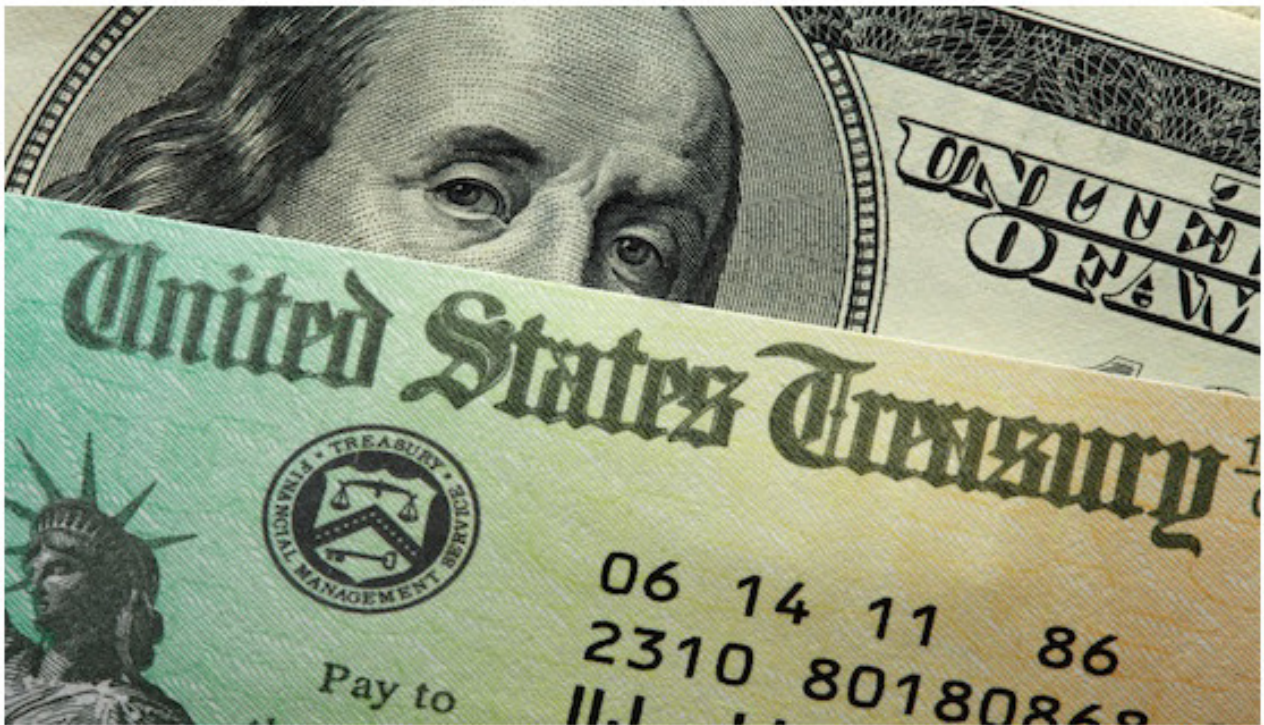


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early and you will get your refund earlier. IRS refund schedule.

Feb. 13, 2020



Updated: February 12, 2020 – 8:45 pm EST

Where's your income tax refund? The 2020 tax refund season is underway – the IRS started accepting 2019 income tax returns on Monday, January 27, 2020. While not exact, our chart below can help you predict when you will get yours, based on previous years and IRS policy.

The good news is, there's no reason to get a refund loan or similar services, which often include steep fees, since most taxpayers can get their 2020 income tax refund via direct deposit from the IRS in as little as 10-15 days if they file early.

The main factors that determine when a taxpayer may receive their return include:

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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.

The below dates are only an estimate. (The first date, “IRS Accepts Return,” does NOT mean the day you clicked the submit button or you went to your tax pro. It is usually 2-3 days after that.)

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

IRS Accepts Return By:	Direct Deposit Sent (Or Paper Check Mailed one week later):
Jan. 27, 2020	Feb. 7, 2020 (Feb. 14, 2020)
Feb. 3	Feb. 14 (Feb 21)
Feb. 10	Feb. 21 (Feb 28)
Feb. 18 (President’s Day is a holiday)	Feb. 28 (Mar. 6)
Feb. 24	Mar. 6 (Mar 13)
Mar. 2	Mar. 13 (Mar. 20)
Mar. 9	Mar. 20 (Mar. 27)
Mar. 16	Mar. 27 (Apr. 3)
Mar. 23	Apr. 3 (Apr. 10)

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

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Apr. 13	Apr. 24 (May 1)
Apr. 20	May 1 (May 8)
Apr. 27	May 8 (May 15)
May 4	May 15 (May 22)
May 11	May 22 (May 29)
May 18	May 29 (June 5)
May 25	June 5 (June 12)

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.

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

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IRS

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