

Your Guide

to Filing, Paying, and Tracking Taxes Online in 2026

Practical Tips for Using IRS Online Tools with Confidence

As taxpayers prepare to file their federal income tax returns for the 2025 tax year (filing in 2026), the Internal Revenue Service continues to emphasize the use of secure online tools to make filing easier, reduce delays, and improve accuracy. Using these digital services can help you file more efficiently, receive refunds faster, and manage your tax information securely.

The links in this guide point to official IRS resources designed to help you at every step of the process.

File Electronically for Faster Processing

Electronic filing generally results in faster processing and reduces common errors compared with paper returns.

HELPFUL IRS RESOURCE:

Find IRS electronic filing options – www.irs.gov/filing

Filing electronically also makes it easier to choose direct deposit for your refund and track your return.



For Your Refund

Direct deposit remains the fastest, safest way to receive your refund in 2026. Most refund processing delays are minimized when you file electronically and choose direct deposit.

HELPFUL IRS RESOURCES:

- **Direct Deposit** – Tell IRS where to send your refund. www.irs.gov/refunds/get-your-refund-faster-tell-irs-to-direct-deposit-your-refund-to-one-two-or-three-accounts
- **Why direct deposit is usually the best choice** – www.irs.gov/newsroom/direct-deposit-is-the-best-way-to-get-a-federal-tax-refund

The IRS has phased out most mailed refund checks, so providing accurate banking information is increasingly important.

Pay Taxes Securely Online

If you owe federal taxes, several IRS online payment options allow you to make secure, electronic payments.

HELPFUL IRS RESOURCES:

- **Direct Pay** – Pay online from your bank account (no sign-in required) – www.irs.gov/payments/direct-pay-with-bank-account
- **IRS payment options overview** – www.irs.gov/newsroom/irs-offers-several-payment-options-including-help-for-taxpayers-struggling-to-pay
- **Pay by debit or credit card or digital wallet** – www.irs.gov/payments/pay-your-taxes-by-debit-or-credit-card

These online services let you pay your balance due, estimated tax, and other federal tax obligations with varying payment methods.



Pay Estimated Taxes Online

Some taxpayers are required to make quarterly estimated tax payments throughout the year. This commonly applies to individuals who:

- **Are self-employed**
- **Receive income from investments, rentals, or partnerships**
- **Do not have enough tax withheld from wages or pensions**
- **Own small businesses or side businesses**

Estimated taxes help you stay current on your tax obligations and avoid underpayment penalties.

The Internal Revenue Service generally requires estimated payments when you expect to owe \$1,000 or more in federal tax for the year.

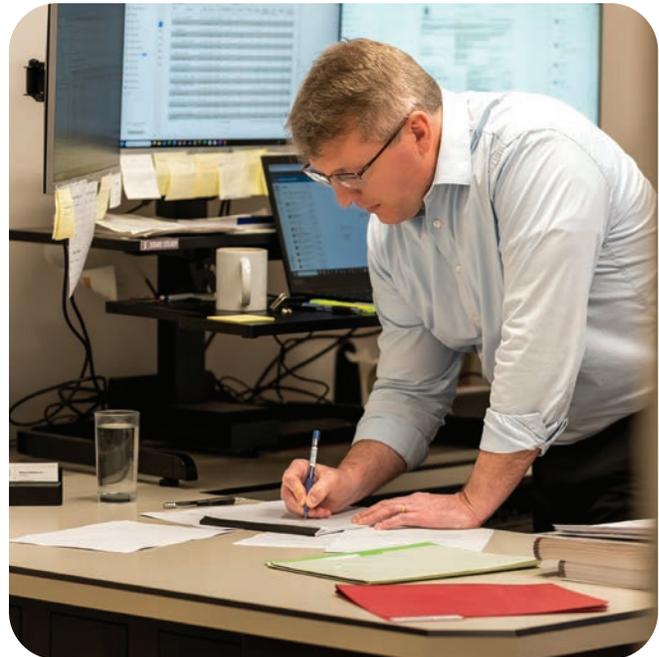
How to Pay Estimated Taxes

The IRS offers several secure online options for submitting estimated payments:

HELPFUL IRS RESOURCES:

- **Estimated taxes overview** – www.irs.gov/businesses/small-businesses-self-employed/estimated-taxes
- **Direct Pay for estimated taxes** – www.irs.gov/payments/direct-pay-with-bank-account?utm_source=chatgpt.com
- **Electronic Federal Tax Payment System (EFTPS)** – <https://www.eftps.gov>

Most taxpayers choose Direct Pay or EFTPS to schedule and confirm payments electronically.



Quarterly Payment Schedule

Estimated taxes are generally due four times per year:

- April
- June
- September
- January (of the following year)

The IRS provides updated due dates each year on its website. Making timely estimated payments can help spread tax obligations throughout the year and reduce surprises at filing time.

Use an IRS Individual Online Account

An IRS Individual Online Account lets you securely view and manage your tax information online.

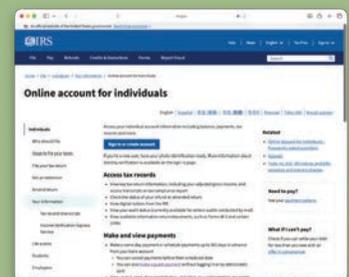
With an online account you can:

- **View your balance due, payment history, and upcoming payments**
- **Make or schedule payments**
- **Access tax records and transcripts**
- **See digital IRS notices**

HELPFUL IRS RESOURCE:

- **Access your IRS individual online account** – www.irs.gov/payments/online-account-for-individuals

IRS guidance also highlights how these accounts can streamline payments and access to records.



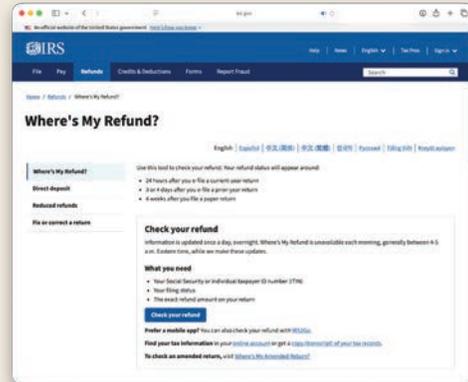
Track Your Refund Online

Once your return has been accepted, you can track the status of your refund online.

HELPFUL IRS RESOURCES:

- **Where's My Refund?** Check your refund status – www.irs.gov/wheres-my-refund
- **IRS Tools page** (refund tracking + more) – www.irs.gov/help/tools

This tool provides daily updates and a personalized refund status once your return has been received.



Review Key Information Before Filing

Even when using online tools, correct and accurate information remains essential to avoid delays.

Before submitting your return make sure to:

- **Confirm your Social Security numbers are entered correctly**
- **Verify dependent names match Social Security records**
- **Double-check credit selections and other key fields**

While there isn't a single IRS "checklist" page, reviewing IRS accuracy tips and instructions within your tax software and IRS publications can help prevent processing delays.

Using Online Tools with Confidence

IRS digital services are designed to help taxpayers manage the filing process more efficiently. When used correctly, these tools can:

- **Improve the accuracy of your return**
- **Speed up refund delivery**
- **Reduce paperwork**
- **Provide easy online access to records**

Official IRS guidance and tools help protect your financial information and streamline your tax process.

Stay Informed During Tax Season



Rules, deadlines, and online tools available from the IRS may change over time. Be sure to check updated information on IRS.gov throughout the year.

The IRS also posts tax season reminders and guidance as filing dates approach, including projections for refund timing and other key updates.

Have Questions About Your Tax Situation?

If you'd like guidance on how these tools fit into your overall tax planning and filing strategy, your Hawkins Ash tax professional is available to help you understand your options and make informed decisions.