



Check on your refund — and find out why the IRS might not send it

It's that time of year when many people who filed their tax returns in April are checking their mail or bank accounts to see if their refunds have landed. According to the IRS, most refunds are issued in less than 21 calendar days. However, it may take longer — and in rare cases, refunds might not come at all.

Your refund status

If you're curious about when your refund will arrive, you can use the IRS "Where's My Refund?" tool. Go to <https://bit.ly/2cl5MZo> and click "Check My Refund Status." You'll need your Social Security number, your filing status (single, married joint filer, etc.) and your exact refund amount.

In some cases, taxpayers who are expecting a refund may be notified that all or part of their refunds aren't going to be paid. A number of situations can cause this to happen.

Refunds settle debts

The Treasury Offset Program can use all, or part, of a refund to settle certain debts, including:

- Past-due federal tax debts,
- State income tax obligations,
- Past-due child and spousal support,
- Federal agency debts such as a delinquent student loan, and
- Certain unemployment compensation owed to a state.

If the federal government is going to “offset” a refund to pay past-due debts, a letter is sent to the taxpayer listing the original refund, the offset amount and the agency that received the payment. If the taxpayer wants to dispute the offset, he or she should contact the relevant federal agency.

Spousal relief

If you file a joint tax return and your tax refund is applied to the past-due debts of your spouse, you may be able to get back your share of the joint refund. For example, let’s say a husband has back child support debt from before he was married. After he and his new spouse file a joint tax return, their joint refund is applied to his child support. His wife can apply for injured spouse relief to get her portion of the refund. This is done by filing Form 8379, “Injured Spouse Allocation.”

No passports in significant cases

Beyond having a refund taken by the government, owing a significant amount of back federal taxes can now also cause a taxpayer to have passport problems. Last year, the IRS began enforcing a tax law provision that gives the IRS the authority to notify the State Department about individuals who have “seriously delinquent tax debts.” The State Department is then tasked with denying the individuals new passports or revoking existing passports.

For these purposes, a seriously delinquent tax debt is defined as an inflation-adjusted \$50,000 or more. For 2019, the threshold is \$52,000.

Refund questions?

In most cases, refunds are routinely sent to taxpayers within a few weeks. However, there may be some delays, or, in worst-case scenarios, refunds may be applied to debts owed to the federal or state governments. If you have questions about your refund, contact us.