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# How can lower-income taxpayers get fast IRS refunds in 2022?



**Credits can reduce the amount of tax you owe or increase your tax refund, and some credits may give you a refund even if you don't owe any tax.**



## File an accurate return

Collect the info you need and file right the first time.

The IRS takes longer to process returns when they have wrong information. To help file an accurate return for 2021, pay special attention to these two tax credits:

- **Child Tax Credit (CTC).** This is an annual credit available to taxpayers with qualifying dependent children. In 2021, the IRS sent advance CTC payments to many families. If you got any advance payments, you'll need to compare those payments with the total CTC amount you are eligible to claim on your tax return. Find info on what you were already paid and how to claim the credit, at: [www.irs.gov/newsroom/special-tips-for-the-advance-child-tax-credit-and-filing-the-2021-tax-return](http://www.irs.gov/newsroom/special-tips-for-the-advance-child-tax-credit-and-filing-the-2021-tax-return).
- **Recovery Rebate Credit.** Economic impact payments (EIPs) were a type of "stimulus payment" sent by the IRS to help taxpayers financially. In 2021 the IRS sent a third economic impact payment (EIP3) to many taxpayers. If you did not get all, or any, of your EIP3, you may be able to claim it as a Recovery Rebate Credit on your tax return. You will need to know how much EIP3 you already got to calculate a correct credit amount on your tax return. Find info on how much EIP3 you were paid and how to claim the credit, at: [www.irs.gov/coronavirus/economic-impact-payments](http://www.irs.gov/coronavirus/economic-impact-payments).



## File electronically

The IRS processes electronic tax returns faster than paper tax returns. The IRS still has a backlog of paper tax returns from last year.



## Set up direct deposit for your refund

The IRS says "most people receive their refunds in less than 21 days" when they 1) file electronically, and 2) set up direct deposit for refunds to go right into your bank account.



## File as soon as possible

Once you have the info you need, file as soon as possible. The filing deadline for most of us is Monday, April 18, 2022. But the IRS is processing tax returns now. The sooner you file, the sooner the IRS can process your return.

That's a lot of information. Are there tools to help you? YES!



- **Get the info you need to file** your return from the IRS website: [www.irs.gov/payments/your-online-account](http://www.irs.gov/payments/your-online-account)
- **File tax returns electronically, for free.** Use the IRS "Free File" tool: [www.irs.gov/filing/free-file-do-your-federal-taxes-for-free](http://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free)
- If you want to get professional help to file your taxes, here are things to think about: [www.irs.gov/tax-professionals/choosing-a-tax-professional](http://www.irs.gov/tax-professionals/choosing-a-tax-professional)
- Look out for tax-help scammers! [www.irs.gov/newsroom/irs-warning-scammers-work-year-round-stay-vigilant](http://www.irs.gov/newsroom/irs-warning-scammers-work-year-round-stay-vigilant)