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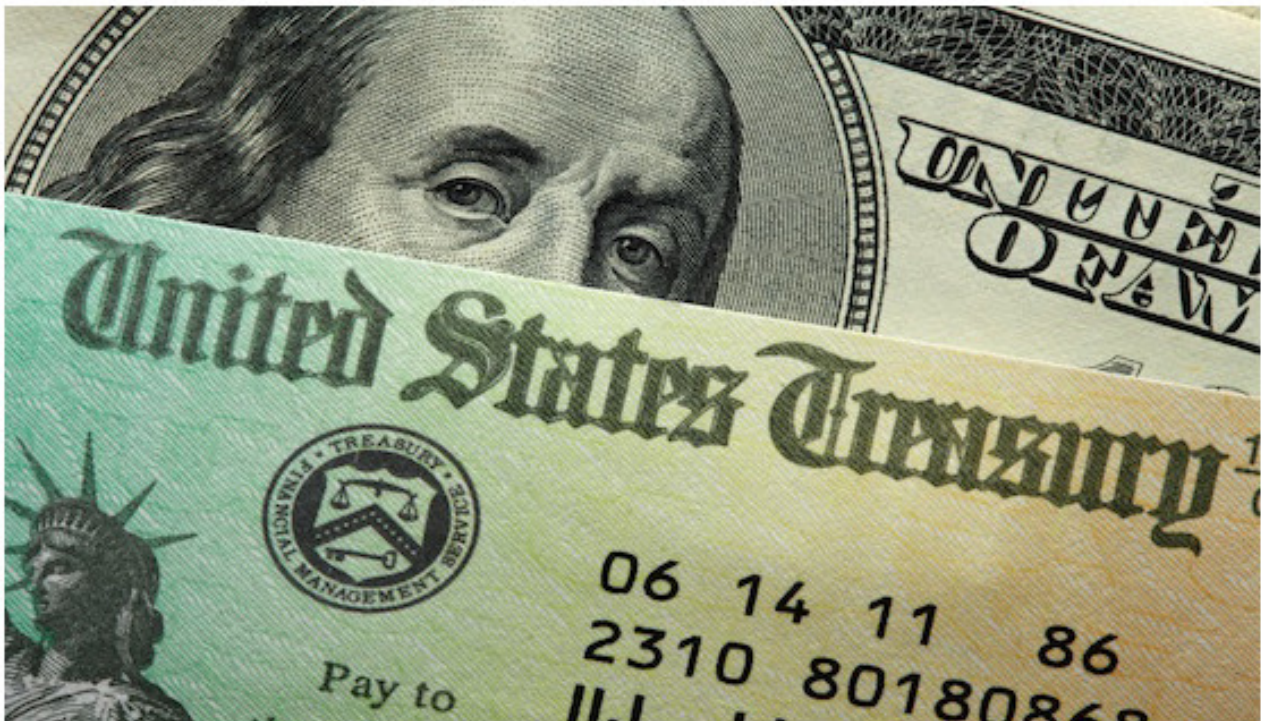
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COVID-19

Chart Shows Estimated 2021 Income Tax Refund Dates

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

Jan. 18, 2021



NOTE: The IRS has announced that the 2021 tax filing season will start on February 12, 2021.

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Although the 2020 tax season was significantly impacted by the Covid-19 pandemic, and the IRS extended the deadline past the usual April 15 date, there is no indication thus far that the IRS will delay the 2021 tax season (when taxpayers report their income from the previous year).

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 after you've filed, 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.

Most Americans who are expecting an income tax refund receive it by direct deposit in as little as 2 weeks, although it can take longer during the peak of the filing season, which starts in late March. So it's a good idea to e-file your tax return as soon as you have all of your tax documents (like your W2, 1099s, mortgage and student loan interest, and other items).

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

- How early they file
- If the taxpayer is claiming certain credits (especially EITC and CTC)
- Whether the return is e-filed or sent by mail
- Whether the taxpayer has existing debts to the federal government
- The Covid stimulus payments sent out in 2020 and 2021 **will not** affect your income tax refund.

Also worth noting: The IRS will delay processing by 2-3 weeks if an income tax return has the **Earned Income Tax Credit (EITC)** or **Child Tax Credit (CTC)**, since these credits are often misused. The additional time allows the IRS to verify that taxpayers qualify for the credits.

So, here's the chart you were looking for. If IRS changes tax season this year, we will update this chart.

IRS Accepts E-Filed Return By:	Direct Deposit Sent (Or Paper Check Mailed 1 week later):

IRS will start accepting income tax returns on Feb 12, 2021.	
Feb. 16	Feb. 26 (Mar. 5)*
Feb. 22	Mar. 5 (Mar 12)
Mar. 1	Mar. 12 (Mar. 19)
Mar. 8	Mar. 19 (Mar. 26)
Mar. 15	Mar. 26 (Apr. 2)
Mar. 22	Apr. 2 (Apr. 9)**

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

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

IRS Accepts Return By:	Direct Deposit Sent (Or Paper Check Mailed one week later)
Mar. 29, 2021	Apr. 9, 2021 (Apr. 16)**
Apr. 5	Apr. 16 (Apr. 23)**
Apr. 12	Apr. 23 (Apr. 30)**
Apr. 19	Apr. 30 (May 7)**
Apr. 26	May 7 (May 14)
May 3	May 14 (May 21)
May 10	May 21 (May 28)
May 17	May 28 (June 4)
May 24	June 4 (June 11)

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” or “submit” button, and it is this date that you need to use for the above chart.

Taxpayers who mail a paper version of 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 manually entered

into the IRS system 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.

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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