

# **PREMIER Financial Tax & Accounting Services**

## **IRS- Tax Season Refund Frequently Asked Questions**

### **How quickly will I get my refund?**

We issue most refunds in less than 21 calendar days.

It is taking the IRS more than 21 days to issue refunds for some 2020 tax returns that require review including **Incorrect Recovery Rebate Credit amounts**, or that used 2019 income to figure the Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC).

### **I'm counting on my refund for something important. Can I expect to receive it in 21 days?**

Many different factors can affect the timing of your refund after we receive your return. Even though we issue most refunds in less than 21 days, it's possible your refund may take longer. Also, remember to take into consideration the time it takes for your financial institution to post the refund to your account or for you to receive it by mail.

### **It's been longer than 21 days since the IRS received my return, and I haven't gotten my refund. Why?**

**Some tax returns take longer to process than others for many reasons, including when a return:**

- Includes errors, such as incorrect Recovery Rebate Credit
  - Is incomplete
  - Needs further review in general
- Is affected by identity theft or fraud
  - Includes a claim filed for an Earned Income Tax Credit or an Additional Child Tax Credit. See Q&A below.
  - Includes a [Form 8379, Injured Spouse Allocation](#), which could take up to 14 weeks to process

For the latest information on IRS refund processing during the COVID-19 pandemic, see the [IRS Operations Status page](#).

We will contact you by mail when (or if) we need more information to process your return. If we're still processing your return or correcting an error, neither [Where's My Refund?](#) or our phone representatives will be able to provide you with your specific refund date. Please check [Where's My Refund?](#) for updated information on your refund.

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#### **I claimed the Earned Income Tax Credit (EITC) or the Additional Child Tax Credit (ACTC) on my tax return. When can I expect my refund?**

According to the Protecting Americans from Tax Hikes (PATH) Act, the IRS cannot issue EITC and ACTC refunds before mid-February. The IRS expects most EITC/ACTC related refunds to be available in taxpayer bank accounts or on debit cards by the first week of March, if they chose direct deposit and there are no other issues with their tax return. Check Where's My Refund for your personalized refund date.

[Where's My Refund?](#) on IRS.gov and the [IRS2Go mobile app](#) remains the best way to check the status of a refund. WMR on IRS.gov and the IRS2Go app will be updated with projected deposit dates for most early EITC/ACTC refund filers by February 22. So EITC/ACTC filers will not see an update to their refund status for several days after Feb. 15.

#### **Will calling you help me get my refund any faster?**

No. unless [Where's My Refund?](#) directs you to call us, our representatives will not be able to provide any additional information.

If [Where's My Refund?](#) says that we're still processing your return, our representatives won't be able to give you a specific refund date.

#### **What information does [Where's My Refund?](#) have?**

Usually information on the most recent tax year refund we have on file for you.

#### **Can I use Where's My Refund? to check the status of a refund on a prior year return.**

[Where's My Refund?](#) will display the status of your most recently filed tax return within the past two tax years.

#### **When can I start checking [Where's My Refund?](#) for my refund's status?**

Twenty-four hours after we've received your electronically filed tax return or 4 weeks after you've mailed a paper tax return.

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### **Will [Where's My Refund?](#) show me when I'll receive my refund?**

[Where's My Refund?](#) will give you a personalized date after we process your return and approve your refund.

### **Will ordering a transcript help me find out when I'll get my refund?**

A tax transcript will not help you find out when you'll get your refund. The information transcripts have about your account does not necessarily reflect the amount or timing of your refund. They are best used to validate past income and tax filing status for mortgage, student and small business loan applications, and to help with tax preparation.

### **I'm a nonresident alien. I don't have to pay U.S. federal income tax. How do I claim a refund for federal taxes withheld on income from a U.S. source? When can I expect to receive my refund?**

To claim a refund of federal taxes withheld on income from a U.S. source, a nonresident alien must report the appropriate income and withholding amounts on [Form 1040-NR, U.S. Nonresident Alien Income Tax Return](#). You must include the documents substantiating any income and withholding amounts when you file your Form 1040NR. We need more than 21 days to process a 1040NR return. Please allow up to 6 months from the date you filed the 1040NR for your refund.

### **How will I know you're processing my tax return?**

[Where's My Refund?](#) follows your tax return from receipt to completion. It will tell you when your return is in received status and if your refund is in approved or sent status.

### **What is happening when [Where's My Refund?](#) shows my tax return status as received?**

We have your tax return and are processing it.

### **What is happening when [Where's My Refund?](#) shows my refund's status as approved?**

We've approved your refund. We are preparing to send your refund to your bank or directly to you in the mail. This status will tell you when we send the refund to your bank (if you selected the direct deposit option). Please wait 5 days after we've sent the refund to check with your

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bank about your refund, since banks vary in how and when they credit funds. (It could take several weeks before you receive a mailed refund check.)

#### **How long will it take for my status to change from return received to refund approved?**

Sometimes a few days, but it could take longer.

#### **Does Where's My Refund? always display my refund status showing the different stages of return received, refund approved and refund sent?**

No, not always. Sometimes, when we are still reviewing your return, instead, it will display instructions or an explanation of what we are doing.

#### **Does Where's My Refund? update often?**

Once per day, usually at night. There's no need to check more often.

#### **Will Where's My Refund? give me my amended return's status?**

No, it won't give you information about [amended tax returns](#). [Where's My Amended Return?](#) can give you the status of your amended return. (Our phone and walk-in representatives can only research the status of your amended return 16 weeks or more after you've mailed it.)

#### **I requested a direct deposit refund. Why are you mailing it to me as a paper check?**

**There are three possible reasons. They are as follows:**

- We can only deposit refunds electronically into accounts in your own name, your spouse's name or in a joint account.
- A financial institution may reject a direct deposit.
- We can't deposit more than three electronic refunds into a single financial account.

#### **Why is my refund different than the amount on the tax return I filed?**

All or part of your refund may have been used (offset) to pay off past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or

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other federal nontax debts, such as student loans. To find out if you may have an offset or if you have questions about an offset, contact the agency to which you owe the debt.

We also may have changed your refund amount because we made changes to your tax return. This may include corrections to any incorrect Recovery Rebate Credit amount. You'll get a notice explaining the changes. [Where's My Refund?](#) will reflect the reasons for the refund offset when it relates to a change in your tax return.

[Tax Topic 203, Refund Offsets for Unpaid Child Support, Certain Federal and State Debts, and Unemployment Compensation Debts](#) has more information about refund offsets.

#### **What should I do when the refund I receive is not from my tax account?**

Please don't cash the refund check or spend the direct deposit refund. Send the refund back to us. [Tax Topic 161, Returning an Erroneous Refund – Paper Check or Direct Deposit](#) has more information on what to do.