

2026 Refund Planning Calendar

Published season dates with separately labelled planning estimates.

IRS season opening: Jan 26, 2026

Ordinary filing deadline: Apr 15, 2026

Ordinary extension deadline: Oct 15, 2026

Early PATH direct-deposit guidance: Mar 2, 2026

Observed federal holidays

Jan 1, 2026 - New Year's Day

Jan 19, 2026 - Martin Luther King Jr. Day

Feb 16, 2026 - Washington's Birthday

May 25, 2026 - Memorial Day

Jun 19, 2026 - Juneteenth

Jul 3, 2026 - Independence Day

Sep 7, 2026 - Labor Day

Oct 12, 2026 - Columbus Day

Nov 11, 2026 - Veterans Day

Nov 26, 2026 - Thanksgiving Day

Dec 25, 2026 - Christmas Day

Holiday adjustments are posting-model assumptions, not an IRS processing calendar. Most e-file refunds take less than 21 days; mailed returns take six or more weeks. Individual reviews can take longer. Not affiliated with the IRS or a state agency.

Checked: 2026-10-01

Sources: IRS.gov/refunds; IRS season announcements; OPM federal holidays.

Full citations and updated calendar: <https://myrefunddate.com/calendar/2026/>