



Guide to Tax Refunds

Rhode Island Division of Taxation

Filing Season 2014

Message from the Tax Administrator:

If you pay more taxes than you're required to, you're due a refund. We try to process refunds as promptly as possible. But processing can take time, especially during the busy filing season. We expect to

process more than 600,000 personal income tax returns this year -- and about two-thirds of them will be for refunds. If you're hoping to get a refund this year, please keep these points in mind:



Tax Administrator David M. Sullivan

■ Please read our answers to frequently asked refund questions in this guide.

■ If you e-file your return, you should receive your refund within 10 to 15 business days.

■ If you file your return on paper, you should receive your refund within four to six weeks.

Keep in mind that the closer to April 15 you file, the longer it will take for your return to be processed and your refund issued.

If the time period has elapsed and you still don't have your refund, check our newly upgraded "Where's my refund?" online tool at www.tax.ri.gov. If your refund is being held for some reason, the online tool might tell you why.

If all else fails, give us a call, at (401) 574-8829 -- Option 3 -- from 8:30 a.m. to 3:30 p.m. business days. We ask only that you be patient, because call volume is extremely high. Thank you.

- David M. Sullivan

Answers to questions on refunds

What if you receive a state refund check but lose it? What if the bank routing number you provided for a direct deposit is wrong? What if your Rhode Island personal income tax refund is larger -- or smaller -- than you planned on?

Every tax filing season, taxpayers raise questions like these about their refunds. You can call us during normal business hours, but the lines are often busy -- because it is, after all, the filing season. What to do?



We've put together the following answers to frequently asked questions about personal income tax refunds. Chances are they'll have the information you're looking for.

Q: I filed my return electronically and the bank routing number and/or account number that I provided actually belongs to someone else. What should I do?

Our responsibility is to deposit the refund using the account number and routing number provided with the electronic filing. If your refund was issued through direct deposit into an account that is not yours, you will have to remedy the situation through your preparer and/or financial institution.

Q: I filed my return electronically and the bank routing number and/or account number is incomplete. What should I do?

If the direct deposit routing number and/or the bank account number is incomplete, you will be mailed a refund check to the address on file. In such a situation, a manual refund check will take approximately six to eight weeks to be processed and mailed. (When you file your return, please be certain that your return lists your current mailing address.)

(Please turn to page 2)

Common errors can cause refund delays

Errors can gum up the works when it comes to refunds.

Errors slow processing -- which, in turn, slows the issuing of refunds.

The time to resolve such problems is before you file

your return.

A bit of prevention can keep the return process flowing -- and help ensure that you'll get your refund in a timely manner.

A recent issue of the Rhode Island Division of

Taxation's newsletter, *Rhode Island Tax News*, featured a page-one article about six errors that are commonly made by taxpayers - and even some practitioners.

(Please turn to page 2)

Answers to questions on refunds (continued from page 1)

Q: I filed my return electronically and am due a refund by direct deposit. But I have closed the bank account since I filed the return. What happens to my direct deposit?

If your account is closed, the direct deposit will return to the State. A paper refund check will be sent using the address and other information we have for you on file. In such a situation, a manual refund check will take about six to eight weeks to be processed and mailed.

Q: I was due for a refund by direct deposit but I did not receive it. What do I do now?

First, thoroughly examine your bank statement. With so many transactions, it's easy to overlook a deposit. (Many taxpayers call us to say they did not receive their direct deposit – but it often turns out that they simply overlooked it when reviewing their bank or credit union statement.) Keep in mind, too, that your Rhode Island direct deposit will be sent to the same account as reported on your federal return.

Q: What if, on my federal return, I split up my refund among multiple accounts?

We don't offer that feature for Rhode Island refund purposes. So if there is more than one account number reported on the federal return, the direct deposit of your Rhode Island refund will be sent to the account first listed on your federal return. Please check your bank account number, routing number, and bank statement carefully -- it could save you considerable time and effort.

Q: I received my refund check in the mail but I have lost it. Will you send me another check?

If at least four weeks have passed since the date the check was issued, contact us for a "lost check affidavit." One will be mailed to you -- preprinted with specific information as it relates to your income tax filing. (The affidavit cannot be e-mailed or faxed.) The affidavits are mailed weekly, so please allow seven to 10 business days to receive your affidavit. When you receive the affidavit, follow the instructions on the form and return it to the Rhode Island General Treasurer's Office, 50 Service Ave., Warwick R.I. 02886. Do not mail the affidavit to the Rhode Island Division of Taxation. (What if you locate your check before receiving the affidavit? In that case, please destroy the affidavit upon receipt.)

Q: Why do I have to wait four weeks to request an affidavit?

Four weeks is the time specified by the General Treasurer's Office to determine the status of the refund check. (Many times a "lost" check has been found and there is no need for an affidavit.)

Q: I moved to a new address after filing my return. Will the U.S. Postal Service forward my refund check to my new address?

The post office will not forward the refund check to a new address. Instead, the Postal Service will return the refund check to the Rhode Island General Treasurer's Office. The General Treasurer's Office will notify us at the Division of Taxation that your check has been returned by sending us a photocopy of your refund check. Once you have contacted the Division of Taxation with your new address -- and we have confirmed that your refund check has been returned to the General Treasurer's Office -- you will have a choice: 1.) have the General Treasurer's Office mail your refund check to your new address, or 2.) pick up the check at the General Treasurer's Office. If you opt to pick up your check, remember that you'll be retrieving it from the General Treasurer's Office, not from the Division of Taxation.

(Please turn to page 3)

Common errors can cause delays

(continued from page 1)

Click [here](#) to review it. Following is a list of some of the most common errors:

- ❖ The paper return contains illegible handwriting.
- ❖ The return includes an incorrect Social Security number (or numbers).
- ❖ There is an incorrect filing status listed on the return.
- ❖ There is no filing status listed on the return.
- ❖ The return is not signed. (If it's a joint filing, both spouses must sign.)
- ❖ The taxpayer or preparer forgot to attach all required schedules and documents.
- ❖ The taxpayer or preparer forgot to attach Forms W-2 and/or Forms 1099.
- ❖ The return contains an incorrect federal Employer Identification Number (EIN) for one or more employers listed on Schedule W.

Answers to questions on refunds (continued from page 2)

The address is: Rhode Island General Treasurer's Office, 50 Service Avenue, Warwick RI, 02886. Call the General Treasurer's Office in advance, at (401) 462-7650, for its business hours. Before you go there, please remember to bring picture identification.

Q: My refund check was issued five months ago and I haven't had a chance to cash it until now. Is it still valid? If not, will you send me another check?

Refund checks become invalid after 90 days. If that's the case with your refund check, we at the Division of Taxation cannot issue replacement checks. But you can get it revalidated by the General Treasurer's office. Don't write the word "Void" on the check. Instead, simply mail it to the Rhode Island General Treasurer's Office, 50 Service Ave, Warwick R.I. 02886, requesting that it be revalidated. (You don't need an affidavit to do this.) They'll mail you the revalidated check.

Q: I need to contact the Division of Taxation about my refund. Whom do I contact?

Start with the "[Where's my refund?](#)" tool online at our website and follow the instructions. The online tool is updated weekly during tax season, typically each Monday (Tuesday if there is a Monday holiday). From July to December, the online tool is updated every two weeks. *(The screenshot on the right side of this page shows you what the online tool looks like.)*

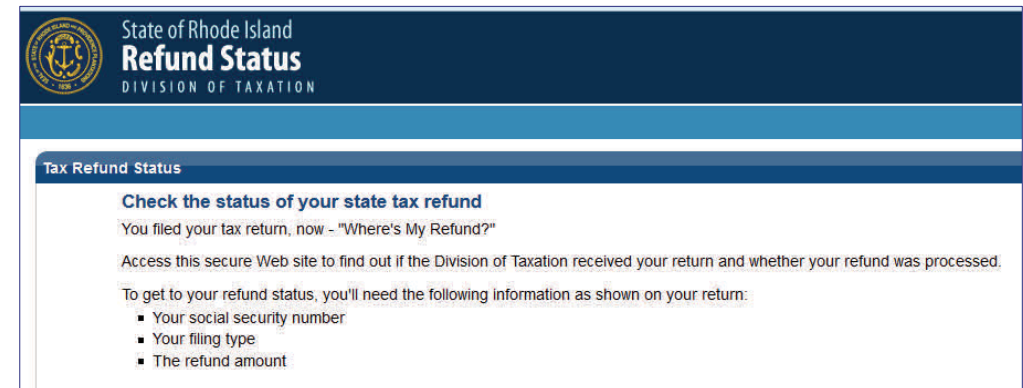
You may also call our taxpayer assistance phone line -- at (401) 574-8829, option 3 -- from 8:30 a.m. to 3:30 p.m.

business days (typically Monday through Friday). Before you dial, please have a copy of your Rhode Island personal income tax return available (you may also need to have a copy of your federal return handy). Note that calls are answered in the order received. Call volume is extremely high during filing season -- and highest on Mondays. When you call, you'll be asked to provide your name, Social Security number, spouse's Social Security number (if applicable), and address. Please specify the tax year you're calling about (such as tax year 2013, 2012, 2011, etc.).

You may also e-mail us: txassist@tax.ri.gov We receive many e-mails during filing season. As a result, it usually takes us one or two business days to respond. Please be specific in your e-mail requests and include a daytime phone number. Our goal is to answer your e-mail based on the information provided. In some instances we may call you at the phone number provided to clarify your inquiry.

Q: Does the Division of Taxation prepare returns?

No. We don't offer a tax return preparation service. If you don't want to do your return yourself, there are many paid professionals available. You may also qualify to have your return done by a volunteer organization (dial "211" on your phone for more information on volunteer tax preparation sites near you).



(Please turn to page 4)

Answers to questions on refunds (continued from page 3)

Although we don't prepare current-year returns, we do answer questions about refund status, filing status, and other matters, and can also explain notices that you receive from us. To get answers to such questions, you may wish to visit our office: Rhode Island Division of Taxation, One Capitol Hill, Providence R.I., from 8:30 a.m. to 3:30 p.m. business days (typically Monday through Friday).

Q: I made an error on my income tax return and will file an amended return. How long does it take for the amended return to be processed?

Amended returns can only be filed on paper, not e-filed. Once they arrive here, we enter the data into our computer processing system -- but we must wait until the original filing has been entered. Thus, we typically set aside amended returns until June or July to process. That allows enough time for the original filings to be entered into the computer system first.

Q: I received my refund, but it was less than what I expected. What do I do?

On your refund stub there may be a list of one or more items which indicate a problem with your filing. The common errors which result in a reduced refund include not attaching all of your Forms W-2 or Forms 1099, claiming itemized deductions instead of the standard deduction, or improperly calculating your income tax. If you have questions you may call or e-mail us.

Q: I received too much of a refund. What do I do?

Generally, if you received more than you thought you should, it's usually because you paid in more than you had to and forgot to list it on your return – such as an extra estimated payment, or a payment made with an extension. A description of the error which resulted in the overpayment should be printed on your refund stub. If you have questions, you may call or e-mail us.

Q: I received my refund by direct deposit, but the amount is less than I expected. Do I get an error notification similar to what is described for paper refunds?

No. Because this issue involves a less-than-expected refund by direct deposit, please contact our office by phone or through e-mail and we will review your filing with you. (Please see our contact information on page 1.) When you call please have your federal and state returns available.

Q: I wanted my income tax overpayment to be carried forward but it was sent to me as a refund, through a check in the mail. What do I do?

Q: Mail the check to the Division of Taxation, One Capitol Hill, Providence R.I. 02908. Please do not write "Void" on the check. Please include a brief note requesting that the refund be applied to your estimated income tax. Also include a daytime phone number. Keep a copy of your check and correspondence for your records.

Q: I worked for more than one employer and I overpaid for temporary disability insurance (TDI) tax. Where do I get the overpayment form?

Contact our Employer Tax section at (401) 574-8700 from 8:30 a.m. to 3:30 p.m. business days. Mention that your call is for TDI overpayment.

Q: I live in Massachusetts and worked in Rhode Island. Where do I claim TDI withholding on my state income tax return?

TDI withholding is not claimed on the Rhode Island personal income tax form. Contact the Massachusetts Department of Revenue for guidance on whether you can claim Rhode Island TDI withholding on the Massachusetts income tax return.

About this Guide

The Rhode Island Division of Taxation's *Guide to Tax Refunds* is intended to provide taxpayers and tax professionals with general information regarding Rhode Island tax laws, regulations and procedures.

The *Guide to Tax Refunds* is neither designed nor intended to address complex issues in detail. Nothing contained in the *Guide to Tax Refunds* in any way alters or otherwise changes any provisions of the Rhode Island General Laws, regulations of the Division of Taxation, or formal rulings.

