

# How to Get Your IRS Economic Impact Payments

(Updated 1/4/2021)



## There are two 2020 stimulus payments available:

1. The first was approved in spring 2020. The payment was up to \$1,200 for individuals, and \$500 for dependent children under 17. Most Americans received this Payment prior to the end of 2020.
2. **The second Payment was approved late December 2020 and will be distributed through January 15, 2021. It is for up to \$600 for each adult and each eligible child.**

- If you received your first Payment, you should automatically receive your second Payment as well
- The IRS will use your direct deposit information to deposit the second payment if they have your account information on file. Otherwise they will mail a check or direct debit card by January 15, 2021. Watch your mail for a check or debit card.
- **If you did not get one or both of your Payments—including for your children— then you must file a 2020 tax return to claim your Payments**
- Eligibility is based on your income (generally up to \$75,000 per single person or \$150,000 per couple) and dependents listed

**If you filed a 2019 tax return or you did not file taxes for 2019 but you get Social Security payments (retirement, survivors, SSDI, SSI) or Compensation and Pension (C&P) from the V.A., you should have received your first payment automatically in your bank account. If so, you should automatically receive your second Payment as well.**

- If you receive monthly benefits via Direct Express, you should receive your Payments via Direct Express
- If you have not yet received one or both of your Payments (including those for your dependent child), you will need to file a 2020 income tax return to claim your Payment(s)

**If you did not file taxes in 2019 and you do not get any payments from Social Security or V.A., during 2020 you should have gone to the IRS website to register yourself and any children to receive your first Payment. If you have not received your first and/or second Payment, you will need to file a 2020 tax return to claim your Payment(s).**



Call  
**312.341.1070**

Monday to Friday  
between 8AM and 4:30PM

Or



Apply Online

[www.legalaidchicago.org](http://www.legalaidchicago.org)

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## Other Things To Know:

- To check the status of your Payment go to <https://www.irs.gov/coronavirus/get-my-payment>
- The Payment is **not** available to:
  - People who file taxes using an ITIN instead of a SSN
  - Children who do not have a social security number (SSN)
  - Anyone over the age of 16 who is considered a dependent on someone else's tax return.
- Incarcerated individuals and those recently released are eligible to receive both Payments and those previously denied due to their status are now eligible. If you do not receive your Payments, you will need to file a 2020 tax return.
- The Payment **cannot** be seized for most debts, except unpaid child support.
- The Payment will **not** be considered taxable income.
- A landlord does **not** have the right to check the status of your Payment on the IRS website.
- Nursing Homes and Assisted Living Facilities do **not** have a right to your Payment.
- If you receive a Payment check and do not have your own bank account, many banks will cash your check for free: Chase, Wells Fargo, Fifth Third, FIRST Midwest, U.S. Bank.
- You may receive your Payment in the mail as a pre-paid Debit Card.
- [GetMyPaymentIL.org](https://www.getmypaymentil.org) has helpful information for getting your Payment or you can call **800-919-9835**.

## If you need assistance filing your tax return:

- Unless you have a unique or complicated tax situation, do **not** go to a paid preparer to file your tax return. It is an unnecessary expense and many paid preparers are not reputable.
- An excellent option is to go to [www.irs.gov](https://www.irs.gov) and click on “**Do Your Taxes for Free.**”
- LadderUp is offering free tax preparation services for 2020 tax returns to be filed in early 2021. Go to <https://www.goladderup.org/our-services/tax-assistance/>
- Another source for free tax preparation information is <http://taxprepchicago.org>
- Due to the Coronavirus, many free tax preparation sites are closed. You can locate a site for free tax prep services at [irs.treasury.gov/freetaxprep](https://www.irs.treasury.gov/freetaxprep)

Please see [www.irs.gov/coronavirus/economic-impact-payments](https://www.irs.gov/coronavirus/economic-impact-payments) for updates.



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