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accounts in as little as 10 days, so why pay to get your refund?

Isaac M. O'Bannon • Apr. 08, 2023



Updated: April 8, 2023: 7:41 pm ET.

It's almost March, and the 2023 tax filing season is well underway. If you haven't filed your tax return yet and are wondering how long it may take to get your refund when you do file, you're not the only one looking for the answer. In fact, for more than 10 years, the top question we receive has been: *"When will I get my tax refund?"* The answer is never exact, but we can give you a pretty good estimate 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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Keep in mind that **the tax deadline this year is April 18, 2023** (not April 15), and the weeks leading up to the deadline are when the IRS can get swamped by the highest number of tax returns. If you can't file your taxes by April 18, keep reading below about how you can file an automatic extension, which gives you an additional six months to file.

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

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 taxpayers file their returns, they can often receive their federal tax refund payment (check or direct deposit) within only 2-3 weeks.

The IRS Started Accepting Returns on January 23

The IRS has announced it will start accepting tax returns on January 23, 2023 (as we predicted as far back as October 2022). So, early tax filers who are due a refund

can often see the refund as early as mid- or late February. That’s without an

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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 to check the status of your refund. Or you can download the **IRS2Go app** to check your refund status. 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) as e-filing generally ensures a faster turnaround time.

Several factors can determine when a taxpayer might receive his or her tax refund, including:

- How early the return is filed
- 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

So, here’s the chart you were looking for. If the IRS announces any changes this spring, 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 tax returns and situations. Note that the first column is when the IRS “accepts” your return, which can be 2-3 days after when you submitted it electronically. Mailing in a paper return can result in a few weeks’ extra delay at the beginning of the process, since the IRS will need to enter it into their computer systems manually.

Estimated 2023 IRS Income Tax Return Chart

| IRS Accepts an E-Filed Return By: | Direct Deposit Sent (Or Paper Check Mailed 1 week later): |
|--|---|
| IRS started accepting returns on January 23, 2023. | |

| | |
|---------------|--------------------|
| Jan. 23, 2022 | Feb. 2 (Feb. 10)** |
|---------------|--------------------|

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| | |
|---------|---------------------|
| 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 By: | Direct Deposit Sent (Or Paper Check Mailed one week later) |
|---------------------------|---|
| Apr. 3, 2023 | Apr. 14 (Apr. 21)*** |
| Apr. 10 | Apr. 21 (Apr. 28)*** |
| Apr. 17 | Apr. 28 (May 5) |
| Apr. 24 | May 5 (May 12) |
| May 1 | May 12 (May 19) |
| 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

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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. 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 easily file an extension form, **"Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return."** ([Link to IRS Form 4868.](#)) – This will give the taxpayer until October 17, 2023 to file the federal tax return. No reason or excuse is needed to receive this extension, and as the title states, it is automatically granted. Be sure to check the extension rules for your particular state as the extension date may differ from the date for the federal return extension.

Note that if a person will owe taxes with the tax return, it is still that taxpayer's obligation to pay those taxes by April 18, 2023, even if an extension to file has been requested. A professional can assist with this payment process. Those who are due a refund generally only need to file the extension request by April 18, 2023. Any tax professional and most do-it-yourself tax programs can perform this task.

Tax Refund Estimators:

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

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