

Top Tips for Getting Your Tax Refund Quickly

If you're expecting a tax refund, you want to receive it as quickly as possible. We've put together a few tips for getting your refund faster, as well as what to do if you encounter problems.

E-file. According to the IRS, nearly 185 million tax returns were filed electronically in 2019. Almost 90 percent of individual tax returns were filed electronically. If you aren't already, e-filing is the best way to make sure you get that refund quickly. The IRS website, www.irs.gov, lists tested and approved tax preparation options.

Avoid common errors. Errors when preparing your return can delay your refund, so consider checking out [a list of common errors to avoid](#) at irs.gov. According to the IRS, the most common tax-filing errors are:

- Incorrect or missing Social Security numbers.
- Incorrect tax entered based on taxable income and filing status.
- Errors when figuring out income, deductions, credits and exemptions.
- Withholding and estimated tax payments entered on the wrong line.
- Math errors.

Utilize direct deposit. Take advantage of direct deposit with Coosa Valley Credit Union to save time and prevent your refund from getting lost or stolen in the mail. Simply provide the IRS with your account number(s) and Coosa Valley's routing number, and your refund will be deposited directly into your account. Our routing number is 261171383 or you can locate it at the bottom left of your checks (right before your account number).

Roughly 72 hours after you've e-filed your return (or three to four weeks after mailing a paper return), you can track the progress of your refund on the IRS website's [Where's My Refund page](#), the IRS2GO mobile app, or by calling 1-800-829-4477.

Three Common Snags

Now that we've identified the top three ways to make sure you get your refund quickly, let's look at a few common snags people encounter when expecting a refund.

Owing money to the government.

In some cases, a portion or all of a member's tax return will not be delivered to the member, but rather allocated toward a delinquent amount owed by the member for such things as state income tax, back child support, or delinquent non-tax federal debts, such as a student loan. The Treasury Department's Financial Management Service, which disburses IRS refunds, will automatically deduct the delinquent amount from the member's refund before any monies are disbursed by check or direct deposit. In such cases, the FMS provides a letter to the member explaining any offset amount, the agency receiving the payment, the address and telephone number of the agency, and amount of refund offset. Members wishing to dispute the debt will have to do so with the agency listed on the notice, not the IRS.

IRS errors.

If the IRS has made an error that resulted in the member receiving the incorrect refund amount or no refund at all, the member should contact the IRS directly to resolve the issue (800.829.1040). The IRS maintains a customer service line that members may call to speak to a representative regarding tax return errors. The Credit Union is not responsible for resolving any errors made by the IRS. The IRS will correct any agency errors.

Member errors.

The IRS warns members to be very careful when entering their account and routing numbers when they choose direct deposit on their paper or electronic return. In most cases, an error will result in a delay of payment since the IRS will then need to issue a paper check instead of the direct deposit. If your deposit is returned due to an invalid account number entered or if the account is closed, the IRS will automatically issue a paper check within three business days.