

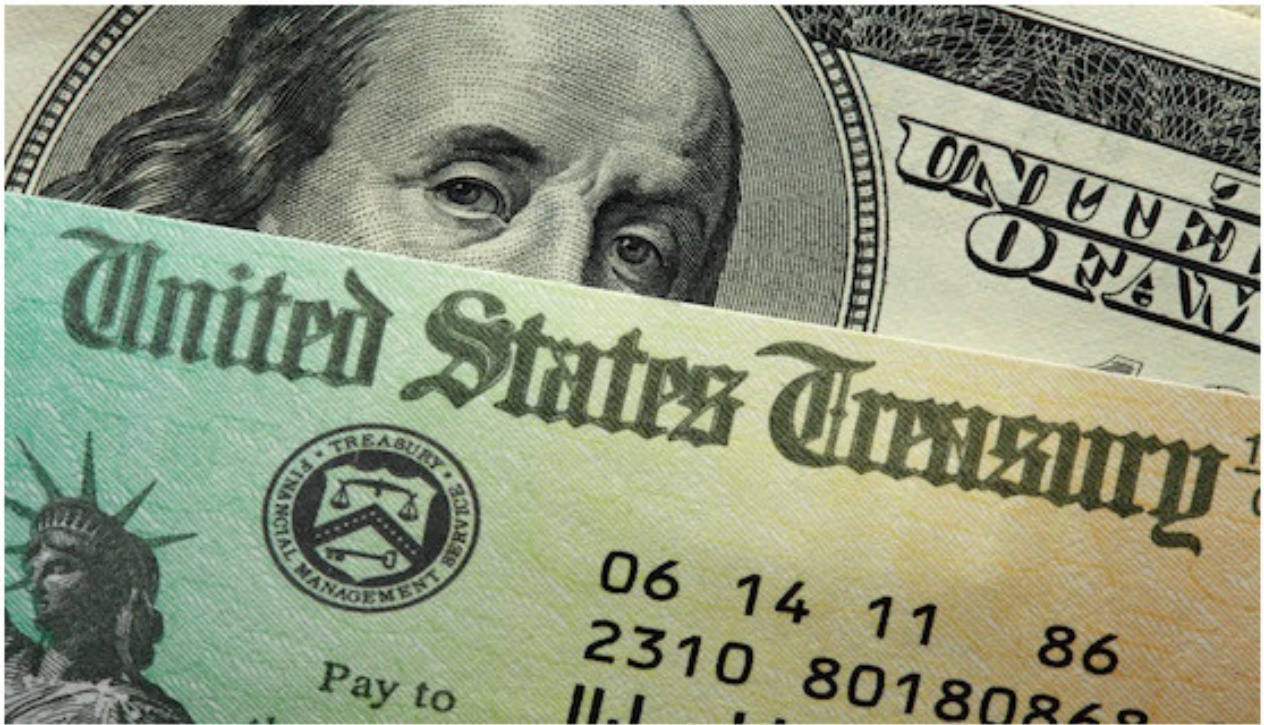
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Refund

Early tax filers who are due a refund can often see them as early as mid- or late February. Use this chart to see when you may be able to get refund.

Isaac M. O'Bannon • Jan. 30, 2023



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Let's talk about tax refunds... and when taxpayers might get theirs in 2023. This has been the top question we get for more than 10 years: "When will I get my tax refund?" The answer is never exact, but we are able to make some educated guesses based on a few factors.

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

If you've had major income changes this year, had a child, got married or divorced,

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businesses, as well as stimulus payments for most Americans. These were also sometimes given as a credit on a taxpayer's taxes, if they did not receive payment directly.

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

Most individual taxpayers won't have such issues for this tax season. For clarification, the weeks leading up to the **April 18, 2023**, deadline is when Americans file tax returns for income they received during the 2022 calendar year, or they can file an automatic extension, which gives them an additional six months to file.

The Tax Deadline is April 18, 2023?

Why is the 2023 tax deadline April 18 instead of April 15? Because April 15, the standard deadline, falls on a Saturday. When the deadline falls on a weekend, the IRS moves the deadline day to the next business day. However, that Monday, April 17, 2023, is Emancipation Day, a holiday recognized in Washington, D.C., where the IRS is headquartered.

April 17 is also Patriot's Day, a state holiday in Maine and Massachusetts. As a result of all of this, the deadline for filing federal income tax returns (generally Form 1040), will be Tuesday, April 18, 2023, and most states usually follow the same calendar for state income tax returns.

Depending on when a taxpayer files, they can often receive their tax refund payments (check or direct deposit) within only 2-3 weeks.

When Will the IRS Start Accepting 2023 Tax Returns and Issuing Refunds?

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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 is not expected to extend the tax filing deadline for 2023.

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- 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 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

Note: 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)**, which allows the IRS to verify that taxpayers qualify for the credits.

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

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IRS Accepts an E-Filed Return By:	Direct Deposit Sent (Or Paper Check Mailed 1 week later):
IRS will start accepting income tax returns on January 23, 2023.	
Jan. 23, 2023	Feb. 3 (Feb. 10)**
Jan. 30, 2023	Feb. 10 (Feb. 17)**
Feb. 6	Feb. 17 (Feb. 24)**
Feb. 13	Feb. 24 (Mar. 3)**
Feb. 20	Mar. 3 (Mar. 10)**
Feb. 27	Mar. 10 (Mar 17)
Mar. 6	Mar. 17 (Mar. 24)
Mar. 13	Mar. 24 (Apr. 1)
Mar. 20	Mar. 31 (April 7)
Mar. 27	Apr. 7 (Apr. 14)***

** = 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	Direct Deposit Sent (Or Paper Check Mailed one week
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By:

later)

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May 8	May 19 (May 26)
May 15	May 26 (June 3)
May 22	June 3 (June 10)

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 on the left side of 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, and often in as little as 10 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

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can perform this task.

Tax Refund Estimators:

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

Income Tax • Taxes

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