

How to Get Your Tax Transcript from the IRS

A step-by-step reference guide

What is a tax transcript?

A tax transcript is a free summary of your tax return information from the IRS. It is commonly requested by lenders for mortgage or student loan applications, by colleges for financial aid (FAFSA), and for personal recordkeeping. A transcript is not the same as a copy of your filed return.

Types of transcripts

- **Tax Return Transcript** — Most line items from your original Form 1040 as filed. Available for the current and three prior tax years. This is the one most lenders want.
- **Tax Account Transcript** — Basic data such as filing status, taxable income, payment type, and any changes made after filing. Available for the current and nine prior years online.
- **Record of Account Transcript** — Combines the Return and Account transcripts. Available for the current and three prior years.
- **Wage and Income Transcript** — Shows data from W-2s, 1099s, 1098s, and Form 5498 reported to the IRS. Available for the current and nine prior years.
- **Verification of Non-Filing Letter** — Confirms the IRS has no record of a filed Form 1040 for the year requested.

Method 1: Get your transcript online (fastest)

This is the quickest option. You can view, print, or download your transcript immediately. You will need to verify your identity through ID.me, the IRS's identity verification partner.

What you'll need before you start

- A valid email address you can access right now.
- Your Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).
- A photo ID (driver's license, state ID, passport, or passport card).
- A smartphone or webcam for the identity verification photo and selfie.
- Your filing status and the mailing address from your most recent tax return.
- A mobile phone in your name (helpful for faster verification).

Step-by-step instructions

1. Go to the IRS transcript page: <https://www.irs.gov/individuals/get-transcript>.
2. Click the blue "Get Transcript Online" button.
3. Sign in with your existing IRS Online Account, or click "Create a new account" to set one up through ID.me.
4. If creating a new account, follow the ID.me prompts to:
 - a. Enter your email address and create a strong password.
 - b. Set up multi-factor authentication (text, app, or phone call).
 - c. Upload a photo of your government-issued ID.

- d. Take a selfie to match your ID, or join a short video call with an ID.me agent if the automated check fails.
- e. Enter your Social Security Number to link your IRS account.
5. Once signed in, choose a reason for needing the transcript from the dropdown (for example, “Higher Education / Student Aid” or “Income Verification”).
6. Select the type of transcript you need (Return, Account, Record of Account, or Wage and Income).
7. Choose the tax year you want.
8. Click the link to open the PDF. Save it to your computer or print it for your records.

Tip: If ID.me cannot verify you automatically, you can complete a brief video chat with an agent. Have your ID and a second document (utility bill, bank statement, or paystub) ready.

Method 2: Get your transcript by mail

If you do not want to verify your identity online, you can request that the IRS mail your transcript to the address on file. It typically arrives in 5 to 10 calendar days.

Step-by-step instructions

9. Go to <https://www.irs.gov/individuals/get-transcript>.
10. Click “Get Transcript by Mail.”
11. Enter your Social Security Number or ITIN, date of birth, street address, and ZIP code as they appear on your most recent tax return.
12. Choose the transcript type (Return Transcript or Account Transcript).
13. Choose the tax year.
14. Submit the request. The transcript will be mailed to the address the IRS has on file.

Important: If you have moved since you last filed, you must update your address with the IRS first using Form 8822 before requesting a mailed transcript. Otherwise, it will go to your old address.

Method 3: Get your transcript by phone

The IRS has an automated phone system for transcript requests. The transcript will be mailed to the address on your most recent tax return.

- Call **1-800-908-9946** (automated transcript line).
- Follow the prompts to enter your SSN, date of birth, and address.
- Select the transcript type and tax year.
- Allow 5 to 10 calendar days for delivery.

Method 4: Submit Form 4506-T

Use Form 4506-T if you need a transcript sent to a third party (such as a lender), need a transcript type that is not available online, or are requesting on behalf of a deceased taxpayer or business.

15. Download Form 4506-T from <https://www.irs.gov/forms-pubs/about-form-4506-t>.
16. Complete all required fields, including the type of transcript and the years requested.
17. If sending the transcript to a third party, fill in line 5.
18. Sign and date the form. The signature must be no more than 120 days old when received.
19. Mail or fax the form to the address listed on the form's instructions for your state. Processing typically takes 10 business days.

Helpful tips and troubleshooting

- **Use the official site only.** The correct URL is <https://www.irs.gov>. The IRS will never email or text you a link to your transcript.

- **Check the year carefully.** Tax year and processing year are not the same. The 2024 tax year is the return you filed in 2025.
- **Recent return not showing?** Returns are usually available as a transcript 2 to 3 weeks after e-filing, or 6 to 8 weeks after paper filing.
- **Identity verification problems?** If ID.me cannot verify you, request the transcript by mail or by phone instead.
- **Need help?** Call the IRS at 1-800-829-1040 (individual taxpayer line) Monday through Friday, 7 a.m. to 7 p.m. local time.

This guide reflects IRS procedures as of 2025. Steps and screen labels on the IRS website may change over time. Always confirm the latest instructions on [irs.gov](https://www.irs.gov).