



## Still have tax questions? You're not alone

Even after your 2024 federal return is submitted, a few nagging questions often remain. Below are quick answers to five of the most common questions we hear each spring.

### 1. When will my refund show up?

Use the IRS's "Where's My Refund?" tracker at [IRS.gov](https://www.irs.gov/efile). Have these three details ready:

- Social Security number,
- Filing status, and
- Exact refund amount.

Enter them, and the tool will tell you whether your refund is received, approved or on the way.

### 2. Which tax records can I toss?

At a minimum, keep tax records related to your return for as long as the IRS can audit your return or assess additional taxes. In general, the statute of limitations is three years after you file your return.

So you can generally get rid of most records related to tax returns for 2021 and earlier years. (If you filed an extension for your 2021 return, hold on to your records until at least three years from when you filed the extended return.)

However, the statute of limitations extends to six years for taxpayers who understate their gross income by more than 25%.

You should hang on to certain tax-related records longer. For example, keep the actual tax returns indefinitely, so you can prove to the IRS that you filed legitimate returns. (There's no statute of limitations for an audit if you didn't file a return or you filed a fraudulent one.)

When it comes to retirement accounts, keep records associated with them until you've depleted the account and reported the last withdrawal on your tax return, plus three (or six) years. And retain records related to real estate or investments for as long as you own the asset, plus at least three years after you sell it and report the sale on your tax return. (You can keep these records for six years to be on the safe side.)

### **3.I missed a credit or deduction. Can I still get a refund?**

Yes. You can generally file Form 1040-X (amended return) within:

- Three years of the original filing date, or
- Two years of paying the tax — whichever is later.

In a few instances, you have more time. For instance, you have up to seven years from the due date of the return to claim a bad debt deduction.

### **4.What if the IRS contacts me about the tax return?**

It's possible the IRS could have a problem with your return. If so, the tax agency will only contact you by mail — not phone, email or text. Be cautious about scams!

If the IRS needs additional information or adjusts your return, it will send a letter explaining the issue. Contact us about how to proceed if we prepared your tax return.

### **5.What if I move after filing?**

You can notify the IRS of your new address by filling out Form 8822. That way, you won't miss important correspondence.

### **Year-round support**

Questions about tax returns don't stop after April 15 — and neither do we. Reach out anytime for guidance.

