

Economic Impact Payment Information Center

FAQ Updates as of 9-22-2020

Topic B: Requesting My Economic Impact Payment

QB1. I received a letter - IRS Notice 1444-A - from the IRS telling me I have to act to claim an Economic Impact Payment by October 15. What should I do? (added September 22, 2020)

A1. If you do not have a filing requirement and are not planning on filing a 2019 tax return, you can register online for an Economic Impact Payment using the [Non-Filers: Enter Payment Info Here tool](#) on IRS.gov before the October 15 deadline if you're eligible. For those who prefer to register on paper, you can mail a simplified paper tax return. This means that you'll be filing a 2019 income tax return so you can get your Economic Impact Payment. See [Can I register for an Economic Impact Payment without using the Non-Filers: Enter Payment Info Here tool?](#) and [File a Simplified Paper Tax Return](#) for more information.

Individuals can receive up to \$1,200, and married couples can receive up to \$2,400. People with qualifying children under age 17 can get up to an additional \$500 for each qualifying child.

You are likely eligible for an Economic Impact Payment if you:

- are a U.S. citizen or resident alien;
- have a work-eligible Social Security number; and
- can't be claimed as a dependent on someone else's federal income tax return.

The IRS is mailing Notice 1444-A in late September to people who typically aren't required to file federal income tax returns but may qualify for an Economic Impact Payment and have not registered to claim it yet. The letters, delivered from an IRS address, are being sent to people who don't typically have a tax return filing requirement because they appear to have very low incomes based on Forms W-2 and 1099, and other third-party statements available to the IRS. To help address fraud concerns, a [copy of the letter PDF](#) is available on IRS.gov.

Receiving a letter is not a guarantee of eligibility for an Economic Impact Payment. For more information on eligibility requirements, see the Economic Impact Payment [eligibility FAQs](#) on IRS.gov.

[QB8. Is the IRS continuing to issue Economic Impact Payments based on 2019 tax returns individuals file in 2020? \(added September 18, 2020\)](#)

A7. Yes, the IRS will continue to process 2019 tax returns and issue payments to individuals who have not already received a payment and have not already been determined to be ineligible based on their 2018 tax returns.

If you are eligible for an Economic Impact Payment based on your 2019 federal tax return:

- Your payments will be issued shortly thereafter. Check your payment status in [Get My Payment](#).
- You will receive Notice 1444, Your Economic Impact Payment, after the payments is issued. Keep this notice with your tax records.

[QB9. If the IRS used my 2018 tax return and determined that I am not eligible for a payment, and I later file my 2019 tax return that changes my eligibility, will the IRS issue a payment in 2020 based on the 2019 tax return? \(updated September 18, 2020\)](#)

A8. No. If the IRS determined that you were ineligible for a payment based on the your 2018 tax return, and then you file your 2019 tax return that makes you eligible, the IRS will not issue a payment in 2020. You may be eligible for a credit next year when you file your 2020 federal income tax return next year.

[QB10. If the IRS used my 2018 tax return to determine the amount of my payment, and I later file my 2019 tax return that makes me eligible for a higher amount, will the IRS issue a payment for the difference? \(updated September 18, 2020\)](#)

A9. No. If you hadn't filed a 2019 tax return or the return had not been processed at the time of the IRS determination, the IRS used the information from your 2018 tax return to issue the payment.

If your 2019 tax return changes the amount of a payment you are eligible for, you may be eligible to claim a credit when you file your 2020 federal tax return in 2021.

The IRS encourages everyone to review the [Calculating My Economic Impact Payment](#) questions and answers.

After we send your payment, you will receive Notice 1444, Your Economic Impact Payment to your last known address. Keep the notice with your and tax records and refer to it when you file your 2020 tax return next year.

Topic D: Receiving My Payment

QD11. What should I do if I think I received more than one Economic Impact Payment? (updated September 18, 2020)

A11. Most individuals received only one Economic Impact Payment. However, some individuals are receiving a catch-up Economic Impact Payment.

If you believe you received more than one Economic Impact Payment (EIP) make sure that one is not:

- Your tax year 2019 tax refund or an interest payment on a tax refund. Check the refund amount on your Form 1040 or 1040-SR for tax year 2019.
- Your unemployment compensation payment. Some states are issuing back payments in a single check or direct deposit.
- An EIP for someone else in your household. For example, you may have a family member who receives federal benefits or have an adult child who shares your name or bank account.
- A catch-up Economic Impact Payment for a qualifying child or injured spouse.

Each Economic Impact Payment made will have a Notice 1444 mailed to the individual who has received the payment, the notice includes the recipient name and amount received.

If after checking the items above you believe you received a payment in error, return one of the payments using the instructions in the FAQs about [returning an Economic Impact Payment](#).

QD12: I received an Economic Impact Payment at my address abroad. The check cannot be deposited into my foreign bank account. Can I send the check back and ask for a deposit? (added September 22, 2020)

A12: If you are unable to cash the check and must return the payment to the IRS, the payment will be credited back to your account, but cannot be reissued as a direct deposit. If the IRS receives your payment back, you would need to claim the recovery rebate credit when you file your 2020 tax return, if eligible based on your 2020 filing. The IRS can only deposit to a U.S. affiliated bank account.

If you don't have a U.S. affiliated bank to cash a check or receive a deposit, before returning the payment, visit the [FDIC website](#) to locate a bank or for more information.

See [Returning the Economic Impact Payment](#) for instructions about returning the check.

Topic G: Non-Filers Tool

QG7. Who should NOT use Non-Filers: Enter Payment Info Here? (updated September 18, 2020)

A7. You should not use the Non-Filers: Enter Payment Info Here tool if any of the following apply:

- You already filed a 2019 tax return.
- You are required to file a 2019 tax return
- You already received your Economic Impact Payment based on your 2018 or 2019 return, even if you think you did not receive the full amount (for example, because you have a newly born child in 2020 who was not reported on your 2019 return). You may be able to claim an additional payment when you file your 2020 tax return next year, if eligible.
- You are not required to file a return and already received your Payment based on your 2019 Social Security retirement, survivor or disability benefits (SSDI), Railroad Retirement benefits, Supplemental Security Income (SSI) and Veterans Affairs benefits UNLESS you have not used the Non-Filers tool or filed a 2019 (or 2018) tax return to provide information about your qualifying child. In this case, you should provide the information online by September 30 using the Non-Filers: Enter Payment Info Here tool. See the FAQs on this page and the [Non-Filers tool page](#) for more information.
- You weren't a U.S. citizen or U.S. permanent resident (green card holder) in 2019. Those who were resident aliens in 2019 because they satisfied the "substantial presence test" and qualify for the Payment must file a tax return to receive the Payment.
- You don't have a Social Security Number valid for employment.

[QG7. Who should NOT use Non-Filers: Enter Payment Info Here? \(updated September 18, 2020\)](#)

A7. You should not use the Non-Filers: Enter Payment Info Here tool if any of the following apply:

- You already filed a 2019 tax return.
- You are required to file a 2019 tax return
- You already received your Economic Impact Payment based on your 2018 or 2019 return, even if you think you did not receive the full amount (for example, because you have a newly born child in 2020 who was not reported on your 2019 return). You may be able to claim an additional payment when you file your 2020 tax return next year, if eligible.
- You are not required to file a return and already received your Payment based on your 2019 Social Security retirement, survivor or disability benefits (SSDI), Railroad Retirement benefits, Supplemental Security Income (SSI) and Veterans Affairs benefits UNLESS you have not used the Non-Filers tool or filed a 2019 (or 2018) tax return to provide information about your qualifying child. In this case, you should provide the information online by September 30 using the Non-Filers: Enter Payment Info Here tool. See the FAQs on this page and the [Non-Filers tool page](#) for more information.
- You weren't a U.S. citizen or U.S. permanent resident (green card holder) in 2019. Those who were resident aliens in 2019 because they satisfied the "substantial presence test" and qualify for the Payment must file a tax return to receive the Payment.
- You don't have a Social Security Number valid for employment.

[QG9. Can I print information to register me for the Payment if I use the Non-Filers: Enter Payment Info Here tool? \(updated September 18, 2020\)](#)

A9. Yes, if you can't or don't want to submit the information online using the Non-Filers: Enter Payment Info Here tool, you can still use the tool to enter the required information and then print and mail in the document. It is important that you submit the information by October 15 only once (either on-line or by mailing in the printed form). Do not submit the information twice.

Double-check that "EIP 2020" is at the top of the printed document. Mail the printed document to the IRS address where you would file your individual tax return.

[QG10. Can I register for an Economic Impact Payment without using the Non-Filers: Enter Payment Info Here tool? \(updated September 18, 2020\)](#)

A10. Yes.

If you don't typically need to file taxes, the fastest way to get your payment is to use the Non-Filers: Enter Payment Info Here online tool.

There is another way to register, however: You can mail us a simplified paper tax return. This means that you'll be filing a 2019 income tax return so you can get your Economic Impact Payment.

See [File a Simplified Paper Tax Return](#) for instructions.

You must mail us your simplified paper tax return by October 15, 2020, to get your payment before the end of the year.

Who Can File

You can file a simplified paper tax return to get your payment only if all of these statements are true:

- You haven't filed a tax return for 2019
- You aren't required to file a tax return for 2019 – typically because your income is too low
- You have a Social Security number that lets you work in the United States
- You can't be claimed as someone else's dependent

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

QH3. I have not received an Economic Impact Payment. I expected an automatic payment because I receive Social Security, SSI, RRB or VA benefits and I don't file a tax return, but I have not received a payment. What should I do? (added September 18, 2020)

A3. While most eligible U.S. taxpayers automatically received their Economic Impact Payment, some may need to provide their information by October 15 if they have not received their payment yet.

If you don't usually file a tax return and you have not received your Economic Impact yet, the IRS may not have enough information to determine your eligibility. This includes those receiving the federal benefits listed below:

- Those receiving Social Security retirement, disability (SSDI), survivor benefits
- Supplemental Security Income (SSI) recipients
- Recipients of Veterans Affairs Compensation and Pension (C&P) benefits
- Individuals who receive Railroad Retirement (RRB) benefits

You can submit your information online by October 15 using the Non-Filers tool. If you can't submit the information online using the tool, you can still use the tool to enter the required information and then print and mail the document to the IRS. Write "EIP 2020" at the top of the printed document.

IRS will use your online or paper submission to determine your eligibility for an Economic Impact Payment.

Get My Payment Frequently Asked Questions

Missing Payments

Get My Payment says my check was mailed on May 22, but I still don't have it. What should I do? (updated September 18, 2020)

Some of our May 22 payments were not mailed as scheduled due to a system error.

This error affected people who live in 25 states and the District of Columbia.

If you live in one of the states listed below we will mail a check for your payment to your address on file by the end of August. You do not need to take any action. Get My Payment will provide a new date once your payment by check has been scheduled.

If you do not live in one of these states and Get My Payment shows a May 22 mail date, we sent your payment on May 22 as a prepaid EIP card. If you never received that card, see FAQ [What do I do if my prepaid debit card was lost or destroyed?](#)

The IRS will mail Notice 1444 to your last known address within 15 days after the payment is made. Keep Notice 1444, Your Economic Impact Payment, with your 2020 tax records.

States affected by the May 22 system error

- Alabama
- Arkansas
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Iowa
- Louisiana
- Maine
- Maryland
- Massachusetts
- Mississippi
- Nebraska
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Dakota
- Oklahoma
- Pennsylvania
- Rhode Island
- South Dakota
- Texas
- Vermont
- Virginia

[Payment Issued but Lost, Stolen, or Destroyed](#)

[My payment was issued but I lost it, or it was stolen or destroyed. How do I get a new one? \(added September 18, 2020\)](#)

If you received your payment but accidentally threw it away or it was lost, stolen or destroyed, you should request a payment trace to ask for a new one. See [How do I request a Payment Trace on my Economic Impact Payment?](#) or [What do I do if my prepaid debit card was lost or destroyed?](#)

[Payment Status Not Available](#)

[Why can't I get my payment status? \(Updated September 18, 2020\)](#)

To use Get My Payment, you must first verify your identity by answering security questions.

If you verified your identity and received “Payment Status Not Available,” this means we cannot determine your eligibility for a payment right now. There are several reasons this could happen Two common reasons are that you didn’t file either a 2018 or 2019 tax return or your recently filed return has not been fully processed.

If your answers do not match our records multiple times, you’ll be locked out of Get My Payment for 24 hours for security reasons. If you can’t verify your identity, you won’t be able to use Get My Payment. Do not contact the IRS.

If you can’t get your payment status because you’ve been locked out, you must wait 24 hours and try again.