



K&K RESOURCE CENTER

Refund

Timeline Guide

When to expect your refund, what each status means, and what can slow it down.

TAX YEAR 2026

Filing season 2027 edition

K&K Tax Services LLC | Detroit, Michigan | Serving all 50 states
(313) 751-3358 | support@kktaxservicesllc.com | kktaxservicesllc.com

Where is my refund?

Your 2027 Refund Timeline Guide

Once your return is filed, the IRS controls the timing. This guide explains what to expect for your 2026 return, what each status means, and when to reach out to K&K.

TIMING

How long refunds usually take

Your situation	Typical timing
E-filed with direct deposit	Most refunds in less than 21 days after the IRS accepts your return
Claiming the Earned Income Credit or Additional Child Tax Credit	The IRS cannot release these refunds before mid-February. Early filers usually see them in late February or early March.
Paper-filed return	Several weeks longer than e-file
Amended return (Form 1040-X)	Often 16 weeks or more. Track it with Where's My Amended Return.
Return pulled for identity verification or review	Weeks to months, depending on how fast you respond to the IRS letter

Direct deposit matters more than ever

The IRS began phasing out paper refund checks in September 2025. Make sure the routing and account numbers you give K&K are correct and in your name.

TRACKING

Checking your status

- ☐ Go to irs.gov/refunds (Where's My Refund) or use the IRS2Go app
- ☐ Have your SSN, filing status, and exact refund amount ready
- ☐ Check once a day. The tool updates overnight, so checking more often won't change anything
- ☐ Your IRS Individual Online Account also shows refund status and any notices

STATUS MEANINGS

What Where's My Refund is telling you

Status	What it means
Return Received	The IRS has your return and is processing it.
Refund Approved	Your refund is approved and a deposit date is scheduled.
Refund Sent	The money left the IRS. Banks can take a few days to post it.
"Still being processed" or no date	Your return may need extra review. Watch your mail for an IRS letter.
Refund amount changed	The IRS adjusted your return or used part of your refund to pay a debt. A letter will explain.

COMMON DELAYS

Why refunds get held up

- ☐ Identity verification letter (5071C, 4883C, or 5747C)
- ☐ Someone else claimed the same dependent
- ☐ Offsets for child support, student loans, or state debts
- ☐ Math errors or missing forms
- ☐ Missing or incorrect IP PIN
- ☐ Income that doesn't match what employers reported
- ☐ Wrong or closed bank account
- ☐ Refundable credits under review (EITC, ACTC, AOTC)

When to contact K&K

Reach out if it has been more than 21 days since acceptance (and you did not claim EITC or ACTC), if you get any IRS or state letter, or if your deposit amount is different than expected. Send us a photo of every page of any letter you receive.

Ready to file with K&K?

Start your secure intake at kktaxservicesllc.com, or call (313) 751-3358. Every return is reviewed by our compliance team before it is filed.

General information for the 2026 tax year (returns filed in 2027), based on IRS guidance available as of September 2026. It is not individual tax advice. Rules and amounts can change, so talk with your K&K preparer about your situation.