

NOVEMBER 2025

IRS Paper Refund Checks **P.1**

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IRS TO PHASE OUT PAPER REFUND CHECKS

The IRS, working with the U.S. Department of the Treasury, announced that paper tax refund checks for individual taxpayers will be phased out beginning on Sept. 30, 2025, to the extent permitted by law. This marks the first step of the broader transition to electronic payments. The IRS will publish detailed guidance for 2025 tax returns before the 2026 filing season begins.

The change is designed to

- **Protect taxpayers:** Paper checks are over 16 times more likely to be lost, stolen, altered, or delayed than electronic payments. Direct deposit also avoids the possibility that a refund check could be returned to the IRS as undeliverable.
- **Speed up refunds:** Electronic refunds give taxpayers faster access to refunds, with payments issued in less than 21 days if filing electronically, choosing direct deposit and there are no issues with the return, whereas nonelectronic payments may take 6 weeks or longer for refunds sent by mail.
- **Cut costs:** Electronic payments are more efficient and cost less than paper.

What this means for individual taxpayers

- **Filing stays the same:** Taxpayers should continue to file their returns as they normally would, using one of the existing filing options. Go to [IRS.gov](https://www.irs.gov) to see filing options.
- **Refunds go digital:** Most refunds will be delivered by direct deposit or other secure electronic methods.
- **Help for those without access to bank accounts:** Options such as prepaid debit cards, digital wallets or limited exceptions will be available.
- **Act now:** Taxpayers should make sure they know their banking information or consider opening a free or low-cost account. Visit [FDIC: GetBanked](https://www.fdic.gov) and [MyCreditUnion.gov](https://www.mycreditunion.gov) for account options.

Most individual taxpayers already receive their refunds by direct deposit into their bank accounts. During the 2025 tax filing season, the IRS issued more than 93.5 million tax refunds to individual income tax filers, and 93% of those, almost 87 million refunds, were issued through direct deposit. Only 7 percent of individual refund recipients received their refunds by check through the mail.

Next steps

Executive Order 14247 also applies to payments made to the IRS. Taxpayers should continue to use existing payment options until further notice. Additional guidance and information for filing 2025 taxes will be issued prior to the 2026 filing season.

The IRS will share updated guidance on [IRS.gov/modernpayments](https://www.irs.gov/modernpayments) and through outreach efforts nationwide.

Our office will be closed Tuesday, November 11th for Veteran's Day, and Thursday and Friday, November 27th-28th for Thanksgiving.

SEDILLO and ASSOCIATES, LLC

Tax season is right around the corner. Now is a good time to start organizing your documents and make end-of-year adjustments. Both IRS and state governments have moved to electronic filing with few exceptions for paper filing. Refunds arrive faster and if you owe, there are multiple options you can choose from to pay your tax debt. You can choose the date to have the money withdrawn from your bank account, pay by check, or set up a payment plan.

If you are a current Sedillo client - and you don't need to speak with me or have questions for me - and would like to save yourself a trip to our office, you can submit your tax information to me by email at corinnejtompson@sedillolllc.com. Please make sure all your information is scanned, clear, and legible. Please always follow up with a phone call to make sure we received your email, 602-241-0712.

Texting pictures to my cell phone will not be accepted.

If you have questions that can be answered online, please email them to corinnejtompson@sedillolllc.com. If you need to meet with me, please call the office to set up an appointment, 602-241-0712.

As always, I will call you with your final numbers.

If you would like your final tax copy mailed to you, there will be an additional \$5-10 mailing fee.

We take Venmo, Zelle, Visa, Mastercard, American Express, Discover Card, Cash, and personal checks.

Our goal is to make this process as smooth and easy for everyone.

We truly appreciate your business.



Social Security Administration

SSA.org is the place to start to find out most information regarding eligibility, benefits, retirement income, Medicare and office locations. You can create an account online which requires a few steps with multiple documents close at hand.

To make an appointment at your local office, please call 1-800-772-1213. Always be sure to take multiple documents with you to verify who you are, i.e. passport, drivers license, birth certificate, ss card, pay stubs, etc.



Gingerbread Freezer Fudge

Ingredients:

- 1/2 cup cashew butter
- 2 Tbsp. coconut oil, melted
- 1 Tbsp. molasses
- 1/4 tsp. ground ginger
- 1/8 tsp. ground nutmeg
- 1/8 tsp. ground cinnamon
- 2-3 drops of stevia

Directions:

1. Add all ingredients to a bowl and stir until thoroughly mixed.
2. Spoon 1 Tbsp. of the mixture into the openings of a silicone ice cube tray.
3. Place in the freezer to set for at least 60 minutes. When ready to consume, remove from the silicone tray and eat as is or let it sit on the counter for a few minutes to thaw.

Calories per Serving: 88 (1 piece)

<https://leaf.nutrisystem.com/recipes/gingerbread-fudge-recipe/>

NOVEMBER 2025

NOV 2

National Deviled Egg Day

NOV 6

National Basketball Day



NOV 7

Nat'l Cancer Awareness Day

NOV 11

Veteran's Day

NOV 15

National Philanthropy Day

NOV 17

Odd Socks Day

NOV 21

Nat'l Gingerbread Cookie Day

NOV 22

Humane Society Anniversary

NOV 26

National Cake Day

NOV 28

National Day of Listening

NOV 29

Electronic Greetings Day

NOV 30

National Mason Jar Day



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602-241-0712

FORMS OF
PAYMENT NOW
ACCEPTED:

- VISA
- MASTERCARD
- AMERICAN EXPRESS
- DISCOVER CARD
- ZELLE
- CASH
- PERSONAL CHECK

Arizona

C J F O Y B S C C J G S O L Z C X S U W L D C Z
Q R X G W F D E Z A R E F S Y G V J S M O R J M
U E U B T N S O H W Y B O W H O O V E R D A M A
T P M P W R W L L P X I U U H K B W V D L X P G
K P O A Y M E C X Z W R O T X F S F I B N D R
V O X R N D C S K E J T C W V V R Y J Z I D L A
G C J W B F N S E J O N O P F V S B J A L L T N
R V S A U P J D L D S A R V E P Y L L B A J X D
A L A H L R W X V I M I N V N M W C V B W O L C
T Q A D D S I F K C B D E V Y M S N T X Q W M A
T D C D V N L F U M O N R Q V L W O E X A R S N
L N U W E P E C U N J N I S C I W O G E Y S G L Y
E S P O W A B M N D S R N S A F R K R A I N E O
S F H B A F D O T R X Y S K S A Z R G O R B M N
N P J I I D D X E P F O N L L C I U Q U A L L W
A I V A L O E N S D F R A A Y C A F N W A U Y R
K R Q Y D P N V Z T U N F J F R G V U V K E G T
E E W Q C U H S D S I C N D O Q O N T V O P O C
S F T H R L P U T D A A N C L P L S X H H U V S
Y S O D C W X S R C V E A F V R D Q F L O I P Z
P M A O E U A A T A F C S L N B N G C Y X K K B
H O S V G Z C U J F T L F R C Y W V C Q A Q B G
R I S P F K S O Y U E S I O U Q R U T N Y A H O
Q D T X Y T H C S Y Z S N O I T A V R E S E R Y

Cardinals Football
Four Corners
Reservations
Turquoise
Cactus
Navajo

Saguaro Cactus
Grand Canyon
Roadrunners
Fossils
Copper
Gold

Indian Tribes
Rattlesnakes
Hoover Dam
Phoenix
Desert
Blue

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We Love Referrals!