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accurate tax return electronically to help speed refunds.

Isaac M. O'Bannon • Feb. 22, 2022



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Will the 2022 tax filing season be normal? Covid-19 is still a concern, several stimulus tax laws are still be challenging for some filers, and new tax laws may have been enacted then that add more complexity.

[The estimated refund date chart is below if you just want to scroll down.]

But the income tax filing process is closer to normal than either 2020 or 2021 were, which both had extended filing deadlines due to closures of IRS offices, the tax

courts, and IRS and tax firm staff being new to remote working.

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Tax Credit or Child Tax Credit generally have their refunds delayed by about one month while the IRS confirms eligibility for these credits.

Although the last two tax filing seasons were significantly impacted by the Covid-19 pandemic, and the IRS extended both deadlines, the IRS did not extend the tax filing deadline for 2022.

The below chart shows an **estimated** timeline for when a taxpayer is likely to receive their refund, based on the information we have now; using projections based on previous years; and depending on when a person files their return. 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 2-3 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** negatively affect income tax refunds (however, some taxpayers who did not receive one, may be

determined to have been owed one, in which case they may be able to have it

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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 Jan. 24, 2022.	
Jan. 24, 2022	Jan. 31 (Feb. 11)*
Jan. 31, 2022	Feb. 11 (Feb. 18)**
Feb. 7	Feb. 18 (Feb. 25)**
Feb. 14	Feb. 25 (Mar. 4)**
Feb. 21	Mar. 4 (Mar. 11)**
Feb. 28	Mar. 11 (Mar 18)
Mar. 7	Mar. 18 (Mar. 25)
Mar. 14	Mar. 25 (Apr. 2)
Mar. 21	Apr. 1 (Apr. 9)
Mar. 28	Apr. 8 (Apr. 15)***

\* = IRS may delay start of tax season by a week or so.

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

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

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May 9	May 20 (May 27)
May 16	May 27 (June 4)
May 23	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 18?

Taxpayers who don't have all of the paperwork needed in order to file their taxes can

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perform this task.

### **Tax Refund Estimators:**

- <https://turbotax.intuit.com/tax-tools/calculators/taxcaster/>
- <https://www.taxact.com/tools/tax-calculator>

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