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PRODUCT & SERVICE GUIDE

When to Expect Your 2020 IRS Income Tax Refund

This chart shows an estimated timeline for when a taxpayer is likely to receive their refund, based on the information we have now, and using projections based on previous years. If your IRS income tax refund is delayed ...

Dec. 27, 2019



Happy New Year! Now, are you (like many Americans) starting to think about the upcoming tax season and when you'll get your IRS income tax refund?

The tax reform law that took effect in early 2018 will still have an effect on many Americans, with the tax returns they file from January through April 15, 2020 affecting their refunds.

Several factors can affect when a taxpayer may receive their return, including:

- When they file
- If the taxpayer is claiming certain credits
- Whether the return is e-filed or sent by mail
- Whether the taxpayer has existing debts to the federal government

The income tax season generally starts in late January, when the IRS officially starts accepting e-filed and mailed-in tax returns. However, in recent years, the start of tax season has been delayed until early February, due mostly to significant changes to the tax laws. Keep that in mind this year, since if Congress makes new tax laws in December, it will likely cause a delay at the IRS.

The IRS is also continuing to delay processing by 2-3 weeks of income tax returns with the **Earned Income Tax Credit (EITC)** or **Child Tax Credit (CTC)**, since these credits have often been the focus of misuse and abuse.

The below chart shows an estimated timeline for when a taxpayer is likely to receive their refund, based on the information we have now, and using projections based on previous years. If your IRS income tax refund is delayed, ask your tax professional, or simply use the **“Where’s My Refund?”** tool on the IRS website. Or download the **IRS2Go app** to check your refund status.

“When Will I Get My 2020 Income Tax Refund?”

IRS Accepts Between These Dates ===== > Direct Deposit Sent (Or Check Mailed)

1/20/20- 1/24/20 — > Friday 1/31/20 *

1/27/20- 1/31/20 — > Friday 2/7/20

2/3/20- 2/7/20 — > Friday 2/14/20 **

2/10/20- 2/14/20 — > Friday 2/21/20 **

2/17/20- 2/21/20 — > Friday 2/28/20

2/24/20- 2/28/20 — > Friday 3/6/20

3/2/20- 3/6/20 — > Friday 3/20/20 ***

3/9/20- 3/13/20 — > Friday 3/27/20

3/16/20- 3/20/20 — > Friday 4/3/20

3/23/20- 3/27/20 — > Friday 4/10/20

* = IRS may delay tax filing season by one week or more due to changes in tax law.

** = Returns with EITC or CTC may have refunds delayed until late February to verify credits.

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

3/29/20- 4/3/20 — > Friday 4/17/20

4/6/20- 4/10/20 — > Friday 4/24/20

4/13/20- 4/12/20 — > Friday 5/1/20

4/20/20- 4/24/20 — > Friday 5/8/20

4/27/20- 5/1/20 — > Friday 5/15/20

5/4/20- 5/8/20 — > Friday 5/22/20

5/11/20- 5/15/20 — > Friday 5/29/20

5/18/20- 5/22/20 — > Friday 6/5/20

5/25/20- 5/29/20 — > Friday 6/12/20

6/1/20- 6/5/20 — > Friday 6/19/20

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 a paper version 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 20, 2020, but will not start processing returns with the Earned Income Tax Credit (EITC) or Additional Child Tax Credit (ACTC) until mid-February 2020.

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.

What If You Can't File Your Income Taxes By April 15?

Taxpayers who don't have all of the paperwork needed in order to file their taxes 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 the taxpayer until October 15 to file their tax return. No reason or excuse is needed to receive this extension, and as the title states, it is automatically granted.

However, if a person will owe taxes, it is still their obligation to pay those taxes by April 15, even if they have requested an extension to file. A professional can assist with this. Those who are due a refund generally only need to file the extension request by April 15. Any tax professional and most do-it-yourself tax programs can perform this task.

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