19/19
4/8/19 – 4/12/19	Friday 4/26/19
4/15/19 – 4/19/19	Friday 5/3/19
4/22/19 – 4/26/19	Friday 5/10/19
4/29/19 – 5/3/19	Friday 5/17/19
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

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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.

Other Notes:

In general, the IRS says that returns with refunds are processed and payments issued within 21 days. For paper filers, this can take much longer, however. The IRS and tax professionals strongly encourage electronic filing.

How quickly a taxpayer receives a refund also depends on when they file and 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

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