

Paper Checks for IRS Refunds Are Ending

Why? The IRS is phasing out paper checks for refunds for tax year 2025 as part of a government-wide transition to electronic payments.



What happens if you are due a refund and you don't provide the IRS with direct deposit information on your return?

- Your refund will be delayed.
- The IRS will send a letter asking you to provide direct deposit info within 30 days or to request an exception to this new policy.
- After 6 weeks the IRS will issue a paper check.
- Note that this is a new process for the IRS, so we can't provide guidance on how this had worked in the past

What sort of accounts can be used for direct deposit?

- Savings or Checking account from a traditional bank (preferred due to the safety and oversight of traditional banks)
- Many prepaid debit cards.
- Many payment apps

Your account provider can supply you with the appropriate routing and account numbers that will be needed for direct deposit

How can I get help in finding a traditional bank account?

- BankOn: joinbankon.org
- BankFind: banks.data.fdic.gov/bankfind-suite/bankfind

I need financial counseling; how can I get help?

- Contact the Financial Empowerment Center for free one-on-one financial counseling as a public service for all Central Ohio residents. They can be reached at 614-237-9675, or via their website at www.columbusfec.org

What can I do if the IRS has not sent my paper check refund after 6 weeks?

- Use the IRS where's my refund site to check the status of your refund: www.irs.gov/wheres-my-refund
- If the IRS is unable to provide an explanation for your delayed/missing refund, contact the **Legal Aid of Southeast and Central Ohio** at 1-888-246-4420