

TAX REFUNDS

Where's My Refund? How to Track Your Tax Refund Status

If you're waiting for your tax refund, the IRS has an online tool that lets you track the status of your payment.



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Good for you if you already filed your 2021 tax return. It must feel nice to have that out of the way. But if you're getting a refund, now you have to wait around for your payment to arrive. And the wait might be longer than usual this year, because the IRS already has a backlog of unprocessed returns from previous years to deal with. If you really need the money, any delay at all can really be frustrating. Fortunately, the IRS has a tool that can help reduce the anxiety that comes with waiting – it's called the ["Where's My Refund" portal](#).

The online tool will show the status of your tax refund within 24 hours after the IRS receives your e-filed return or four weeks after a paper return is mailed. In most case, it will tell you that your tax refund has either been:

- Received (the IRS has your tax return and is processing it);
- Approved (the IRS is preparing to send your refund to your bank or directly to you in the mail); or
- Sent (the money is on its way).

In some cases, if the IRS is still reviewing your return, the tool may display instructions or an explanation of what the IRS is doing. Once your refund is processed and approved, the tool will give you an estimated date when you'll get your payment.

If your refund is being deposited into your bank account, wait at least five days after the IRS sends the payment before contacting your bank to check on it. Some banks will credit funds more quickly than others. If you're getting a paper check, it could take a few weeks before you receive it in the mail.

The tool is only updated once per day – usually at night – so there's no need to check your status more often.

(Note: You can also download and use the IRS2Go app to check your tax refund status on a mobile device.)

Accessing the "Where's My Refund" Tool

To access the "Where's My Refund" tool, you need to enter your Social Security number (or individual taxpayer identification number), the filing status used on your 2021 tax return, and the exact whole dollar refund amount shown on your 2021 return.

If you filed a joint return, you can use either spouse's Social Security number. The filing status options are:

- Single;
- Married-Filing Joint Return;
- Married-Filing Separate Return;
- Head of Household; and
- Qualifying Widow(er).

When entering the refund amount, make sure you're looking at the correct line on your tax return to find it. If you filed Form 1040, Form 1040-SR, or Form 1040-NR, use the amount on Line 35a. If you filed Form 1040-PR or Form 1040SS, the refund amount is found on Line 14a.

If you file your return before July 1, your tax refund information will be available in the "Where's My Refund" tool until the second or third week in December. If you file your return after July 1 or your refund check is returned to the IRS as undeliverable by the U.S. Postal Service, your refund information will be available through next year until you file a tax return for a more current tax year.

How to Get a Fast Tax Refund

If you have a federal tax refund coming, you could get your money back in as little as three weeks. In the past, the IRS has issued over 90% of refunds in less than 21 days. The sooner you file your tax return, the sooner you'll get any tax refund due. That's because your return will be closer to the front of the line, rather than towards the back.

If you want to speed up the refund process even further, e-file your 2021 tax return and select the direct deposit payment method. That's the fastest way. Paper returns and checks slow things down considerably.

Even if you e-file and request direct deposit, it still takes more time for the IRS to process some tax returns. If that happens, your refund could be delayed. Process delays should be expected if your return:

- Includes errors;

- Is incomplete;
- Is affected by identity theft or fraud;
- Includes Form 8379, *Injured Spouse Allocation* (which could take up to 14 weeks to process); or
- Needs further review in general.

The IRS will contact you by mail if they need more information to process your return.

Also, don't expect your refund before mid-February if you claim the earned income tax credit or the additional child tax credit. By law, refunds for returns claiming these credits must be delayed. This applies to the entire refund, not just the portion associated with the credits. However, the IRS expects these refunds to start being paid by March 1 if direct deposit is chosen and there are no other issues with the tax return (some people may even see refunds a few days earlier).

If you're a non-resident alien filing Form 1040-NR who is requesting a refund of tax withheld from U.S. source income, you should allow up to 6 months from the original due date of the 1040-NR return or the date you filed the form, whichever is later, to receive any refund due.

Splitting Your Refund into Different Accounts

You can split up your refund and have it directly deposited into as many as three different accounts. It can be done electronically if you e-file your tax return – just follow your tax software provider's instructions. If you file a paper return, use Form 8888 to let the IRS know how much you want to go to each account. You can even split your refund between direct deposit and a paper check using Form 8888.

Split deposits don't have to be in equal amounts, either. You can divide your refund any way you want. Any you can also send payments to up to three different financial institutions. If you're married and filing a joint account, you can your refund into your account, your spouse's account, or a joint account. (We recommended checking with your bank first before directing a joint refund to an individual account to make sure they'll accept it.)

You're also not limited to basic check and savings accounts when it comes to refund direct deposits. You can have all or some of your refund deposited into:

- A traditional IRA, Roth IRA, or SEP IRA;
- A health savings account (HSA);
- An Archer MSA;
- A Coverdell education savings account (ESA); or
- A TreasuryDirect online account to purchase Treasury securities.

(Here's a tip: If you're depositing refund money into an IRA, first check with the bank or other financial institution where the account is established to make sure your direct deposit will be accepted. Also let the trustee or custodian of your account know the year to which the deposit should be applied. Keep the annual IRA contribution limits in mind, too.)

You can also use your refund to buy up to \$5,000 of U.S. Series I savings bonds (the amount you purchase must be divisible by \$50). Use Form 8888 to buy bonds.

Refunds That Don't Match the Amount Shown on Your Tax Return

All or part of your refund can be diverted ("offset") to pay off past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or other federal nontax debts (e.g., student loans). To find out if this happened to your tax refund, or if you have questions about an offset, contact the agency to which you owe the debt.

The IRS can also adjust your tax refund amount if it makes changes to your tax return. The IRS will send you a notice in the mail explaining the changes. The "Where's My Refund" tool will also note the reasons for a refund offset when it's related to a change made by the IRS to your tax return.

If the tax refund you receive is not from your tax account, don't cash the refund check or spend the direct deposit refund. Instead, you should send the refund back to the IRS according to the procedures on the IRS's website.

Tracking Refunds from Amended Tax Returns

Refund information for an amended federal income tax return on Form 1040X isn't available on the "Where's My Refund" portal. But there is a resource you can use to track the status of an amended return for the current tax year and up to three prior tax years. Not surprisingly, it's called the ["Where's My Amended Return" portal](#).

To access the tool, you'll need to provide your Social Security number, date of birth, and zip code. It can take up to 3 weeks after you mailed it for an amended return to show up in the portal. Processing an amended return normally can take up to 16 weeks, but lately it's been taking the IRS more than 20 weeks because of COVID-related processing delays. The "Where's My Amended Return" tool will let you know if your amended return is received, adjusted, or completed.

Kiplinger