



Note: *The draft you are looking for begins on the next page.*

Caution: DRAFT—NOT FOR FILING

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information. **Do not file draft forms.** We incorporate all significant changes to forms posted with this coversheet.

However, unexpected issues occasionally arise, or legislation is passed—in this case, we will post a new draft of the form to alert users that changes were made to the previously posted draft. Thus, there are never any changes to the last posted draft of the form and the final revision of the form. Forms and instructions are subject to OMB approval before they can be officially released, so we post drafts of them until they are approved. Drafts of instructions and publications usually have some additional changes before their final release. Early release drafts are posted at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms) and remain there after the final release is posted at [IRS.gov/LatestForms](https://www.irs.gov/LatestForms). Also see [IRS.gov/Forms](https://www.irs.gov/Forms).

Most forms and publications have a page on IRS.gov: [IRS.gov/Form1040](https://www.irs.gov/Form1040) for Form 1040; [IRS.gov/Pub501](https://www.irs.gov/Pub501) for Pub. 501; [IRS.gov/W4](https://www.irs.gov/W4) for Form W-4; and [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA) for Schedule A (Form 1040), for example, and similarly for other forms, publications, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

If you wish, you can submit comments to the IRS about draft or final forms, instructions, or publications at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). Include "NTF" followed by the form or publication number (for example, "NTF1040", "NTFW4", "NTF501", etc.) in the body of the message to route your message properly. We cannot respond to all comments due to the high volume we receive and may not be able to consider many suggestions until the subsequent revision of the product, but we will review each "NTF" message.

If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more information, click [here](#).

Instructions for Form 8888



(Rev. November 2026)

Allocation of Refund

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

Information about any future developments affecting Form 8888 and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8888](https://www.irs.gov/Form8888).

What's New

Instructions are now separate from the form. We have separated the Instructions for Form 8888 from the form.

Reminders

Electronic payments. Executive Order 14247 requires all payments from the federal government, including the IRS, to be handled electronically. Starting in October 2025, the IRS generally stopped issuing paper checks for federal disbursements, including tax refunds, unless an exception applies. For more information, go to [IRS.gov/ModernPayments](https://www.irs.gov/ModernPayments).

Purchase of savings bonds discontinued. The program allowing for your refund to be deposited into your TreasuryDirect® account to buy savings bonds, as well as the ability to buy paper bonds with your refund, has been discontinued. Form 8888 is now only used to split your direct deposit refund between two or more accounts. For more information, go to [Treasurydirect.gov/IncomeTaxRefund](https://www.treasurydirect.gov/IncomeTaxRefund).

General Instructions

Purpose of Form

Use Form 8888 if you want us to directly deposit your refund (or part of it) to either two or three accounts at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States.

An account can be a checking, savings, or other account, such as:

- A traditional individual retirement arrangement (IRA), Roth IRA, SEP IRA (but not a SIMPLE IRA);
- A health savings account (HSA);
- An Archer MSA; or
- A Coverdell education savings account (ESA).

You can't have your refund deposited into more than one account if you file Form 8379, Injured Spouse Allocation.

Deposit of refund to only one account. If you want your refund deposited to only one account, don't complete this form. Instead, request direct deposit on your tax return.

Account must be in your name. Don't request a deposit of your refund to an account that isn't in your

name, such as your tax return preparer's account.

Although you may owe your tax return preparer a fee for preparing your return, don't have any part of your refund deposited into the preparer's account to pay the fee.

The number of refunds that can be directly deposited to a single account or prepaid debit card is limited to three a year. Learn more at www.irs.gov/DepositLimit.

Benefits of Direct Deposit

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It saves tax dollars because it costs the government less.
- It's more convenient. You don't have to make a trip to the bank to deposit your check.
- It's proven itself. Nearly 98% of social security and veterans benefits are sent electronically using direct deposit.

IRA

You can have your refund (or part of it) directly deposited to a traditional IRA, Roth IRA, or SEP IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other eligible financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your account of the year to which the deposit is to be applied (unless the trustee or custodian won't accept a deposit for the prior year). If you don't, the trustee or custodian can assume the deposit is for the year during which you are filing your return.

For example, if you file your 2026 return during 2027 and don't notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2027. If you designate your deposit to be for 2026, you must verify that the deposit was actually made to the account by the due date of the 2026 return (not counting extensions). If the deposit isn't made by that date, the deposit isn't an IRA contribution for 2026. In that case, you must file an amended 2026 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.

Specific Instructions

Caution: If you file a joint return and complete Form 8888, your spouse may get at least part of the refund.

Lines 1a, 2a, and 3a

Enter the portion of your refund you want directly deposited to each account. Each deposit must be at least \$1.

Your entire deposit may be deposited in one account.

If there are any delays in the processing of your return by the IRS, your entire refund will be deposited in the last valid account listed on Form 8888. Make sure the last account you list on Form 8888 is an account you would want the entire refund deposited in if this happens. An account can be a checking, savings, or other account such as a traditional IRA, Roth IRA, SEP IRA (but not a SIMPLE IRA), HSA, Archer MSA, or ESA.

Lines 1b, 2b, and 3b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check below, the routing number is 250250025. Tony and Bobby Maple would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that doesn't allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your account.

Lines 1c, 2c, and 3c

Check the appropriate box for the type of account. Don't check more than one box for each line. If your deposit is to an account such as an IRA, HSA, brokerage account, or other similar account, ask your financial institution whether you should check the "Checking" or "Savings" box. You must check the correct box to ensure your deposit is accepted.

Lines 1d, 2d, and 3d

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check in these instructions, the account number is 20202086. Don't include the check number.

Line 5

The total on line 5 must equal the total amount of the refund shown on your tax return. It must also equal the total of the amounts on lines 1a, 2a, and 3a. If the total on line 5 is different, your refund may be delayed.

Direct Deposit Request Rejected

If your financial institution rejects one or two but not all of your direct deposit requests, the additional amount will be deposited to the last valid account listed.

Example. You complete lines 1 and 2 correctly but forget to enter an account number on line 3d. The amount listed on line 3a will be deposited into the account listed on line 2d. The parts of your refund shown on lines 1a and 2a will be directly deposited to the accounts you indicated.

Reasons your direct deposit request will be rejected.

If any of the following apply, your direct deposit request will

be rejected, and your refund may be delayed or deposited in the last valid account listed.

- You are asking to have a joint refund deposited to an individual account, and your financial institution(s) won't allow this. The IRS isn't responsible if a financial institution rejects a direct deposit.
- The name on your account doesn't match the name on the refund, and your financial institution(s) won't allow a refund to be deposited unless the name on the refund matches the name on the account.
- Three direct deposits of tax refunds have already been made to the same account or prepaid debit card.
- You haven't given a valid account number or routing transit number.
- Any numbers or letters on lines 1a through 3d are crossed out or whited out.

Caution: The IRS isn't responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers and to make sure your direct deposit will be accepted.

Caution: Don't file a Form 8888 on which you have crossed out or whited out any numbers or letters. If you do, the IRS will reject your allocation of refund, and your refund may be delayed.

Changes in Refund Due to Math Errors or Refund Offsets

The rules below explain how your direct deposit may be adjusted due to math errors or refund offsets.

Math Errors

The following rules apply if your refund is increased or decreased due to a math error.

Refund increased. If you made an error on your return and the amount of your refund is increased, the additional amount will be deposited to the last account listed. If you asked that your refund be split among three accounts, any increase will be deposited to the account on line 3. If you asked that your refund be split among two accounts, any increase will be deposited to the account on line 2.

Example. Your return shows a refund of \$300 and you ask that the refund be split among three accounts with \$100 to each account. Due to an error on the return, your refund is increased to \$350. The additional \$50 will be added to the deposit to the account on line 3.

Refund decreased. If you made an error on your return and the amount of your refund is decreased, the decrease will be taken first from any deposit to an account on line 3, next from the deposit to the account on line 2, and finally from the deposit to the account on line 1.

Example. Your return shows a refund of \$300, and you ask that the refund be split among three accounts with \$100 to each account. Due to an error on your return, your refund is decreased by \$150. You won't receive the \$100 you asked us to deposit to the account on line 3, and the deposit to the account on line 2 will be reduced by \$50.

Note: If you appeal the math error adjustment and your appeal is upheld, the resulting refund will be deposited to the account on line 1.

Refund Offset

The following rules apply if your refund is offset (used) to pay past-due federal tax or certain other debts.

Past-due federal tax. If you owe past-due federal tax and your refund is offset by the IRS to pay the tax, the past-due amount will be deducted first from any deposit to an account on line 3, next from the deposit to the account on line 2, and finally from the deposit to the account on line 1.

Other offsets. If you owe other past-due amounts (such as state income tax, child support, spousal support, or certain federal nontax debts, such as student loans) that are subject to offset by the Treasury Department's Bureau of the Fiscal Service, the past-due amounts will be deducted first from the deposit to the account with the lowest routing number. Any remaining amount due will be deducted from the deposit to the account with the next lowest routing number and then from the deposit to the account with the highest routing number.

Caution: If the deposit to one or more of your accounts is changed due to a math error or refund offset, and that account is subject to contribution limits, such as an IRA, HSA, Archer MSA, or Coverdell ESA, or the deposit was deducted as a contribution to a tax-favored account on your tax return, you may need to correct your contribution or file an amended return.

Example. You deduct \$1,000 on your 2026 tax return for an IRA contribution. The contribution is to be made from a direct deposit of your 2026 refund. Due to an offset by the Bureau of the Fiscal Service, the direct deposit isn't made to your IRA. You need to correct your contribution by contributing \$1,000 to the IRA from another source by the due date of your return (determined without regard to any extension) or file an amended return without the IRA deduction.

DRAFT

DRAFT

TONY MAPLE
BOBBY MAPLE
123 Pear Lane
Anyplace, GA 00000

PAY TO THE
ORDER OF

ANYPLACE BANK
Anyplace, GA 00000

For

SAMPLE

Routing number

Account number

1234

15-0000/0000

\$

DOLLARS

1 : 250250025 | : 202020 " ' 86 " . 1234

**Don't include
the check number.**

Note: The routing and account numbers may be in different places on your check.