

National Consumer Law Center: Tips for Managing Refund Delays

Many people anticipate their tax refund to help cushion holiday expenses, pay essential bills, or build savings. Everyone can begin filing their taxes on Monday, Jan. 23, 2017. However, if you're claiming the [Earned Income Tax Credit](#) or Additional [Child Tax Credit](#), due to a [new law](#), the IRS is required to hold refunds until February 15, 2017. In addition, the IRS wants taxpayers to be aware it will take several days for these refunds to be released and processed through financial institutions. Factoring in weekends and the President's Day holiday, the IRS cautions that many affected taxpayers may not have actual access to their refunds until the week of Feb. 27.

[You can learn more about the delay on the Internal Revenue Service's website.](#)

In order to receive your refund as quickly as possible, make sure you follow these basic steps.

1. Before you file your return, make sure you have all the documents and statements you need to verify your income and deductions for which you are eligible.
2. File your return as soon as you have all the necessary documents. Waiting to file could further delay your refund.

You may see advertisements or offers for loans or advances to get your refund faster. Be careful to look at all the terms of any type of "refund advance" before agreeing to accept one. **No one can get your refund to you faster than the IRS.**

Tips for managing the refund delay

Now that you know you may have to wait to get your refund, here are a few ideas for how to prepare.

- Prioritize all your essential bills like rent and utilities. Don't rely on your refund to pay these bills if a delay in your tax refund will make you late.
- Try to pay with cash if you are buying presents for the holidays. If you use your credit card and are planning on making a payment with your tax refund, remember that you may have to wait longer and could incur late charges on your bill if your refund does not show up in time.
- If you get a little extra money before the holidays, consider saving some of it so you have an emergency fund to fall back on if your refund is delayed.

Tips for filing your tax return

- If you need help filing your tax return, consider finding a local volunteer income tax assistance (VITA) site in your community. [VITA sites](#) are staffed by IRS trained volunteers who will prepare your taxes for free if you're an individual or family with income below \$54,000.

- If you're an individual or family with income below \$62,000, you can file your taxes online using commercial tax preparation software for free by going to the [Free File Alliance](#).

If you plan to work with a professional to file your 2016 taxes, [download our checklist for organizing your financial documents](#). Being organized and prepared can make the filing process smoother.

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Visit [NCLC](#) for more information.