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Career Fair at Memorial Center



Centinela Valley Union High School District students visit with representatives from Amazon to learn about career opportunities and required qualifications to gain employment during the second annual Career Fair presented by CVUHSD in cooperation with the South Bay Workforce Investment Board at the Hawthorne Memorial Center. Photo: SBWIB

Brunt of New Tax Laws Hits Home at Refund Time

By Rob McCarthy

The mad rush to file income taxes by midnight April 15 has begun. Expect some added stress because there are fewer tax brackets, revised calculations, and fewer deductions to claim after Congress made sweeping changes in the nation's tax code.

The additions and subtractions in the tax overhaul bill 17 months ago were too many to count. The immediate effect on workers was their take-home pay was slightly higher last year. What they didn't know -- until now -- was whether they would still receive a tax refund under the new formulas for individuals and couples. And if so, would the IRS be giving back less.

Those residents who've already filed their federal returns have the answer. For the rest who haven't prepared their federal returns yet, they will soon find out if there's money coming to pay off outstanding debts, make some home repairs, or splurge on a vacation.

Based on IRS figures released before April 1, the consequences of the congressional changes to tax law aren't proving to be as draconian as predicted. Yes, refunds are safe. The average refund has dipped under the new tax code by \$20, the IRS said after calculating 92.9 million returns filed as of March 29. The average refund so far is \$2,873. There are several factors that could cause a tax refund to be larger or smaller than expected, especially in the current tax season when individuals are encountering new

tax brackets with higher standard deductions. These offset the past deductions -- including a cap on mortgage interest and state and local taxes paid -- which members of Congress eliminated in late 2017. Standard deductions increased to \$12,000 for singles, \$18,000 for heads of households and \$24,000 for married couples filing a joint return.

Situations that could reduce the amount of this year's refund include: math errors or mistakes on the 1040 forms; back taxes owed to the federal or state government; and unpaid child support or student loans. If the IRS makes adjustment to a return or withholds some or all of a refund, the tax bureau will send a letter explaining where the money went. The Internal Revenue Service says it "understands that taxpayers are anxious to get details about their tax refunds," but to disregard misleading information circulating on social media.

There is no "secret way" for taxpayers to find out when their refund will be issued, though the IRS says it issues nine out of 10 tax refunds in less than 21 days. The "Where's My Refund?" tracker at the IRS website takes the guesswork out of the waiting process. People can use "Where's My Refund?" to check on the status of their tax return within 24 hours after the IRS receives an e-filed return or four weeks after a mailed paper return.

The "Where's My Refund?" tool is updated daily and usually overnight. Only call the IRS tax help hotline if a check on

an individual or couple's refund indicates the taxpayer should contact the IRS. If the system doesn't show a return filed 21 days after it was electronically filed or six weeks after tax forms were mailed, a call to the IRS is warranted.

South Bay residents without Internet access can call an automated refund hotline at 800-829-1954. There is a myth that ordering a tax transcript is a "secret way" to get a refund date confirmed. The IRS says doing this will not help taxpayers find out when they will get their tax refund. While taxpayers can use a transcript to validate past income and tax filing status for mortgage, student and small business loan applications and to help with tax preparation, they should use "Where's My Refund?" to check the status of their refund.

Even though the IRS issues most refunds in less than 21 days, it's possible a refund may take longer, it says. When a return is incomplete or needs more review, it takes longer to process and the taxpayer may need to provide more information or fix any errors found by IRS auditors. "This means that in some cases, a taxpayer who filed later may receive their refund sooner than someone who filed earlier in the season," the bureau says. "Also, remember to consider the time it takes for financial institutions to post the refund to the taxpayer's account or to receive a check in the mail."

See Refund Time, page 7

Weekend Forecast

Friday
Sunny/
Wind
70°/57°



Saturday
Mostly
Sunny
70°/56°



Sunday
AM Clouds/
PM Sun
68°/56°

