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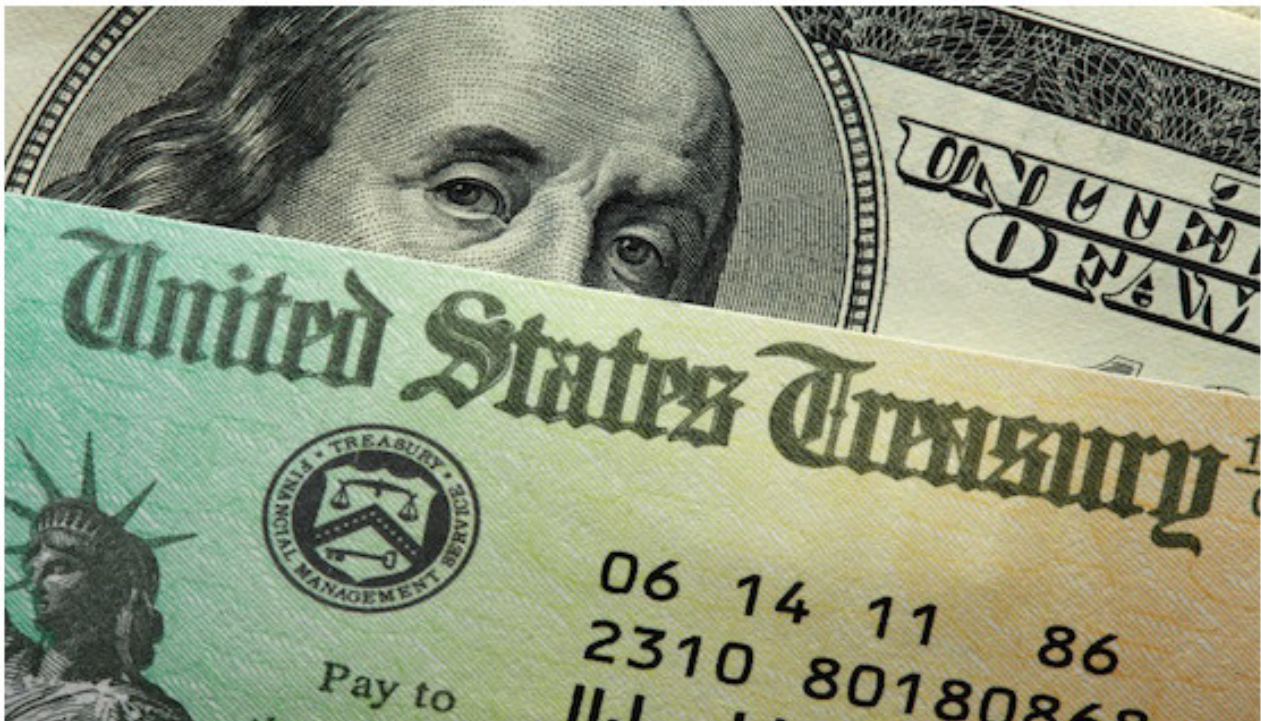
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COVID-19

Updated 2020 IRS Refund Schedule: Coronavirus Edition

A general guideline based on IRS information and data from previous years, to help taxpayers estimate when they might receive their refund. We've updated our calendar this year to show estimated refund dates for those who filed later than ...

Jul. 14, 2020



Updated: July 14, 2020 – 11:50 am EST

The novel coronavirus (Covid-19) threw a major wrench into the 2020 income tax filing season.

Due to the pandemic, which had many taxpayers and tax professionals temporarily out of work or working from home offices, and causing many government offices to close, the IRS delayed the income tax deadline from the traditional April 15 deadline to July 15. For any taxpayers who had not already filed, this extended deadline was automatically applied, with no paperwork necessary to receive the delay.

[Scroll down a little for the refund date chart.](#)

But that also means that, for the millions of Americans who waited to file their income tax returns, their tax refunds were also delayed.

Each year, CPA Practice Advisor publishes an estimated tax refund schedule: A general guideline based on IRS information and data from previous years, to help taxpayers estimate when they might receive their refund. We've updated our calendar this year to show estimated refund dates for those who filed later than the usual timeframe, due to the delay in the tax deadline caused by the coronavirus.

Most taxpayers can get their income tax refund via direct deposit from the IRS in as little as 10-15 days.

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

The IRS may add a 2-3 week delay to tax returns that claim the **Earned Income Tax Credit (EITC)** or **Child Tax Credit (CTC)**, since these credits are the most abused. The additional time allows the IRS to verify that taxpayers qualify for the credits. There may also be a delay if the taxpayer has debt to the government. Paper-based income tax returns that are mailed to the IRS can experience several additional weeks of delay, so taxpayers are urged to file with a professional tax preparer or to use tax software that e-files the return.

The below chart shows an estimated timeline for when a taxpayer is likely to receive their refund. 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):
June 1, 2020	June 12, 2020 (June 19, 2020)
June 8	June 19 (June 26)
June 15	June 26 (July 3)
June 22	July 3 (July 10)
June 29	July 10 (July 17)
July 6	July 17 (July 24)
July 13	July 24 (July 31)
July 20	July 31 (Aug. 7)
July 27	Aug. 7 (Aug. 14)
Aug. 3	Aug. 14 (Aug. 21)
Aug. 10	Aug. 21 (Aug. 28)
Aug. 17	Aug. 28 (Sep. 4)
Aug. 24	Sep. 4 (Sep. 11)

* [The 4th of July holiday fell on a Saturday in 2020, and so was observed by the IRS on July 3. This may have an effect on tax refund processing.]

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 July 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 July 15, 2020, even if they have requested an extension to file. A tax professional can assist with this. Those who are due a refund generally only need to file the extension request by July 15. Any tax professional and most do-it-yourself tax programs can perform this task.

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