## Myth-busting federal tax refunds

Tax Tip 2025-18 March 18, 2025

Many taxpayers file their federal tax returns and then eagerly anticipate details about their refund.

The best way to check the status of a refund is through the <u>Where's My Refund?</u> tool, the <u>IRS2Go app</u>, or by signing in to the taxpayer's IRS <u>Online Account</u>. But many people mistakenly think there are better ways to get their refund status. Here are some of the myths about tax refunds.

# Myth: Calling the IRS, a tax software provider or a tax professional will provide a more accurate refund date.

Many people think talking to the IRS, tax software provider or their tax professional is the best way to find out when they will get their refund. There is no need to call the IRS unless Where's My Refund? says to do so.

Taxpayers that do want refund info by phone can call the automated refund hotline at <u>800-829-1954</u>. This hotline has the same information as the Where's My Refund? tool.

#### Myth: Ordering a tax transcript is a secret way to get a refund date

A tax transcript will not help taxpayers find out when they will get their refund. IRS tools like Where's My Refund? will tell taxpayers if their refund is approved and sent.

#### Myth: Where's My Refund? must be wrong because there's no deposit date yet

Where's My Refund? on both IRS.gov and the IRS2Go mobile app are updated once a day, usually at night. Even though the IRS issues most refunds within 21 days, it's possible a refund <u>may take longer</u>. Taxpayers should also consider the time it takes for the banks to post the refund to their account. People waiting for a refund in the mail should plan for the time it takes a check to arrive. If the IRS needs more information to process a tax return, the agency will contact the taxpayer by mail.

### Myth: Where's My Refund? must be wrong because the refund amount is less than expected

There are <u>several factors</u> that could cause a tax refund to be less than expected. The IRS will mail the taxpayer a letter of explanation if any adjustments are made. Some taxpayers may also receive a letter from the Department of Treasury's Bureau of the Fiscal Service if their refund was reduced to offset certain financial obligations. Before calling, check Where's My Refund or wait for the letter to understand why the change was made. The letter will also tell the taxpayers know how to respond, if they need to.

#### Myth: Getting a refund this year means there's no need to adjust withholding for 2025

To help avoid a surprise next year, taxpayers should make changes now to prepare for next year. One way to do this is to adjust their tax withholding with their employer. The IRS <u>Tax Withholding Estimator</u> tool can help taxpayers determine if their employer is withholding the right amount.

Taxpayers who experience a life event like marriage, divorce, the birth or adoption of a child or no longer being able to claim a person as a dependent are encouraged to check their withholding. Taxpayers can use the results from the Tax Withholding Estimator to complete and submit a new <a href="Form W-4">Form W-4</a>, <a href="Employee's Withholding Certificate">Employee's Withholding Certificate</a>, to their employer as soon as possible. Withholding takes place throughout the year, so it's better to take this step now.

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