

How to Get Your IRS Economic Impact Payments

(Updated 10/25/2021)

There are two 2020 and one 2021 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 by the end of 2020.
2. The second Payment was approved late December 2020 and was distributed through January 15, 2021. It was for up to \$600 for each adult and each eligible child.
3. The third and latest payment was approved March 2021 for up to \$1400 for each person regardless of age. This payment was distributed in early 2021.

- **If you received your first and second payment, you should have automatically received your third payment as well.**
- **The IRS used your direct deposit information to deposit the stimulus payments if they had your account information on file. Otherwise they should have mailed you a check or direct debit card.**
- **If you did not get one or both of your Payments for 2020—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 and second payments automatically in your bank account. If so, you should receive your third payment automatically as well.

- If you receive monthly benefits via Direct Express, you should receive your Payments via Direct Express
- If you did not received one or both of your 2020 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 2018 or 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 Payments.

- If you did so in 2020, you should receive your third payment automatically.
- 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).
- Even if you were claimed as a dependent in 2019 you can file your own 2020 tax return and receive all three Payments.



Call
312.341.1070

Monday to Friday
between 8AM and 4:30PM

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www.legalaidchicago.org

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Other Things To Know:

- **It is not too late to file your 2020 tax return. It may be filed until April 2024.**
- To check the status of your Payment go to <https://www.irs.gov/coronavirus/get-my-payment>
- Payments are **not** available to:
 - People who file taxes using an ITIN instead of a SSN
 - Children who do not have a social security number (SSN)
 - The first and second Payments are not available to anyone over the age of 16 who is considered a dependent on someone else's tax return. The third payment is available to everyone regardless of age and dependency status.
- Incarcerated individuals and those recently released are eligible to receive the stimulus 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 the first Payment could be seized for 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 has helpful information for getting your Payment or you can call **800-919-9835**.

If you need assistance filing your 2020 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.
- The “Do Your Taxes for Free” option on www.irs.gov is no longer available for 2020 taxes.
- LadderUp is offering free tax preparation services for 2020 tax returns. 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



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