



Federal Income Tax Returns Due for Most Individuals

The federal income tax filing deadline for individuals is generally Monday, April 15, 2024. The deadline is April 17, 2024, for taxpayers living in Maine or Massachusetts.

The IRS has postponed the deadline to file federal income tax returns and make tax payments for certain disaster-area taxpayers. The current list of eligible localities and other details for each disaster are always available on the [Tax Relief in Disaster Situations](#) page on [irs.gov](#).

Need more time?

If you're not able to file your federal income tax return by the April (or other) due date, you can file for an extension by the April (or other) due date using IRS Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return. Filing this extension gives you until October 15, 2024, to file your federal income tax return. You can also file for an automatic extension electronically, but only if filed by the original April due date (details on how to do so can be found in the Form 4868 instructions). There may be penalties for failing to file or for filing late.

Note: *Special rules apply if you're living outside the country, or serving in the military outside the country, on the regular due date of your federal income tax return.*

Pay what you owe

One of the biggest mistakes you can make is not filing your return because you owe money. If the bottom line on your return shows that you owe tax, file and pay the amount due in full by the due date if at all possible. If you absolutely cannot pay what you owe, file the return and pay as much as you can afford. You'll owe interest and possibly penalties on the unpaid tax, but you will limit the penalties assessed by filing your return on time, and you may be able to work with the IRS to pay the unpaid balance (options available may include the ability to enter into an installment agreement).

It's important to understand that filing for an automatic extension to file your return does not provide any additional time to pay your tax. When you file for an extension, you have to estimate the amount of tax you will owe; you should pay this amount by the April (or other) filing due date. If you don't, you will owe interest, and you may owe penalties as well. If the IRS believes that your estimate of taxes was not reasonable, it may void your extension.

Tax refunds

The IRS encourages taxpayers seeking tax refunds to file their tax returns as soon as possible. The IRS anticipates most tax refunds being issued within 21 days of the IRS receiving a tax return if the return is filed electronically, the tax refund is delivered through direct deposit, and there are no issues with the tax return. To help minimize delays in processing, the IRS encourages people to avoid paper tax returns whenever possible.

IRA contributions

Contributions to an individual retirement account (IRA) for 2023 can be made up to the April due date (without regard to extensions) for filing the 2023 federal income tax return. Certain disaster-area taxpayers granted relief may have additional time to make contributions.