

# EIP Non-Filer FAQs for Eligibility Workers

Economic Impact Payments –commonly referred to as “stimulus checks” or “recovery rebates”– are a key provision of the Coronavirus Aid Relief, and Economic Security (CARES) Act legislation that Congress passed to help reduce the financial burden of COVID-19 on individuals and their families. The payments are an advance of a temporary credit for 2020 (which your client will file taxes for in 2021).

## Eligibility

### 1. Will my client get an Economic Impact Payment?

**Income Limits:** If your client is filing as single with an [adjusted gross income \(AGI\)](#) up to \$75,000, married filing jointly with an AGI up to \$150,000, or head of household with an AGI up to \$112,500, they will receive the full payment. Above these income limits, the payment amount decreases 5 percent for every additional \$100 of income up to \$99,000 for a single adult, \$136,500 for head of household, and \$198,00 for a married couple. If your client has zero income, they can still get the payment.

**Age requirements:** There is no age requirement for the stimulus check, however your client cannot be someone else’s dependent. Children must be under 17 to get the additional payment for them.

**Taxpayer Identification Number (TIN):** Your client must have a valid Social Security Number in order to receive a check. If your client is married filing jointly, both spouses must have Social Security Numbers (one for military). Children can have a Social Security Number or an Adoption Identification Number (ATIN). If a child has an Individual Taxpayer Identification Number (ITIN), your client won’t get the additional payment for them, but your client can still get the main payment.

### 2. How much money will your client get from the stimulus check?

Eligible taxpayers will receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples. Up to \$500 is provided for each qualifying child who is a dependent under 17.

### 3. Will your client get an Economic Impact Payment for their child(ren)?

Your client will receive an additional \$500 per qualifying child. A qualifying child must be related to your client (by blood, marriage, or adoption), under the age of 17, live with your client for over half the year, have a Social Security number, and be claimed as your client’s dependent. These are the same qualifying rules as for the [Child Tax Credit](#).

### 4. What if your client owes child support payments, owes back taxes, or has student loan debt?

If your client is overdue on child support, they could see their stimulus check reduced or eliminated based on the amount they owe. The Bureau of the Fiscal Service will send them a notice if this happens.

Your client's payment will not be interrupted if they owe back taxes or have student loan debt; they will receive the full amount.

If your client uses direct deposit and owes their bank overdraft fees, the bank may deduct these from their payment.

#### **5. Will these payments count against eligibility for government benefits like SNAP, TANF and/or Medicaid? Or unemployment insurance?**

Economic Impact Payments don't count against means-tested programs like SNAP, TANF, or Medicaid. The payments are not counted as income during the month they are received and the following month and they are not counted as a resource for 12 months.

Your client will receive the check regardless of their employment status. The check will not impact their eligibility for unemployment payments; in fact, unemployment benefits have been expanded through July 2020.

#### **6. Are Economic Impact Payments taxable? Will your client owe the IRS money next year?**

Payments are non-taxable. Your client will not be required to pay anything back next year.

### **Getting an Economic Impact Payment**

#### **7. How does your client apply for the Economic Impact Payment?**

If they've filed a tax return for tax year 2019 or 2018, they don't need to do anything. The IRS will automatically send their payment. Social Security recipients, including Social Security Disability Insurance (SSDI), railroad retirees, and Supplemental Security Insurance (SSI) and Veterans Affairs (VA) beneficiaries will also automatically receive a check.

If your client isn't [normally required to file a tax return](#), they have the option of [filing an online non-filer form](#). They'll need an email address to create an account. They'll need to provide their full name (and name of spouse, if present), mailing address, date of birth, Social Security number, bank account information (if available), driver's license or state-issued ID (if they have one), and details for any qualifying children they have.

#### **8. What if your client doesn't have an email address?**

Your client needs to use an email address to complete the IRS [non-filer form](#) to get the payment if they don't need to file taxes. The email will be used to confirm submission of their form. The IRS **will not** email info about payment. If your client doesn't have an email address, they can create a new email

address for free through a webmail provider like Gmail, Yahoo! Or AOL or ask a trusted family member or friend to use their email.

### **9. How will your client get the Economic Impact Payment?**

If your client filed a tax return for tax year 2019 or 2018, the IRS will use their tax return information to determine the amount of payment and will deliver it using the direct deposit information (if provided) or mailing address on the return. Social Security recipients, railroad retirees, and SSDI, SSI, and VA beneficiaries will be sent the payment using the information the Social Security Administration currently has on file.

### **10. When will your client get the Economic Impact Payment?**

The fastest way to receive the payment is through direct deposit. The IRS started distributing payments to people who already filed a 2019 or 2018 tax return and provided direct deposit information on April 9. Payments continued to be delivered through direct deposit throughout the month. Paper checks started to be mailed to people without direct deposit information at the end of April. Mailed payments are expected to have a significant delivery delay and some people will not receive payments for several months. [See the chart at the end of this article](#) for an estimated timetable for the IRS to mail checks. The IRS' [Get My Payment](#) tool allows your clients to look up the status of their payment, including the date when the payment is scheduled to be deposited or mailed.

### **11. Is there a deadline for your client to get their Economic Impact Payment?**

The IRS must have your client's information by October 15, 2020 to issue payment this year. For many people, this means filing taxes or completing the [non-filer form](#). [See question 7 on how to apply for the payment for more information.](#)

If your client misses this deadline they will be able to get their payment next year by filing a 2020 tax return.

### **12. How can your client file their taxes?**

If your client knows they need to file a 2019 tax return, they should do so as soon as possible to get their Economic Impact Payment and any tax refund that they are eligible for.

**Online:** If your client is comfortable using computers and confident preparing their own taxes, have them consider using a free online tax software. [IRS Free File](#) is one option available if their income is \$69,000 or less. If they choose to use one of the programs that are part of this coalition, have them *be careful to read the fine print*. (Each program has slightly different criteria for their software). [MyFreeTaxes](#) is another online tool that helps people file your taxes for free. Unlike Free File, MyFreeTaxes does not have an income limit.

**Virtual Help:** Code for America, in partnership with Volunteer Income Tax Assistance (VITA), (an IRS-sponsored free tax preparation program), has created a fully virtual intake process for free tax

assistance. Your client can visit [Get Your Refund](#) to connect with an IRS-certified volunteer who will help them file their taxes remotely.

Your local VITA site may also have virtual options. Some VITA programs provide a drop-off site, where clients can drop off their tax forms to have a tax preparer complete their return and contact them when it is ready to review before it is sent to the IRS. [Look up](#) your local VITA program and call to see if this is a service they provide.

### **13. Can my client file taxes with a paper return?**

If your client has not filed their taxes yet and still needs to, suggest they file electronically if possible. The IRS is not currently processing paper returns so your client's Economic Impact Payment will be delayed. If your client needs to complete the [IRS non-filer form](#) because they aren't normally required to file taxes, encourage them to do it online.

### **14. What if your client doesn't have an address?**

If your office does not provide clients with a mailing address if needed, shelters and other service providers, such as health care clinics and drop-in day centers, may allow them to use their address for tax purposes. Other agencies that offer homeless prevention services like a [Community Action Agency](#) or [Salvation Army](#) are also options. If none of these options are viable, your client can also use a trusted relative's or friend's address. The IRS will deliver checks to P.O. boxes.

### **15. What if your client doesn't have a bank account?**

If your client doesn't have a bank account, a paper check will be sent to the address they listed on their tax return.

Direct deposit is the quickest and safest way to get payments. Alternatives to receiving a paper check are opening a bank account or using a prepaid debit card. Once your client gets a card, they may need to contact the company directly to find the account and routing numbers needed for direct deposit. To find a bank, you or your client can view [this list of accounts offered by financial institutions that meet national standards](#). Clients can also use payment apps like [CashApp](#), [Venmo](#), or [PayPal](#).

Inform you clients no to provide the bank account information for someone else. Different names on the tax return and bank account will trigger a reject of the deposit, causing the IRS to send a paper check which will delay the delivery of your client's payment.

### **16. How can your client get their Economic Impact Payment faster?**

The quickest way to get payment is through direct deposit. Tell clients to beware of scams! The IRS will not contact them by phone, email, text message, or social media to request personal information – especially banking details – or ask them to provide a “processing” fee. They will send written correspondence with instructions on steps to take and the timeframe for action. Clients do not need to pay to get this money.

Additionally, the IRS refers to this money as an “Economic Impact Payment.” Communications that use “stimulus check” or “recovery rebate” are unlikely to be from the IRS. Tell your clients to hang up on phone calls they receive and delete email or text messages that seem too good to be true. Scams can be reported to the [Better Business Bureau](#) to help protect others.

## Troubleshooting

### **17. How will my clients get their payment if they got a Refund Anticipation Check (RAC) or Refund Anticipation Loan (RAL) when they filed their taxes?**

The IRS will attempt to deliver payment to the account information provided on your client’s tax return. Some RALs and RACs are issued through debit cards. If the card is still active, your client will receive payment on the card. If the account or card is no longer active, the deposit will be rejected, and the IRS will send a paper check to the address on the tax return. Your client can check [Get My Payment](#) for updates on payment delivery. If your client sees that the payment has been directly deposited into an account that they don’t have access to, they can contact the tax preparer who filed their return. If your client is unable to reach them, they can contact the local [Low Income Tax Clinic](#) or [Taxpayer Advocate Service](#) (TAS) office for help.

### **18. What if your client has had changes since filing their 2019 tax return (e.g. had a child, moved, got divorced, etc.)?**

The IRS will still use information on your client’s 2019 tax return to determine their payment amount. If your client had a child, they will be able to get the additional \$500 for them when they file their taxes next year.

If your client got divorced and no longer lives at the address on their tax return, or if they moved, the process is trickier. Normally, the IRS requires an individual to submit address changes by mail, however the IRS is not processing paper forms. If your client received a paper check, they can [notify the post office](#) that services their old address so that it can forward the check (not all post offices forward government checks).

If your client included direct deposit information for a joint account and has closed that account or is no longer married, the IRS will still attempt to deliver the payment to that account. Once it is rejected, they will issue a paper check using the address on the 2019 return. If the account is still open and your client doesn’t have access to it but their ex-spouse does, the situation is more complex and will take time to resolve. In this case, the best option is to [contact the local Low Income Taxpayer Clinic](#) for help.

### **19. What can your client do if the amount of their stimulus payment is wrong?**

If your client didn’t get the additional \$500 for their children or didn’t get the full payment amount that they expected based on their eligibility, they can get the additional amount by filing a 2020 tax return next year.

### **20. Your client already filed their tax return and still hasn’t gotten their payment. What can they do?**

If your client recently filed taxes, the IRS may still be processing their return. The IRS doesn't have their direct deposit info if they owed federal taxes, didn't get a refund, or had their refund mailed. After May 13<sup>th</sup>, the IRS mailed paper checks to people who already filed taxes. If your client doesn't have an account for direct deposit and cannot establish one, their payment will be mailed by check.

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