



Economic Impact Payment Information Center

Mailed Check Payments May Be Sent As Debit Cards



If Get My Payment says your Economic Impact Payment will be issued as a check, you may instead get a debit card in a plain envelope from "Money Network Cardholder Services." If you haven't activated your card, you'll get a follow-up letter.

For more information, see [Prepaid Debit Cards](#).

For additional questions regarding the Get My Payment application check out our [Get My Payment FAQs](#).

Millions of Americans have already received their Economic Impact Payments (Payments) authorized by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The Internal Revenue Service (IRS) continues to calculate and automatically send the Payments to most eligible individuals, however some may have to provide additional information to the IRS to get their Payments. Below are answers to frequently asked questions related to these Payments. These questions and answers will be updated periodically. Please DO NOT call the IRS.

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EIP Eligibility and General Information

> [Q1. Who is eligible? \(updated June 5, 2020\)](#)

✓ [Q2. Who is not eligible? \(updated June 5, 2020\)](#)

A2. Although some filers, such as high-income filers, will not qualify for an Economic Impact Payment, most will.

Taxpayers likely won't qualify for an Economic Impact Payment if any of the following apply:

- You do not have any qualifying children and your adjusted gross income is greater than
 - \$198,000 if your filing status was married filing jointly
 - \$136,500 for head of household
 - \$99,000 for all other eligible individuals
- You can be claimed as a dependent on someone else's return. For example, this would include a child, student who can be claimed on a parent's return or a dependent parent who is claimed on their child's return.
- You do not have a Social Security number that is valid for employment.
- You are a nonresident alien.
- You filed Form 1040-NR or Form 1040NR-EZ, Form 1040-PR or Form 1040-SS for 2019.
- An incarcerated individual.
- A deceased individual.
- An estate or trust.

> [Q3. How much is it worth? \(updated May 29, 2020\)](#)

> [Q4. Do I need to take **action**?](#)

➤ **Q5. Will I receive notification from the IRS about my Payment?**

➤ **Q6. How do I avoid scams related to Economic Impact Payments or COVID-19?**

➤ **Q7. Should I use Get My Payment or Non-Filers: Enter Payment Info Here?**

➤ **Q8. As a U.S. citizen living abroad, am I entitled to a Payment?**

➤ **Q9. If I live in Puerto Rico, the U.S. Virgin Islands, American Samoa, Guam, or the Commonwealth of the Northern Mariana Islands, will I get a Payment if I'm eligible?**

➤ **Q10. I am a citizen or resident of one of the Freely Associated States (Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau). Can I be eligible to receive a Payment? (added June 8, 2020)**

➤ **Q11. What does it mean if I received a Payment from both the IRS and a U.S. territory tax agency? (added June 8, 2020)**

✓ **Q12. Does someone who has died qualify for the Payment? (updated July 10, 2020)**

A12. No. A Payment made to someone who died before receipt of the Payment should be returned to the IRS by following the [instructions in the Q&A about repayments](#). Return the entire Payment unless the Payment was made to joint filers and one spouse had not died before receipt of the Payment, in which case, you only need to return the portion of the Payment made to the decedent. This amount will be \$1,200 unless adjusted gross income exceeded \$150,000. If you cannot deposit the payment because it was issued to both spouses and one spouse is deceased, return the check as described in [Returning the Economic Impact Payment section](#) on this page. Once the IRS receives and processes your returned payment, an Economic Impact Payment will be reissued.

The Bureau of Fiscal Services has cancelled outstanding Economic Impact Payment (EIP) checks issued to recipients who may not be eligible, including those who may be deceased. Recipients should still return these checks as described in [Returning the Economic Impact Payment section](#) on this page.

- **Q13. Why did the IRS send Economic Impact Payments (EIPs) to deceased individuals? What happens to uncashed Economic Impact Payment checks issued to ineligible recipients? (updated July 10, 2020)**
- **Q14. Does someone who is a resident alien qualify for the Payment? (added May 6, 2020)**
- **Q15. Does someone who is incarcerated qualify for the Payment? (added May 6, 2020)**

Requesting My Economic Impact Payment

- **Q16. I recently filed a tax return. What do I need to do to get a Payment?**
- **Q17. I haven't filed a tax return for 2018 or 2019 and don't need to file tax returns for those years. I receive Social Security, SSI, Railroad Retirement, or Department of Veterans Affairs (VA) benefits. What do I need to do to get a Payment? (updated April 24, 2020)**
- **Q18. I haven't filed a federal tax return for 2018 or 2019 because I'm not required to file. I don't receive Social Security retirement or any other federal benefits. What do I need to do to get a Payment? (Updated June 10, 2020)**
- **Q19. I did not file a tax return for 2018 or 2019. How do I know if I am required to file a tax return?**
- **Q20. I haven't filed my 2019 tax return but filed my 2018 return and already received an Economic Impact Payment. Will filing a 2019 return affect my Economic Impact Payment? (added June 10, 2020)**
- **Q21. I need to file a tax return but am concerned about visiting a tax professional or local community organization in person right now to get help with my tax return. How long is the Payment available?**

➤ **Q22. Will the IRS contact me about my Payment? (updated May 8, 2020)**

Calculating My Economic Impact Payment

➤ **Q23. What is the amount of the Payment I will receive? Who is a qualifying child? (updated May 8, 2020)**

➤ **Q24. How do I calculate my Economic Impact Payment? (added April 27, 2020)**

➤ **Q25. Will my Payment be reduced if my income is too little or too much?**

➤ **Q26. I filed a joint return with my spouse. Will we receive a Payment if I have a valid SSN and my spouse has an IRS Individual Taxpayer Identification Number (ITIN)?**

➤ **Q27. What is meant by a valid SSN required for a Payment?**

➤ **Q28. Is a child born, adopted, or placed into foster care in 2020 a qualifying child for the Payment?**

➤ **Q29. I claimed my child as a dependent on my 2019 tax return. She is graduating from school in 2020. Will she receive her own Payment?**

➤ **Q30. I claimed my mom as a dependent on my 2019 tax return. Will I receive an additional Payment for her or will she receive her own Payment?**

➤ **Q31. I think the amount of my Economic Impact Payment is incorrect. What can I do? (updated June 10, 2020)**

Receiving My Payment

- **Q32. If I owe tax, or have a payment agreement with the IRS, or owe other federal or state debts or past-due child support, will my Payment be reduced or offset? (updated May 8, 2020)**
- **Q33. How will the IRS know where to send my Payment? (updated May 15, 2020)**
- **Q34. What if the bank account number I used on my recent tax return is closed or no longer active? Can I switch and be mailed a Payment? (updated May 20, 2020)**
- **Q35. I already filed my 2019 tax return and owed tax. I scheduled a payment (electronic funds withdrawal, Direct Pay, or Electronic Federal Tax Payment System (EFTPS)) from my bank account. Will the IRS send my Payment to the account I used? (updated May, 14, 2020)**
- **Q36. How do I find the bank account information the IRS needs?**
- **Q37. What if I don't have a bank account? (updated May 20, 2020)**
- **Q38. My address is different from the last tax return I filed. How can I change my address? (updated June 9, 2020)**
- **Q39. Where did you get the bank information for me, and what if I need to change it? (updated May 14, 2020)**
- **Q40. I requested a direct deposit of my Payment. Why are you mailing it to me as a check?**
- **Q41. I heard that past-due child support can be taken from the EIP, but can other debt collectors get access to this money? (updated May 15, 2020)**

- **Q42. What should I do if I think I received more than one Economic Impact Payment? (added June 30, 2020)**

Prepaid Debit Cards

- **Q43. Can I have my economic impact payment sent to my prepaid debit card? (added May 14, 2020)**
- **Q44. Will IRS be sending prepaid debit cards? (added May 20, 2020)**
- **Q45. Can I transfer money from my debit card to my bank account? (added June 5, 2020)**
- **Q46. Can I specifically ask the IRS to send the Economic Impact Payment to me as a debit card? (added May 20, 2020)**
- **Q47. What do I do if my prepaid debit card was lost or destroyed? (added July 28, 2020)**
- **Q48. I received the prepaid debit EIP Card as my Payment, but my name is incorrect. What should I do? (added June 9, 2020)**
- **Q49. Why have I received a letter indicating I haven't activated a debit card for my Economic Impact Payment? (added July 2, 2020)**

Payment Issued but Lost, Stolen, Destroyed or Not Received

- **Q50. I received my Payment by check, but it was lost, stolen or destroyed. How do I get a new one? (updated June 19, 2020)**
- **Q51. I received Notice 1444 in the mail saying my payment was issued, but I have not received my Payment. What should I do? (updated June 19, 2020)**

- **Q52. How do I request a Payment Trace on my Economic Impact Payment? (added June 19, 2020)**

Non-Filer Tool

- **Q53. Do I need to use the Non-Filers: Enter Payment Info Here tool if I am not required to file a federal income tax return for 2019 or 2018 and I do not receive Social Security retirement, disability (SSDI), Supplemental Security Income (SSI) or survivor benefits, Veteran's benefits or Railroad Retirement benefits? (added May 14, 2020)**
- **Q54. Do I need to use the Non-Filers: Enter Payment Info Here tool if I am not required to file a federal income tax return for 2019 or 2018 and I do receive federal benefits for Social Security retirement, disability (SSDI), Supplemental Security Income (SSI) or survivor benefits, Veteran's benefits, or Railroad Retirement benefits? (added May 14, 2020)**
- **Q55. Do I need to use the Non-Filers: Enter Payment Info Here tool if I filed a return for 2019 or 2018? (updated May 14, 2020)**
- **Q56. I already filed my 2019 tax return, but I didn't provide bank information. Can I use the Non-Filers: Enter Payment Info Here tool to provide my banking information? (updated May, 14, 2020)**
- **Q57. I am not required to file a tax return and used the Non-filers: Enter Payment Info Here tool to provide information about one or more qualifying children. I received the \$1200 (if individual) or \$2400 (if a married couple) Economic Impact Payment (EIP), but did not get the additional \$500 EIP for each qualifying child. What should I do? (added June 29, 2020)**
- **Q58. Who should NOT use Non-Filers: Enter Payment Info Here? (updated June 10, 2020)**
- **Q59. I used the Non-Filers: Enter Payment Info Here tool to register for an Economic Impact Payment. I need to file a 2019 tax return. Can I file electronically? What should I do? (added July 10, 2020)**

Social Security, Railroad Retirement and Department of Veteran Affairs benefit recipients

- **Q60. Do Social Security, Railroad Retirement and Department of Veteran Affairs benefit recipients need to take any action? (added May 15, 2020)**
- **Q61. When will eligible Social Security, Railroad Retirement and Department of Veteran Affairs benefit recipients who are not required to file a tax return receive their Economic Impact Payment? (added May 15, 2020)**
- **Q62. How much will Social Security, Railroad Retirement and Department of Veteran Affairs benefit recipients receive? (added May 15, 2020)**
- **Q63. Do I need to do anything if I am the spouse of an SSA, SSI, RRB, or VA recipient? (added May 15, 2020)**
- **Q64. How will the IRS send my Economic Impact Payment if I have a representative payee or I am a representative payee? (added June 10, 2020)**

Returning the Economic Impact Payment

- **Q65. What should I do to return an Economic Impact Payment (EIP) that was received as a direct deposit or a paper check? (updated June 9, 2020)**
- **Q66. How do I return an Economic Impact Payment (EIP) that was received as an EIP Card (debit card) if I don't want the payment re-issued? (added June 9, 2020)**

Reconciling on your 2020 tax return

➤ **Q67. Will I need to provide information or reconcile the Economic Impact Payment on my 2020 taxes when I file next year? (added May 14, 2020)**

➤ **Q68. Is the Payment includible in my gross income? (updated April 24, 2020)**

➤ **Q69. I received an additional \$500 Payment in 2020 for my qualifying child. However, he just turned 17. Will I have to pay back the \$500 next year when I file my 2020 tax return?**

➤ **Q70. What if a child's parents who are not married to each other both got the \$500 for a child - will one of them have to pay that back? (updated May 15, 2020)**

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