AFTER YOU FILE GUIDE

What happens after e-filing - refunds, payments, notices, records and next steps.

YOUR RETURN IS FILED. HERE'S WHAT COMES NEXT.

Professional.
Secure.
Personal.

A modern client resource from Memphis Tax Company, designed to help you know what to expect, what to provide, and what to do next.

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YOUR RETURN HAS BEEN TRANSMITTED

Filed Does Not Always Mean Finished

After we transmit your return electronically, the IRS or state tax agency must receive and process it. These are separate steps.

1. TRANSMITTED

Your return is electronically sent to the tax agency.

2. ACCEPTED

The agency accepts the electronic filing for processing. Acceptance does not mean every item has been reviewed or the refund is approved.

3. PROCESSED

The return moves through agency processing. A refund may then be approved and sent, or the agency may request additional information.

Keep Your Copy

Save the final signed tax return and supporting records in a secure place. You may need them for future tax returns, lending, financial aid, home purchases, audits or amendments.

Do not file the same return again because a refund is taking longer than expected. Duplicate filings can create additional processing problems.

TRACKING YOUR FEDERAL REFUND

Use IRS Where's My Refund?

The IRS says refund status is generally available within **24 hours** after a current-year return is e-filed. Most refunds are issued in **fewer than 21 days**, but some returns require additional review and take longer.

Three IRS Tracker Stages

Return Received -> Refund Approved -> Refund Sent

WHAT YOU NEED

Social Security number or ITIN, filing status, and the exact whole-dollar refund amount shown on the return.

WHEN TO CHECK

The IRS refund tool updates once daily, usually overnight. Checking repeatedly during the same day will not produce a new status.

Federal refund: IRS.gov/refunds

State refund processing is handled by the applicable state tax agency and may follow a different timeline.

Remember

Memphis Tax Company does not control IRS or state processing times, refund offsets, identity-verification reviews, bank posting times or agency holds.

IF YOU OWE TAX

Pay as Much as You Can, as Soon as You Can

If your return shows a balance due, the tax is generally owed by the applicable payment deadline even if you received an extension of time to file.

IRS DIRECT PAY

Pay federal individual taxes directly from a checking or savings account through IRS Direct Pay.

IRS ONLINE ACCOUNT

View balances, payment history and certain payment-plan options through your IRS Individual Online Account.

CARD / DIGITAL WALLET

The IRS accepts approved card and digital-wallet processors. Processing fees may apply.

CAN'T PAY IN FULL?

Do not ignore the balance. IRS payment-plan options may be available. Penalties and interest can continue until the balance is paid.

Federal payment options: IRS.gov/payments

Keep confirmation numbers and proof of every payment with your tax records.

IRS & STATE NOTICES

Open the Letter. Read the Deadline. Keep the Entire Notice.

Tax agencies may send notices about processing changes, missing information, identity verification, balances due or other account issues. A notice does not automatically mean you were audited.

■ Read every page of the notice	■ Note the response or payment deadline
■ Compare the notice with your filed return	■ Keep the envelope and all attachments
■ Upload the full notice to your client portal	■ Do not ignore the notice even if you believe it is wrong

Scam Warning

The IRS normally makes first contact by U.S. mail. Be cautious with unexpected calls, texts, emails or social-media messages demanding immediate payment or personal information.

If a message seems suspicious, do not click links or provide personal information. Verify IRS notices using IRS.gov or your IRS Online Account.

Found Something After Filing?

Contact us before sending another return. Some mistakes are corrected by the IRS during processing; other issues may require an amended return.

YOU MAY NEED AN AMENDMENT

Examples can include omitted income, incorrect filing status, certain missed deductions or credits, or other material information that changes the filed return.

YOU MAY NOT NEED ONE

The IRS often corrects simple math errors and may request a missing form or schedule without requiring an amended return.

Refund Pending?

If you are expecting a refund, do not rush to amend the original return before it has been processed unless you have received specific professional guidance to do so.

Amended returns have their own processing timeline. Federal amended-return status is tracked separately from the standard Where's My Refund tool.

HOW LONG SHOULD YOU KEEP TAX RECORDS?

There Is No Single '7-Year Rule' for Everyone

The IRS record-retention period depends on the type of item and the circumstances. Keep a copy of your filed tax return and supporting records securely.

Typical situation	General IRS period
Most income-tax records	Generally 3 years
Claim for worthless securities or bad-debt deduction	7 years
Substantial omitted income (more than 25% of gross income shown)	6 years
No return filed or fraudulent return	Indefinitely
Employment-tax records	At least 4 years after the tax becomes due or is paid, whichever is later

Property Records

Keep records that establish the basis of property - such as purchase, improvement and depreciation records - for as long as needed to determine gain or loss when the property is eventually disposed of.

PLAN NOW FOR NEXT TAX SEASON

Small Changes During the Year Can Prevent Big Surprises

CHECK WITHHOLDING

If your income, marital status, dependents or jobs changed, review paycheck withholding before year-end.

MAKE ESTIMATED PAYMENTS

Self-employed taxpayers, investors and others without enough withholding may need quarterly estimated payments.

SAVE DOCUMENTS AS YOU GO

Create a secure tax folder for receipts, business records, notices, estimated payments and major financial transactions.

TELL US ABOUT MAJOR CHANGES

Marriage, divorce, a new child, home purchase, retirement, business changes and large investment transactions can affect tax planning.

Questions After Filing?

901-866-9660 | april@memphistaxcompany.com | memphistaxcompany.com

We appreciate referrals and reviews from satisfied clients. Ask us about any current referral promotion rather than relying on an older offer or dollar amount.

IRS resources used for this guide include Where's My Refund?, Payments, Individual Online Account, record-retention guidance, notice guidance and tax-scam guidance. Tax procedures can change; always follow the latest notice or agency instructions that apply to your account.