



Refund Timing for Earned Income Tax Credit and Additional Child Tax Credit Filers

Taxpayers who claim the Earned Income Tax Credit or the Additional Child Tax Credit may experience a refund hold. According to the Protecting Americans from Tax Hikes (PATH) Act, the IRS cannot issue these refunds before mid-February. The IRS expects the first EITC/ACTC related refunds to be available in taxpayer bank accounts or on debit cards by the first week of March, if they chose direct deposit and there are no other issues with their tax return. Check [Where's My Refund](#) for your personalized refund date.

WMR on IRS.gov and the [IRS2Go app](#) will be updated with projected deposit dates for most early EITC/ACTC refund filers by February 22. So EITC /ACTC filers will not see an update to their refund status for several days after Feb. 15.

The IRS, tax preparers and tax software will not have additional information on refund dates, so Where's My Refund? remains the best way to check the status of a refund. Where's My Refund? is only updated once daily, usually overnight, so you don't need to check the status more often.

Why is my refund being held?

If you claim the EITC or ACTC on your tax return, the IRS cannot issue your refund before mid-February. The law requires the IRS to hold the entire refund — even the portion not associated with the EITC or ACTC. Like previous years, some tax refunds may be held if there are questions about the tax return or the IRS needs more information.

When will I get my refund?

The IRS expects the first EITC/ACTC related refunds to be available in taxpayer bank accounts or on debit cards by the first week of March, if they chose direct deposit and there are no other issues with their tax return. Check [Where's My Refund](#) for your personalized refund date.

Why does it take so long for the funds to show up in my account?

It takes additional time for refunds to be processed after leaving the IRS, and for financial institutions to accept and deposit them to bank accounts and products like debit cards. Also, many financial institutions do not process payments on weekends or holidays, which can affect when refunds reach taxpayers. For EITC and ACTC filers, the three-day holiday weekend involving President's Day affects their refund timing.

How do I check the status of my refund?

WMR on IRS.gov and the [IRS2Go app](#) will be updated with projected deposit dates for most early EITC/ACTC refund filers by February 22. So EITC /ACTC filers will not see an update to their refund status for several days after Feb. 15.

The IRS, tax preparers and tax software will not have additional information on refund dates, so these filers should not contact or call about refunds before the end of February.

Page Last Reviewed or Updated: 19-Dec-2019