

CONSUMER FINANCIAL PROTECTION BUREAU | OCTOBER 2020

Helping Consumers Claim their Economic Impact Payment

A guide for intermediary organizations



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Disclaimer

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Introduction

What are Economic Impact Payments?

Economic Impact Payments (EIPs)—commonly referred to as “stimulus checks” or “recovery rebates”—are a key provision of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) legislation that Congress passed to help reduce the financial burden of COVID-19 on individuals and their families.¹

Many people who should have received their payment and were automatically issued EIPs based on information from other federally administered payments (Social Security, Supplemental Security Income, Veterans benefits) or their 2018 or 2019 tax return. If someone is eligible and hasn’t received their EIP, this means they should check the status of their EIP using the Internal Revenue Service (IRS) Get My Payment tool.² Based on information obtained from Get My Payment, they may need to do one of the following:

- If they were **not** required to file a 2019 return, enter information into the IRS *Non-Filers Tool*³
- If they were required to file a 2019 return, file their 2019 return
- Contact the IRS to obtain a lost, misdirected, or stolen EIP

For more information about EIPs, see Appendix A.

What can you do?

Help people submit their information to the IRS before November 21st, 2020 deadline. Not everyone is required to file a tax return, including many people whose income is under tax return filing thresholds (\$12,200 for an unmarried taxpayer under the age of 65).⁴

¹ The payments are an advance of a temporary tax credit for tax year 2020.

² www.irs.gov/coronavirus/get-my-payment

³ Additional detailed information on using the *Non-Filers Tool* is provided on page 12.

⁴ For more information on who must or should file tax returns, see the Instructions for Form 1040 for 2020 (available at www.irs.gov/instructions/i1040gi).

For people who were not required to file a 2019 tax return, the fastest way to claim their EIP is to **enter their information in the IRS's Non-Filers Tool on or before November 21st, 2020.**⁵

Your programs may serve clients who have not yet received their EIP if you work with:

- Individuals with low income
- Recipients of federal and state cash assistance benefits, Supplemental Nutrition Assistance Program (SNAP), or Medicaid
- Individuals with insecure housing or who are currently homeless

Claiming the EIP now means getting money sooner, and it is especially important for those who are not typically required to file tax returns because their income is below the filing threshold.⁶

This guide is for organizations working with no- or low-income clients, so that they can help share information and provide support to those who have not yet claimed their EIPs. This guide includes:

- Examples of how to perform outreach to people you serve. See *How can you help clients access their EIP?*
- Instructions on how to help people claim the EIP. See *Help people claim the EIP – Step-by-step.*
- Appendices that provide more information about EIPs and a half-page flyer.

EIP checklist for organizations, practitioners, and advocates:

- ✓ Get educated about the EIP
- ✓ Conduct outreach to populations
- ✓ Assist clients with claiming the EIP

⁵ The IRS *Non-Filers Tool* will close on November 21st, 2020. After November 21st, people may still file a tax return for 2019, and IRS will continue to issue EIPs through December 31. By law, no EIPs may be issued after December 31, 2020, however if a person missed that deadline, they will be able to claim the Recovery Rebate Credit on a 2020 tax return.

⁶ After January 1, 2021, a person can file their 2020 tax return to claim the Recovery Rebate Credit that forms the basis for the EIP. Depending on his or her tax liability, the person may receive the credit as a tax refund. People have until April 15, 2024 (three years after the filing deadline) to file a 2020 return for a refund. This also applies to those who are not required to file taxes because their income is below \$12,200. However, those who have not filed taxes in past years may be less likely to take this step.

How can you help clients get their EIP?

Here are some ideas on how to integrate a conversation about the EIP into your existing work.

Ask about the EIP in emails, calls, meetings, and texts. This may include one-on-one case management meetings, whether in-person or remote, group meetings or workshops, or email and text messages.

- Copy and paste images in Appendix B into your e-mails or texts.
- Simply ask your clients if they have received their EIP.
- Direct clients to the IRS's *Get My Payment* tool to check the status of their EIP and—if appropriate—to the *Non-Filers Tool* to take additional action to claim the EIP. Let them know what information they will be asked to provide and, wherever possible, walk through the step-by-step process with them as outlined starting on **page 8**.

Distribute printed materials like posters, flyers, or postcards. Raise awareness of the EIP. We've provided half-page flyers in Appendix B.

The IRS has also produced many ready-to-use promotional materials,⁷ such as posters and other partner materials on the EIP. These IRS materials are available in English, Spanish, and other languages.⁸ The IRS even created a can wrapper that can be used in food distributions. You can also create your own flyer or adapt those provided by the IRS by including your organization's phone number to call for support. Ideas for how to distribute flyers include:

- Print EIP-related flyers in-house and distribute them to your clients in food boxes or other planned mailings and distributions.
- Include information on the EIP in newsletters, utility bill inserts, or posters to maximize information sharing and save on printing costs.
- Places that have heavy foot traffic can also be useful for spreading the word. Think of locations such as convenience stores, grocery stores, gas stations, or health clinics. You can post or distribute flyers about claiming the EIP at those locations.

⁷ <https://www.irs.gov/newsroom/economic-impact-payments-partner-and-promotional-materials>

⁸ <https://www.irs.gov/newsroom/economic-impact-payments-partner-and-promotional-materials>

Provide your clients access to the Internet or computers. Internet access is critical to using the IRS tools, and may be a key barrier for many people. If you provide in-person services, consider making computers available for staff or volunteers to help clients claim the EIP. You can also identify community partners that offer access to the Internet to their clients, such as libraries.

If the current health emergency prevents you from having clients use equipment in your facilities, consider offering Internet access through wi-fi in an open space such as a parking lot. Find out if other organizations are also offering this service.

Plan to provide technical support staff or other support and guidance in addition to Internet access. People who don't have Internet access may also have limited experience with technology. You may have to provide personalized step-by-step guidance for these clients.

Provide tax return assistance through or point people to VITA, TCE, or other pro bono assistance. Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs are vital partners in this effort.⁹ Some areas have VITA coalitions that bring together programs run by multiple agencies and may be able to get the word out to their entire network. In addition, VITA organizations rely on volunteer tax preparers from the community who may be connected to accounting firms and other organizations providing pro-bono services. While most VITA sites are only open during tax season, some operate year-round. Find out if they have the capacity to assist clients one-on-one in claiming their EIPs. Contact the IRS Stakeholder Partnerships, Education and Communication (SPEC) office by email at partner@irs.gov for information on working with organizations providing VITA in your area.

Help your clients use Get My Payment and the Non-Filers Tool. Whether assisting clients in-person, over the phone, or virtually, you can walk people through the process of using the IRS's [Get My Payment](#) tool and the [Non-Filers Tool](#).

You can help in this effort by simply asking the people you serve:

“Did you get your stimulus payment?” Or in simple terms, “have you received your \$1,200?”

If people did not receive their EIPs, you can then help them check their EIP status and take other steps covered in this guide.

⁹ Locate VITA and TCE sites online: <https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers>.

Additional information and help:

- [IRS.gov](https://www.irs.gov/coronavirus/economic-impact-payments). See the EIP information at <https://www.irs.gov/coronavirus/economic-impact-payments>.
- [Consumerfinance.gov](https://www.consumerfinance.gov). The CFPB is frequently updating this site with information on EIP. Search the site for “EIP.”
- **211**. In many localities, 211 information centers offer help with EIP via text or phone.

Help people claim the EIP – step-by-step

Start here!

Time is running out. Action is needed to get Economic Impact Payments. The IRS portal for non-filers closes on November 21st, 2020.

Step 1: Ask about the EIP

Before you can help people claim the EIP, you need to find out if they have received it. Get that conversation started by simply asking: “Did you get your stimulus payment which is also called an Economic Impact Payment?” Some good times to ask are:

- During one-on-one conversations with your clients,¹⁰ in person or on the phone
- As part of your regular communications with clients or those you serve via email or text

If the answer is yes, congratulate them on receiving their payment. If the answer is “no” or “I’m not sure” or “I don’t know,” move on to Step 2: Find out why people have not received their EIP.

Step 2: Find out why people have not received their EIP

Get My Payment is a tool on IRS.gov that helps people learn the status of their EIP. By entering some basic personal information into a secure form, people can learn whether they need to take additional action to get the EIP.

Tip: Checking IRS.gov *Get My Payment* will not do any harm even if the person turns out to be ineligible.

Get My Payment is available online at <https://www.irs.gov/coronavirus/get-my-payment> or by starting at <https://www.irs.gov> and clicking on “Get My Economic Impact Payment”.¹¹ Once a

¹⁰ We will refer to the person you’re helping as your client for consistency and ease of reading this guide. However, we know this may not be the term used or the precise relationship for all users of this guide.

¹¹ People can access Get My Payment using a computer, a smartphone, or other mobile device.

person clicks on *Get My Payment*, they will see a warning about authorized use. Click “OK”. Checking the status of an EIP is an authorized use.

Figure 1 shows the data entry screen for *Get My Payment*. **People must enter their Social Security number or their Individual Tax Identification Number (ITIN)¹², date of birth, address, and ZIP code to check the status of their payments.**

Figure 1. *Get My Payment* Data Entry Screen

Get My Payment

If you need additional help, please visit our [Frequently Asked Questions](#) page.

All fields marked with an * (asterisk) are required.

Social Security Number (SSN) or Individual Tax ID Number (ITIN) * [?](#)

Date of Birth *
MM/DD/YYYY [Calendar icon](#)

Street Address * [?](#)

ZIP or Postal Code (* Required except for countries without ZIP or postal codes) [?](#)

CONTINUE

¹² An Individual Taxpayer Identification Number (ITIN) is a tax processing number issued by the Internal Revenue Service. The IRS issues ITINs to individuals who are required to have a U.S. taxpayer identification number but who do not have, and are not eligible to obtain, a Social Security number (SSN)

If *Get My Payment* returns “**Payment Status Not Available**,” and the person believes they are eligible, the IRS does not have information it needs to calculate eligibility. The person probably needs to use the *Non-Filer Tool* or file a 2019 tax return. See Step 3: Help your client file a tax return or use the Non-Filer Tool, for guidance on taking those actions. Keep in mind, it takes up to two weeks for *Get My Payment* to reflect that someone used the *Non-Filer Tool* or e-filed a return, and longer when a tax return is mailed.¹³

If Get My Payment says:

Payment Status Not Available	Go to <i>Step 3: Help your client file a tax return or use the Non-Filer Tool</i> on page 11.
Needs more information	Go to <i>Get My Payment</i> statuses on page 20.
A payment has been processed	Go to <i>Get My Payment</i> statuses on page 21.
Pending and not processed	Go to <i>Get My Payment</i> statuses on page 22.

Common Challenge: *Get My Payment* continues to return “Payment Status Not Available” more than two weeks after a person e-filed a 2019 tax return or used the *Non-Filers Tool*. There may be a submission problem. **Here are some options.**

- If your client used the *Non-Filers tool* or prepared a return using self-preparation software like *IRS Free File*, they should check the email they received about their submission. If the email shows the e-file was accepted, they should contact the **IRS main number 800-829-1040 or the IRS EIP Assistance Line at 800-919-9835**.
- If they used a tax preparer, they should contact that person or organization.

Help your client figure out whether to file a 2019 tax return or use the Non-Filers Tool.

Tip: If your client completes the *Non-Filers Tool* or e-files a return, it may take two weeks for *Get My Payment* to reflect this new status, and longer if a tax return is mailed to the IRS.¹

¹³ According to the IRS, *Get My Payment* updates within two weeks of e-file or return processing. (See (<https://www.irs.gov/coronavirus/get-my-payment-frequently-asked-questions>).) The COVID-19 pandemic has significantly slowed down the IRS’s ability to process paper tax returns. Information may not be available on *Get My Payment* months after paper returns were filed. For that reason, people who have not yet filed may want to e-file.

Step 3: Help your client file a tax return or use the *Non-Filers Tool*

People should generally file a tax return if any of the following are true.¹⁴

- They are self-employed, paid in cash, or a gig worker.
- They are a single filer with income over \$12,200 (\$13,850 if age 65 or older).
- They are a head of household filer with income over \$18,350 (\$20,000 if age 65 or older).
- They are married filing jointly with income over \$24,400 (\$25,700 if one spouse is 65 or older, \$27,000 if both are 65 or older).
- They had income tax withheld from wages. (They may be due a refund.)
- They have a child, student, or adult with a disability in their household. (They may be eligible for refundable tax credits like the Earned Income Tax Credit, the Additional Child Tax Credit, or the American Opportunity Tax Credit.)¹⁵

Tip: Resources for filing returns include:

- Free File,¹ the IRS's free online service for preparing and filing federal individual income tax returns
- VITA/TCE,¹ a network of IRS community partners that provides free tax preparation services
- Tax professionals

¹⁴ IRS Publication 501: <https://www.irs.gov/pub/irs-pdf/p501.pdf>

¹⁵ For detailed discussion see IRS Publication 501, who must file and who should file. <https://www.irs.gov/pub/irs-pdf/p501.pdf>

When to consult a tax expert

Most individuals earning under \$99,000 are eligible for the EIP, but not everyone is. The following situations may require the guidance of an expert to determine eligibility:¹⁶

- Adults who should be claimed as dependents, including college students, young adults living with their parents, the elderly supported by adult children, or people with a disability living with a relative.
- People under 18 who provide over 50% of their own support.
- People who have a member of the household using an ITIN
- People who have a child placed for an adoption who cannot get an SSN for that child because the adoption is not finalized
- People with Social Security numbers but not Green Cards, such as international students, people with temporary work visas, and recent arrivals to the U.S.

You can locate Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) sites online to provide expert support: <https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers>.

Using the IRS Non-Filers Tool – Necessary information

Here's the information the client will need to enter for themselves, their spouses, and any dependent children under 17 years old:¹⁷

- Full legal name.
- Social Security number or an ITIN.
- Date of birth (not required for dependents age 17 or older).

¹⁶ Based on IRS EIP FAQ 1 and 2. <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>

¹⁷ Only children eligible for the Child Tax Credit qualify for the additional payment of up to \$500 per child. To claim the Child Tax Credit, the taxpayer generally must be related to the child, live with them more than half the year and provide at least half of their support. Besides their own children, adopted children and foster children, eligible children can include the taxpayer's younger siblings, grandchildren, nieces and nephews if they can be claimed as dependents. [Direct quote from <https://www.irs.gov/newsroom/why-the-economic-impact-payment-amount-could-be-different-than-anticipated>]

- IRS Identity Protection (IP) PINs, if applicable.¹⁸

Here's what your client must enter for themselves only:

- An email address¹⁹ -- *Remind people to use their own email account and strong passwords. Sensitive financial information will be sent to the addresses people provide.*
- A postal address for receiving mail²⁰
- Bank account information and routing number for direct deposit (optional)²¹

Common Challenge: Lack of a fixed address; often due to homelessness or a recent move. People need a place where they can receive mail from the IRS. This can be any fixed address where they can securely pick-up mail for an extended period, ideally at least a year.²² If your client does not have a fixed address, options may include:

- Shelters, service providers or places of worship that hold mail for residents or clients
- Friends or relatives of the people you are serving
- Post office boxes
- Personal mailboxes which can be rented to provide a permanent address
- As a last resort, people can use a post office address as General Delivery.²³
- A post office will hold general delivery for 30 days. People will need to contact the post office for General Delivery instructions for their area.

Some options to avoid delays:

- Read and respond to any IRS letters as soon as possible.
- Use direct deposit. See the box on **Page 17** for more information.

¹⁸ The IP PIN is a six-digit number issued to victims of identity theft by the IRS. People who have not previously filed tax returns are unlikely to have an IP PIN.

¹⁹ The IRS will contact people by email about problems with their EIP filings.

²⁰ The IRS needs a postal address for notices that are only sent by postal mail, such as notices about potential identity theft.

²¹ Direct deposit is the fastest and most secure way to receive an EIP but is optional. If a person uses a post office box, does not have permanent housing, or lives in temporary housing, the IRS may not send a check to that location. Local banks, BankOn partners, or credit unions may offer low cost/no cost debit cards that can be used for direct deposit.

²² Be aware that the IRS may not deliver payments to a given address, which is often related to fraud prevention measures. Also note that the IRS will send notices to the most recent mailing address they have on file.

²³ The IRS asks people to only use post office box numbers if the post office does not deliver mail to their homes. <https://faq.usps.com/s/article/What-is-General-Delivery>

Help your client complete the *Non-Filers Tool*

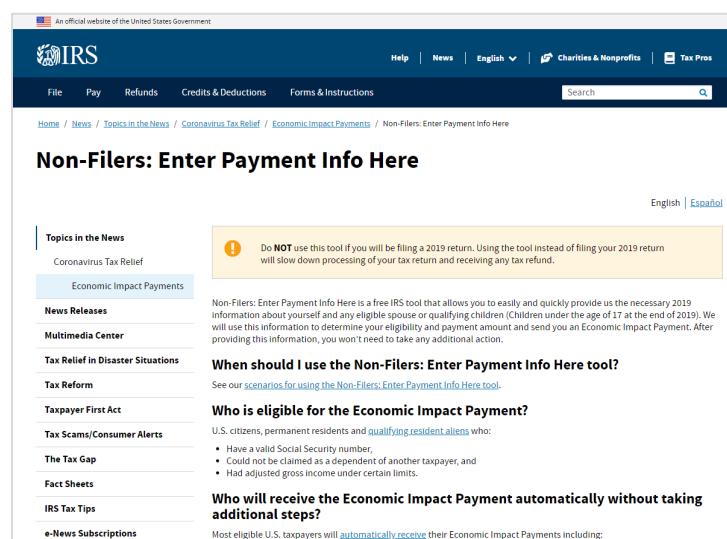
Now that your client has the information they will need to claim an EIP, it's time to provide that information using the *Non-Filers Tool*. You can use the *Non-Filers Tool* on a **computer, smartphone, or other mobile device**.

The *Non-Filers Tool* is available in English or Spanish at:

<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>.

(See Figure 2.) First, your client will open the English version by clicking on "Enter Your Information".

Reminder: the Spanish version, based on tech advances is more mobile friendly than the English version; when working in the English version we strongly recommend working from a desktop/laptop computer.



The screenshot shows the IRS website with a blue header bar. Below the header, there's a navigation menu with links like 'File', 'Pay', 'Refunds', 'Credits & Deductions', 'Forms & Instructions', 'Help', 'News', 'English', 'Charities & Nonprofits', and 'Tax Pros'. A search bar is also present. The main content area is titled 'Non-Filers: Enter Payment Info Here'. On the left, there's a sidebar with links to 'Topics in the News' (Coronavirus Tax Relief, Economic Impact Payments), 'News Releases', 'Multimedia Center', 'Tax Relief in Disaster Situations', 'Tax Reform', 'Taxpayer First Act', 'Tax Scams/Consumer Alerts', 'The Tax Gap', 'Fact Sheets', 'IRS Tax Tips', and 'e-News Subscriptions'. The main content area includes a note about not using the tool for 2019 returns, information about who is eligible for the Economic Impact Payment, and details about automatic receipt of payments. There are also links for scenarios and additional steps.

To begin, click on "**Enter Your Information**".

Enter your information 

Ingrese su información 

A page will then open describing who should use the tool. Click on "**Get Started**".

To create an account on the next page you'll need an:

- Email address
- Username
- Phone number (recommended, not required)
- Password that includes at least eight characters, a mix of upper and lowercase letters, a number, and a symbol.

Tip: Remind your client to record their username and password in case they need to access the site again.

Keep the *Confirm Account Information* page open and check the email account your client has provided. Your client should receive an email titled "Non-Filers: Enter Payment Info". (See Figure 3.)

Figure 3. Non-Filers: Enter Payment Info - New Account Confirmation and Email Verification Email

Non-Filers Enter Payment Info <customer_service@freefile...> Tue, Aug 4, 10:03 AM (1 day ago)

to me ▾

Non-Filers: Enter Payment Info - New Account Confirmation and Email Verification

Thank you for signing up to use Non-Filers: Enter Payment Info. If you wrote down your login information, make sure you store it in a secure location. To complete the sign up process, click on the following link:

[Confirm my account's email address](#)

If the link above does not work, copy and paste the address below into your browser:

https://www.freefillableforms.com/?confirmation_id=ZzEydk5kWk5uS1hCaU0vU1JaYmwyWXJrNUh4bnBiUkZaN3FzdjNpZm5CWnIXd1h1OTcyQWFkcFpVb3NjOGxBU24vWkM3d0lieW9VVWxDYWdITUhIWHJnN0JDSytvRVg1b2E3UWltOEZsZ0Zqc01meU5zVm5neDV0V1F2L3IkWXA&offering_id=quadf.cg.EconomicImpactPay#/fd/signupconfirmation

Email address verification is required to e-file.

IMPORTANT: Save this email. You will need to use this URL to return to Non-Filers: Enter Payment Info and sign into your account. <https://www.freefillableforms.com/#/fd/EconomicImpactPayment>

If you choose to e-file a return, you can track your status by signing into your account, and clicking the "Check E-File Status" button in Step 1 or Step 2 of your return.

Thank you for using Non-Filers: Enter Payment Info.

Click on the blue hyperlink that says, "Confirm my account's email address".

On the Confirm Account Information page, click "Continue". (If the Confirm Account Information page was closed, go back to the *Non-Filers Tool* and enter the username and password.)

The *Non-Filers Tool* should now display the **Non-Filers: Enter Payment Info page**. (See figure 4).

Figure 4. Non-Filers: Enter Payment Info

This is a Free File Fillable Forms product.

STEP 1. Fill Out Your Tax Forms **STEP 2. E-File Your Tax Forms**

Enter Your Information

Filing Status

Single Married filing jointly

If there is one adult on this registration, select Single. If there are two, select Married filing jointly.

Personal Info

Your first name and middle initial	Last name	Your social security number
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, enter the P.O. box only if no mail is delivered to your home.		Apt. no.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below.		
City/town/post office	US state	US ZIP code
Foreign country name	Foreign province/state/county	Foreign postal code

Someone can claim: You as a dependent Your spouse as a dependent

If someone else claimed you on their tax return you will not be eligible for the Economic Impact Payment.

Dependents

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Dependent's IP PIN (if applicable)
			✓	
			✓	
			✓	
			✓	
			✓	

If you have additional dependents, check this box and add them here [Add](#)

Banking Information

Routing number Type: Checking Savings

Account number

Providing the IRS with direct deposit information can expedite your economic impact payment. If you don't have a bank account, the IRS will issue a check.

Identity Protection PIN (if Applicable)

Taxpayer Identity Protection PIN
Spouse Identity Protection PIN (if filing jointly)

If you or your spouse have experienced identity theft and the IRS sent you Identity Protection PINs, enter those PINs here to successfully file this return.

[Continue to Step 2](#)

[Delete This Form](#) [Done With This Form](#)

[Terms of Service](#) [Privacy Statement](#) [Manage Your Data](#)

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Common Challenge: The Non-Filers Tool opens a Form 1040. The Non-Filers Tool sometimes opens a blank Form 1040, instead of the screen shown in Figure 4. If a person you are helping seems confused, make sure they are on the [Non-Filers: Enter Payment Info](#) screen and not Form 1040. If the Non-Filers Tool opens a Form 1040, they are very likely using a browser that is not supported. The person should check to make sure they are using a supported browser (see the Non-Filer tool FAQ link for a list of the correct, supported browsers) before proceeding. They should also click on the "Start Over" button at the top right and then click "Delete Return". They will need to switch to a supported browser before continuing to try to enter their information.

Non-Filers: Enter Payment Info

- **Step 1: Fill Out Your Tax Forms**

Your client enters their information here.

Tip: Setting up direct deposit is not just faster and more secure, it is also a particularly good solution when people do not have an address where they can reliably receive mail. People who want to use direct deposit, but do not have a bank or credit union account can **explore account options that are safe, affordable, insured and that can be opened remotely**. Learn more at <https://www.fdic.gov/coronavirus/economic-impact-payments/index.html>.

Another option is a prepaid card for direct deposit. People can use new or existing prepaid cards that are reloadable and have routing and account numbers. “The IRS recommends contacting the card company to confirm direct deposit information, and that the IRS form **should be marked checking account** rather than a savings account.” Prepaid cards differ on fees and other terms. Most prepaid cards can be used to make purchases, withdraw cash at an ATM, or get cash back at participating stores.

After completing this section, click "**Continue to Step 2**".

- **Step 2: E-file your tax forms**

This page asks for information related to taxes filed in 2018. If your client did not file taxes in 2018, enter "0" (zero) into the box for "Last year's AGI."²⁴ (Then scroll down the page to Sections C and D. (See Figure 5 below.)

²⁴ If they did file a 2018 tax return, they should have already received the EIP if they are eligible.

Figure 5. Information fields on Step 2 of the Non-Filers: Enter Payment Info page

This is a Free File Fillable Forms product.

STEP 1. Fill Out Your Tax Forms | **STEP 2. E-File Your Tax Forms**

Enter Your Information

Personal Verification
You must enter either your 2018 Adjusted Gross Income (AGI), or your 2018 five-digit self-selected signature PIN.
If you're filing together, you and your spouse must both complete this step.

A. I didn't file last year's federal tax return and enter my AGI in the space provided below. Look for your AGI on line 7 of the Form 1040
If you didn't file a return last year, enter 0.

- If you are filing Married Jointly this year with the same spouse you filed with last year, "Taxpayer" and "Spouse" will have the same AGI.
- If you did not file a return last year, enter a zero in the "Taxpayer" AGI space.
- If your spouse did not file a return last year, enter zero in the "Spouse" AGI space.
- If you don't have or can't remember last year's AGI, use the IRS Get Transcript link.

Last year's AGI: Taxpayer Spouse (if filing jointly)

OR

B. Enter last year's self-selected signature PIN. If you do not have or do not remember your PIN, skip this step and follow the instructions in step A above.

Last year's five-digit self-selected signature PIN: Taxpayer Spouse (if filing jointly)

Electronic Signature
To sign your return electronically, enter all the information and select Continue to E-File. If you are filing together, you and your spouse must both add a PIN and date of birth.

A. Today's Date (mm/dd/yyyy)

B. Cell phone number

C. You can choose any 5 numbers for your PIN.
(Don't use 00000 or 12345) Taxpayer Spouse (if filing jointly)

D. Date of birth (mm/dd/yyyy) mm/dd/yyyy mm/dd/yyyy mm/dd/yyyy mm/dd/yyyy

If you do not have a driver's license or State issued ID, you can leave the following fields blank.

E. Driver's license or State issued ID number

F. Driver's license or State issued ID state

G. Driver's license or State issued ID issue date mm/dd/yyyy mm/dd/yyyy

H. Driver's license or State issued ID expiration date mm/dd/yyyy mm/dd/yyyy

Email Verification
Filing status emails will be sent to: . Verification is required to submit your filing and, **your email address is currently unverified**.
To verify your email address, select [Update Your Account](#). Return here to complete filing.

Continue to E-File

[Electronic Filing Instructions](#)

[Terms of Service](#) | [Privacy Statement](#) | [Manage Your Data](#) |  Powered by TrustArc

E-filing a Non-Filers Form to access the EIP. The IRS created this free e-filing tool to easily and quickly determine eligibility and the amount individuals and families should receive.

In Sections C and D, the client enters the following information:

- Date of birth
- A five-digit PIN they create
- Cell phone number (*recommended, not required*)
- Driver's license/state-issued ID number (*recommended, not required*)

Your client then clicks "**Continue to E-File.**" After completing a "captcha" fraud prevention step, they should be able to submit their form.

After clicking the 'submit' button, the person should receive an e-mail notification that their Non-Filers Form was accepted or rejected. If no notification is received within the next 24-48 hours, the person should check their junk mail folder

Note: Notifications may take a couple of hours to arrive.

If the e-file was accepted, there is nothing to do but wait for the EIP.

Congratulations on supporting your client take these critical steps to access their Economic Impact Payment! **Thank you!**

If the e-file was rejected, there should be instructions in the email about what to do next. Some rejections are easily corrected, while others may require contacting the IRS using the contact information in the email.

Information on the EIP's progress should be available on *Get My Payment* two weeks after an e-file is accepted. The IRS will send a notice by mail within 15 calendar days²⁵ of an EIP being processed.

Tell your client to beware of scams. IRS employees do not call taxpayers to demand payment of overdue tax bills or request personal information without multiple prior notices. See <https://www.irs.gov/newsroom/tax-scams-consumer-alerts> and <https://www.irs.gov/newsroom/how-to-know-its-really-the-irs-calling-or-knocking-on-your-door>.

²⁵ IRS FAQ 4 <https://www.irs.gov/coronavirus/economic-impact-payment-information-center#eligibility>

Troubleshooting: Get My Payment

Besides “Payment Status Not Available”, which was discussed above on **page 10**, other possible statuses include:

- “Need more information”
- “A payment has been processed”
- “Pending and not processed – A payment date is not available”

Each of these statuses—what they mean and what people should do in response—are discussed below.

Status: Need more information

This status indicates that the IRS has attempted to pay the EIP. *Get My Payment* will indicate whether the attempt was made by direct deposit, a paper check, or the EIP debit card. The IRS plans to send a notice by mail within 15 calendar days of an EIP being processed, although people may not receive it for a number of reasons.

This status typically indicates a problem with direct deposit or mail that was returned to the IRS as undeliverable. In either situation, *Get My Payment* allows people to update their direct deposit information and get the EIP quickly.

Correcting address information

Tip: Correcting addresses can be time consuming! Consider helping people open a new bank account or reloadable prepaid card to get their EIPs faster via direct deposit.

When people are not able to enter a direct deposit account into *Get My Payment*, they should call the IRS EIP Assistance Line at **800-919-9835** to update their address. Assisters will verify the person’s identity and the address the IRS has on file before collecting updated information. Callers should be prepared to provide their full name, new address, old address, date of birth, and Social Security number.

Alternatively, people can use IRS Form 8822: Change of Address.²⁶ It is important to mail documents as soon as possible to ensure timely delivery and processing. If the person has not filed a 2019 tax return or used the *Non-Filers Tool*, it is possible that filing or using the Change of Address form could update IRS systems and issue the EIP.

Status: A payment has been processed

If *Get My Payment* says your payment was sent by direct deposit. Your client should check with the financial institution before calling the IRS. They may be able to resolve the problem more quickly. If a person is unable to resolve direct deposit issues with the help of their financial institution, call the IRS EIP Assistance Line at **800-919-9835**.

Tip: The IRS typically mails a check when a direct deposit fails, and this takes a couple of weeks. *Get My Payment* will indicate that a check will be sent.

If *Get My Payment* says mailed via paper check or EIP debit card. If *Get My Payment* indicates the EIP was mailed, people should double-check that it has not already arrived. The payment sent may be a check or a debit card. EIP debit cards come in a plain envelope labeled “**Money Network Cardholder Services**”. The envelope will also contain important information about the card, including instructions for activation, information on fees, and a note from the U.S. Treasury. The card itself will have the words “VISA” and “DEBIT” on the front and the issuing bank: “Meta Bank, N.A.”

Tip: Money on EIP debit cards issued by the IRS can be transferred to a personal account; used on a peer-to-peer payment system; used to pay bills; and used to spend money at point-of-sale or to get cash. Once all funds are spent the card cannot be reloaded. For more information see <https://www.eipcard.com>

If people cannot locate a check or debit card, here are some possible scenarios and next steps:

- **Discarded EIP debit card envelopes.** Some people have accidentally discarded their EIP debit cards, mistaking them for junk mail. People may request a replacement by phone at **800-240-8100** (option 2 from the main menu).

²⁶ <https://www.irs.gov/pub/irs-pdf/f8822.pdf>

- **At a former address.** The EIPs are mailed to the most recent address in the IRS's records. The EIP could be at a former address, and someone there might forward or hold the payment for pick-up. People can track mail to an address using Informed Delivery, a service of the U.S. Postal Service.²⁷
- **Post Office unable to deliver.** If the EIP is returned to the IRS because the Post Office was unable to deliver it, the *Get My Payment* status will change to "need more information." People may want to check *Get My Payment* daily for this status change. (See *Status: Need More Information* on page 22.)

After considering and exhausting the above options, your client can request assistance from the IRS. **This assistance can take a while, so it's best to exhaust other options first.**

For assistance with misdirected mail or to initiate a payment trace, call the IRS EIP Assistance Line at **800-919-9835**.

Status: Pending and not processed

This status indicates that a person is eligible, and a payment has not yet been sent. If it has been more than two weeks since the person filed or completed the *Non-Filers Tool*, there may be a problem. If they mailed a paper return to the IRS, it could take longer, but the pending status should last no longer than two weeks. Try to identify any issues that need to be resolved with the IRS by:

- Asking the person if they received any notices from the IRS that identify outstanding issues that need to be resolved
- Helping people that e-filed their tax return to check the IRS *Where's My Refund?* tool²⁸

Help is available to resolve outstanding issues with the IRS.

The IRS EIP Assistance Line can be called at **800-919-9835**.

Local low-income taxpayer clinics (<https://taxpayeradvocate.irs.gov/about/litc>) and VITA/TCE programs (<https://irs.treasury.gov/freetaxprep>) are also a resource.

Contact the United Way Worldwide call center by **dialing 211**.

²⁷ <https://informeddelivery.usps.com/box/pages/intro/start.action>

²⁸ Visit <https://www.irs.gov/refunds> and click on "Check My Refund Status."

APPENDIX A: MORE INFORMATION ABOUT EIP

As a result of the Coronavirus Aid, Relief, and Economic Security (CARES) Act , the majority of consumers began to see some financial relief starting in April of 2020 through Economic Impact Payments (EIP) issued by the Internal Revenue Service (IRS).

Many of the people who have not yet received the EIP are very low income and are not required to file tax returns; they may not be aware of the EIP or know that they must take action to receive it. The remaining people may have filed a tax return but have not yet received their payment for other reasons. This guide provides information on how to help people in both situations.

Key facts on the Economic Impact Payments

EIPs does not affect eligibility for income tested benefits. EIP should not be treated as income for the purposes of determining eligibility for federally subsidized benefits such as SNAP, Medicaid, Medicare Advantage and SSDI or federal housing subsidies. It should also not be counted as a resource for 12 months from the date it was received.²⁹ The EIP is a tax credit and not considered a public charge for purposes of immigration.

Most adults over 18 are eligible for \$1,200 or more. EIPs are worth up to \$1,200 for individuals or \$2,400 for married couples filing a joint return, plus \$500 for each qualifying child under the age of 17 that is claimed as a dependent at end of the tax year.³⁰ The amount of the payments start to phase out for single filers earning more than \$75,000, \$150,000 for married couples filing joint returns, and \$112,500 for heads of household.

²⁹ As a refundable credit under the federal tax code, the EIP does not affect income-eligibility for federal, or federally subsidized benefits and should not counted as resources for purposes of eligibility for 12 months from receipt. 26 U.S. Code § 6409.

³⁰ For most individuals, the tax year ends on December 31 of each year. An individual income tax return filed for 2019 covers the individual's taxable activities between January 1, 2019, and December 31, 2019, Because an EIP is determined based on a tax return filed for 2019 or for 2018, a taxpayer's qualifying child for purposes of an additional EIP must be properly claimed as a dependent on the taxpayer's return for 2019 or for 2018.

People are typically eligible for EIPs if all the following are true:³¹

- Their income is under \$198,000 if their filing status is married filing joint returns, \$136,500 for head of household, and \$99,000 for all other individuals. (Each of these threshold amounts increases by \$10,000 for each qualifying child under age 17)
- They are not currently incarcerated.
- They are not deceased.
- They cannot have been claimed as a dependent on another person's return.
- They are a U.S. citizen or resident alien with a Social Security number valid for work³²—not an Individual Tax Identification Number (ITIN)³³ One exception to this is if a person is a member of the military and files a married filing joint tax return. Only one spouse in the military family is required to have a Social Security number for the individual to get the Economic Impact Payment.

³¹ <https://www.irs.gov/coronavirus/economic-impact-payment-information-center#eligibility>

³² An alien has a valid Social Security number if their social security card shows their name and Social Security number with the restriction, "VALID FOR WORK ONLY WITH DHS AUTHORIZATION" and the authorization is still valid ". The Social Security Administration issues a card with this legend to people lawfully admitted to the United States on a temporary basis who have DHS authorization to work. <https://www.ssa.gov/ssnumber/cards.htm>. If someone has a card with the legend "NOT VALID FOR EMPLOYMENT" and their immigration status has changed so that they are now a U.S. citizen or permanent resident, they may ask the Social Security Administration for a new social security card without the legend.

³³ An Individual Taxpayer Identification Number (ITIN) is a tax processing number issued by the Internal Revenue Service. The IRS issues ITINs to individuals who are required to have a U.S. taxpayer identification number but who do not have, and are not eligible to obtain, a Social Security number.

APPENDIX B: HALF-PAGE FLYER

Print the following two pages to create half-page flyers to distribute in your community.

- *Step 1: Print pages 27 through 30 of this file. Select the option for printing on both sides of the paper to create a double-sided printout, with the front on one side and the back on the other. Select “flip pages on long edge” or a similar option so that the back prints right-side-up. Print one copy as a test before printing multiple copies.*
- *Step 2. Cut the printouts in half. These flyers are designed to print two-to-a-sheet.*

Did you get your stimulus check?

It's not too late to get your Economic Impact Payment worth \$1,200 or more.



Did you get your stimulus check?

It's not too late to get your Economic Impact Payment worth \$1,200 or more.



Most people who make less than \$99,000, got an Economic Impact Payment.

If you haven't seen your money, go to IRS.gov now and use the *Get My Payment* tool

Getting your payment is easy. Simply file your tax return or use the *Non-Filers Tool* at IRS.gov.

- It's not taxable. You won't need to pay it back
- It won't impact your benefits, or immigration status.
- There is no late filing penalty if you don't owe taxes.

Help is available at **211**, IRS.gov, or consumerfinance.gov.

You can help too by spreading the word. Just ask people, "Did you get your stimulus payment?"



Most people who make less than \$99,000, got an Economic Impact Payment.

If you haven't seen your money, go to IRS.gov now and use the *Get My Payment* tool

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