

# Direct Deposit

Choosing direct deposit is the fastest and safest way to receive your refund. All that's needed is your bank's routing number and your account number. Be sure to double-check those numbers when filing a return to prevent delays in receiving your refund.

## Best Practice

- Financial Institutions generally will not accept deposits into an account if the TP's name is not on the account.
- Financial Institutions generally will not accept deposits of a child/dependent's refund into the parent/guardian's account.
- Financial Institutions generally require the name of both the taxpayer and the spouse on the account to allow direct deposit if filing jointly.



# LITC

Alaska Business Development Center's Low Income Taxpayer Clinic provides assistance year round to low income and English-as-a-Second Language taxpayers. Assistance includes education on taxpayer rights and responsibilities, consultation on IRS issues and representation on IRS disputes. Tax preparation is not conducted under the Low Income Taxpayer Clinic.



**VTLP** Proudly Serving Rural Taxpayers Since 1995

## ALASKA BUSINESS DEVELOPMENT CENTER

840 K Street, Suite 202

Anchorage, Alaska 99501

P: (907) 562-0335 P: (800) 478-3474

F: (907) 562-6988 F: (866) 747-5801

[www.abdc.org](http://www.abdc.org)

*Understanding...*

# IRS REFUNDS

*How long a refund will take, how to check on it, and what to do if you do not receive it.*



*Brought to you by:*

Alaska Business Development Center  
Low Income Taxpayer Clinic

# When Will My Refund Arrive?

The IRS issues most refunds on E-filed returns in less than 21 calendar days after the return has been accepted. This may be several days after the return has been filed.

- Refunds deposited directly into a bank account are usually made in three weeks or less.
- Paper check refunds may not be mailed out by the IRS for more than six weeks..

## EITC and ACTC:

The IRS does not begin processing returns containing the Earned Income Tax Credit (EITC) and/or the Additional Child Tax Credit (ACTC) before mid-February. **The IRS will not deposit or mail refunds containing EITC and/or ACTC prior to the first week of March.**

## File an Accurate Return:

As part of a newly enforced IRS policy, the IRS will not issue a refund if amounts reported on the tax return do not match the information provided by the payer.

- A payer, often an employer, provides a copy of a W-2 or 1099 to both the taxpayer and the IRS.
- If the information on a taxpayer's return does not match the information provided by the payer, the IRS will freeze any refund and will send the return to the Examination Department for review.
- **This process can result in a long delay in getting your refund.**

# Where's My Refund?

The IRS's "Where's My Refund?" tool is the best way to check the status of your refund. It's safe, easy to use, and updates every 24 hours. Your return may not show up on the "Where's My Refund?" tool for several days after you have filed your return.



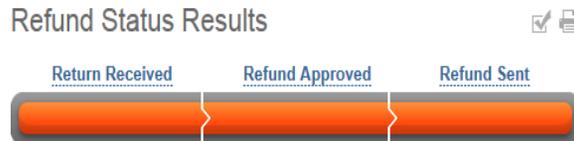
You will need:

- Your social security number
- Your filing status
- Your refund as shown on your tax return

"Where's My Refund?" displays progress through three stages:

1. Return Received
2. Refund Approved
3. Refund Sent

Refund Status Results



**Paper returns mailed to the IRS may take six weeks or more to process. Paper returns may not appear on the "Where's My Refund?" tool.**

# Missing Refunds

If "Where's My Refund?" displays:

## Refund Status Results

Your tax return is still being processed.  
*A refund date will be provided when available.*

## Possible delay which may result from:

- Information reported by payer does not match return
- Errors on tax return
- IRS requests for more information
- Possible or past identity theft
- Tax return needs further review
- IRS issued a notice requesting more information

## Who to contact:

Check "Where's My Refund?" first.

If the IRS indicates your refund has been made, but it is not in your account, contact your bank.

IRS representatives can only research the status of a refund 21 days after the return has been E-file accepted or 6 weeks after receiving a paper return. To talk to an IRS representative, call (800) 829-1040. Long wait times are common.

If you receive a notice from the IRS, call the phone number on the notice.