Where's My Refund, and What Slows It Down

Waiting on a refund is stressful, especially when the money is already spoken for. The good news is that the IRS has a free official tracker that shows where your refund is, and most refunds arrive on a normal timeline. This sheet shows you how to check, what the timeline usually looks like, and the everyday mistakes that slow a refund down.

Step 1: Check your status the official way

Go to **irs.gov/refunds** and use the "Where's My Refund?" tool, or use the IRS2Go app. You will need three things from your return: your Social Security number or ITIN, your filing status, and the exact whole dollar amount of the refund you claimed. The tool updates once a day, usually overnight, so checking once a day is enough.

Step 2: Know the normal timeline

You can start checking 24 hours after you e-file a current year return, 3 days after you e-file a prior year return, and 4 weeks after you file a paper return. The IRS issues most refunds in fewer than 21 days. As a guide, an e-filed return usually takes about 3 weeks from the date you e-filed, and a mailed return takes 6 or more weeks from the date the IRS received it. E-file with direct deposit is the fastest way.

Step 3: Read the three stages

The tracker shows your progress in three stages. "Return Received" means the IRS has your return and is processing it. "Refund Approved" means the IRS has processed your return and approved your refund, and the tool will give you a personalized refund date. "Refund Sent" means the refund is on its way. After that, allow time for your bank to post a direct deposit or for a check to arrive by mail.

Step 4: Watch for the everyday mistakes that cause delays

Small errors are the most common reason a return needs corrections or further review. Examples are a math error, forgetting to sign a paper return, a name or Social Security number that does not match, a missing form, and income on your return that does not match the W-2s and 1099s the IRS received. Wrong bank routing or account numbers for direct deposit can also slow things down, so double check those numbers before you file. If the IRS changes your return, it will mail you a notice explaining the adjustment.

Step 5: Know the other reasons a refund can be held or reduced

Some holds are built into the law. If your return claims the Earned Income Tax Credit, the IRS must hold the refund until mid-February. A return claiming the Additional Child Tax Credit can also need more time to review. The IRS may also hold a return while it asks you to verify your identity, while it reviews an amended return, or while it manually processes an injured spouse request. A refund can also be reduced to pay past due taxes or other debts, such as child support, a federal agency debt, or state income tax. If that happens, the Bureau of the Fiscal Service will mail you a notice about the offset. Amended returns are not tracked in "Where's My Refund?" Use the separate "Where's My Amended Return?" tool on irs.gov for those.

Step 6: Know when to call, and when to just wait

There is no need to call the IRS unless "Where's My Refund?" tells you to call, or it has been more than 21 days since you e-filed, or more than 6 weeks since you mailed a paper return. The automated refund hotline is 800-829-1954. If you get a letter from the IRS about your return, open it and follow its instructions by the date on it. Do not count on getting your refund by a certain date to make a major purchase or pay a bill, because some returns need more review and take longer.

Watch out for scams

Only use the tracker at irs.gov or the official IRS2Go app. Fake "Where's My Refund?" websites and messages about a surprise refund are built to steal your personal information. Never pay anyone a fee just to track your refund, and never share your Social Security number through a link sent by text, email, or social media. Type irs.gov into your browser yourself.

This sheet is general information, not advice for your specific situation. If your problem is squarely a tax problem, such as a refund held because of a return error, an IRS notice about your return, or a balance that reduced your refund, that part we CAN help with. Call us at (888) 892-4829.