

# Refund Timing

The IRS issues more than 9 out of 10 refunds in the normal time frame: less than 21 days. However, it's possible that some tax returns may require further review and could take longer.

IRS representatives can research the status of your return only if:

- It's been more than 21 days since you received your e-file acceptance notification,
- It's been more than 6 weeks since you mailed your paper return, or
- The [Where's My Refund?](#) tool directs you to contact us.


Some common issues which may extend processing times:


- Refunds from amended returns are generally issued within 16 weeks.
- If you filed an injured spouse claim, refer to [Topic No. 203](#) for more information.
- For refund claims with an application for an individual taxpayer identification number (ITIN) attached, refer to [Topic No. 857](#) for more information.
- If you requested a refund of tax withheld on a [Form 1042-S](#) by filing a [Form 1040-NR](#), allow up to 6 months from the original due date of the 1040-NR return or the date you filed the 1040-NR, whichever is later, to receive any refund due.
- The IRS expects the earliest [Earned Income Tax Credit](#) and [Additional Child Tax Credit](#) related refunds to be available in taxpayer bank accounts or on debit cards the first week of March if they chose direct deposit and there are no other issues with their tax return. Taxpayers should check [Where's My Refund?](#) for their personalized refund date.

You can also refer to [Topic No. 303](#) for a checklist of common errors made when preparing your tax return and for additional items that may delay the processing of your return.

# Refund Type

Join the eight in 10 taxpayers who get their refunds faster by using e-file and direct deposit. You have several options for receiving your federal individual income tax refund:

- **Direct Deposit:** The fastest way is by direct deposit into your checking or savings account, including an individual retirement arrangement (IRA). See the [Instructions for Form 1040 and Form 1040-SR](#)  for more information. In an effort to combat fraud and identity theft, the IRS limits the number of direct deposits into a single financial account or prepaid debit card to three refunds per year. Taxpayers who exceed this limit will receive a notice and a refund check instead, which may take up to 10 weeks;

- **TreasuryDirect®:** Deposit into a TreasuryDirect® online account to buy U.S. Treasury marketable securities and savings bonds. For more information, see [Using Your Tax Refund for TreasuryDirect](#) ;
- **Traditional, Roth, or SEP-IRA:** Directly deposit part or all of your refund into a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must have an existing IRA account before you file your return, and your routing number and account number. See the [Instructions for Form 1040 and Form 1040-SR](#) for more information. For more information on IRA contributions, see [Publication 590-A, Contributions to Individual Retirement Arrangements \(IRAs\)](#);
- **Savings Bonds:** By purchase of [U.S. Series I Savings Bonds up to \\$5,000](#);
- **A Health Savings Account (HSA);**
- **An Archer MSA;**
- **A Coverdell Education Savings Account (ESA);** or
- **Paper Check:** By paper check sent to the address listed on your return.

## Splitting Your Refund

If you choose to receive your refund by direct deposit, you can split your refund into as many as three separate accounts. For example, you can request that we directly deposit into a checking, a savings, and a retirement account by completing [Form 8888, Allocation of Refund \(Including Savings Bond Purchases\)](#) and attaching it to your income tax return. You can also use Form 8888 to buy up to \$5000 in paper or electronic series I savings bonds. You can't have your refund deposited into more than one account or buy paper series I savings bonds if you file [Form 8379, Injured Spouse Allocation](#). As a reminder, your refund should only be directly deposited into accounts that are in your own name, your spouse's name, or both if it's a joint account. Your refund should not be direct deposited into an account in your return preparer's name. Please note, to receive your refund by direct deposit (whether into one account or more), the total refund amount must be \$1.00 or more.

## Online or Mobile Device

[Where's My Refund?](#) has the most up to date information available about your refund. Use it to get your personalized refund status. The tool is updated once a day, so you don't need to check more often. You can also download our free mobile app, [IRS2Go](#), from an iPhone or Android device to check [Where's My Refund?](#)

## Checking Your Refund Status

You can start checking on the status of your refund within 24 hours after we've received your e-filed return or 4 weeks after you've mailed a paper return. Have your 2020 tax return handy so you can provide your taxpayer identification number, your filing status, and the exact whole dollar amount of your refund shown on your return.

## General Information

[Where's My Refund?](#) shows information for the most recent tax year filed in the current year.

For U.S. individual income tax returns filed on or after July 1, refund information will remain available throughout the following year until you file a tax return for a more current tax year. If a more recent tax year has been processed, you won't be able to see information about a previous tax year on [Where's My Refund?](#)

The [Where's My Refund?](#) tool includes a tracker that displays progress through 3 stages: (1) Return Received, (2) Refund Approved, and (3) Refund Sent. [Where's My Refund?](#) provides a personalized refund date as soon as the

IRS processes your tax return and approves your refund. It doesn't show information about amended returns. To check the status of an amended return, use [Where's My Amended Return?](#)

*Where's My Refund?* has the most accurate and complete information available. IRS representatives don't have information beyond what's shown on *Where's My Refund?* so you don't need to call the IRS unless the tool tells you to call. Updates to refund status are made no more than once a day - usually at night.

## Telephone Access

If you don't have Internet access, you may call the refund hotline at [800-829-1954](#), or call [866-464-2050](#) if checking on your amended return refund.

## Not Entitled to Refund Received

If you receive a refund to which you're not entitled, or for an amount that's more than you expected, don't cash the check. For a direct deposit that was greater than expected, immediately contact the IRS at [800-829-1040](#) and your bank or financial institution. If you receive a notice from the IRS explaining an adjustment to a refund amount, you should do as instructed in the notice. For information about returning an erroneous refund, see [Topic No. 161](#).

## Refund Less than Expected

If you receive a refund for a smaller amount than you expected, you may cash the check. You'll get a notice explaining the difference. Follow the instructions on the notice. If it's determined that you should have received more, you will later receive a check for the difference.

## Missing Refund Check

If your refund check is lost, stolen or destroyed, the IRS will initiate a refund trace to determine the status of the refund. See [I lost my refund check. How do I get a new one?](#)