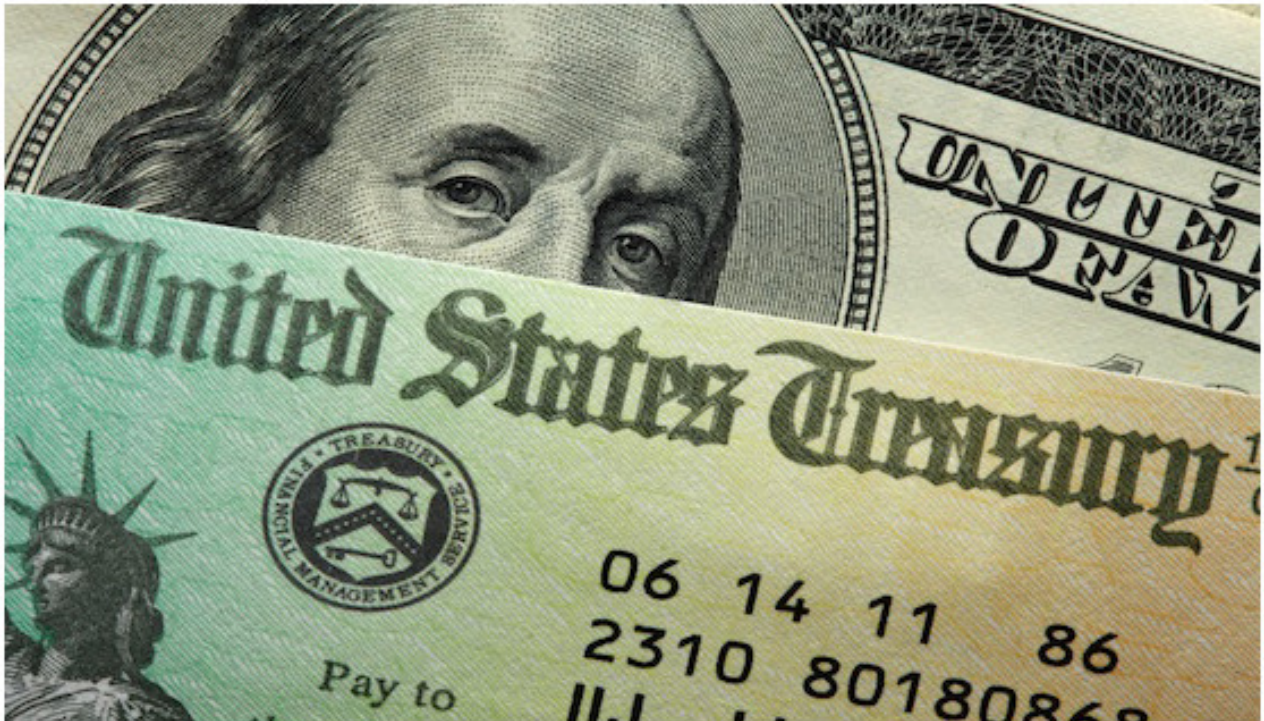


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their refund, based on the information we have now, and using projections based on previous years- and depending on when they file their return.

Jan. 18, 2021



*Updated: January 17, 2021: 6:53 pm ET*

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

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2020 has been a rough year. That's an understatement. But we are inching back to something more like normal, and that means that we still have to file our tax returns. Probably by April 15, 2021.

Although the 2020 tax season was significantly impacted by the Covid-19 pandemic,

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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 earlier in the year **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. And remember: This is an estimate of when to expect your refund. It is not exact, as all taxpayers have different returns and situations.

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.	

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\* = 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.

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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.

Income Tax • IRS

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