



## Updated details about the third round of Economic Impact Payments

### Changes increase electronic payments, speed relief to Americans; answers to common questions

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WASHINGTON – The Internal Revenue Service and the Treasury Department are disbursing the third round of Economic Impact Payments (EIP3s) to the public as rapidly and securely as possible.

These payments were authorized by Congress in the American Rescue Plan Act, enacted on March 11, 2021. For those who haven't received a payment yet, here are answers to some common questions about this set of stimulus payments, which differ in some ways from the first two sets of stimulus payments in 2020, referred to as EIP1 and EIP2.

#### How much is my third Economic Impact Payment?

Eligible individuals for whom the IRS has information to make a payment will automatically receive an Economic Impact Payment of up to \$1,400, or \$2,800 for married couples filing jointly, plus \$1,400 for each qualifying dependent. Unlike EIP1 and EIP2, families will get a payment for all their qualifying dependents claimed on a tax return, not just their qualifying children under 17. Normally, a taxpayer will qualify for the full amount if they have an adjusted gross income (AGI) of up to \$75,000 for singles and married persons filing a separate return, up to \$112,500 for heads of household and up to \$150,000 for married couples filing joint returns and surviving spouses. Payment amounts are reduced for taxpayers with AGI above those levels.

#### Who is eligible for the third Economic Impact Payment and what incomes qualify?

Generally, anyone who is a U.S. citizen or U.S. resident alien is eligible. You will get the full amount of the third Economic Impact Payment if you (and your spouse if filing a joint return) are not a dependent of another taxpayer, have a valid Social Security number (see exception when married filing jointly), and your AGI on your tax return does not exceed:

- \$150,000 if married and filing a joint return or if filing as a qualifying widow or widower;
- \$112,500 if filing as head of household; or
- \$75,000 for eligible individuals using any other filing status, such as single filers and married people filing separate returns.

Payments will be phased out – or reduced – above those AGI amounts. This means taxpayers will not receive a third payment if their AGI exceeds:

- \$160,000 if married and filing a joint return or if filing as a qualifying widow or widower;
- \$120,000 if filing as head of household; or
- \$80,000 for eligible individuals using any other filing status, such as single filers and married people filing separate returns.

For example, a single person with no dependents and an AGI of \$77,500 will normally get a \$700 payment (half the full amount). A married couple with two dependents and an AGI of \$155,000 will generally get a payment of \$2,800 (again, half the full amount). Filers with incomes of at least \$80,000 (single and married filing separately), \$120,000 (head of household), and \$160,000 (married filing joint and surviving spouse) will get no payment based on the law.

#### How does the IRS determine my eligibility for the third Economic Impact Payment?

Most eligible people will get the third Economic Impact Payment automatically and won't need to take additional action. The IRS will use available information to determine eligibility and issue the third payment to the following eligible people who:

- Filed a 2020 tax return.
- Filed a 2019 tax return if the 2020 return has not been submitted or processed yet.
- Did not file a 2020 or 2019 tax return but registered for the first Economic Impact Payment using the special Non-Filers portal last year.
- Are federal benefit recipients as of December 31, 2020, do not usually file a tax return, and received Social Security and Railroad Retirement Board benefits, Supplemental Security Income and Veterans Affairs benefits.
- The IRS is working with these agencies to get updated information for 2021 to assist with stimulus payments at a date to be determined. IRS.gov will have more details.

### **How do I find out if the IRS is sending me a payment?**

People can check the status of their third payment by using the [Get My Payment](#) tool, available in English and Spanish, only on IRS.gov.

### **How will the IRS know where to send my payment? What if I changed bank accounts?**

Taxpayers **with** direct deposit information on file with the IRS will receive the payment that way. For those **without** direct deposit information on file with the IRS, the IRS will use federal records of recent payments to or from the government, where available, to make the payment as a direct deposit. This helps to expedite payment delivery. Otherwise, taxpayers will receive their payment as a check or debit card in the mail. If the direct deposit information is sent to a closed bank account, the payment will be reissued by mail to the address on file with the IRS. The IRS encourages taxpayers to check the [Get My Payment](#) tool for additional information.

### **Will I receive a paper check or a debit card?**

Like the prior EIP1 and EIP2, most people will receive their payment by direct deposit, but some people will get either a check or debit card. The best way to find out which is to check the [Get My Payment](#) tool, available only on IRS.gov. People who don't receive a direct deposit should watch their mail for either a paper check or a debit card. Treasury is issuing some payments using debit cards to speed delivery of the payments and reach as many people as soon as possible. The form of payment people receive for this third stimulus payment may differ from the prior EIP1 and EIP2.

### **Am I more likely to receive my payment as a direct deposit this time?**

Yes. By increasing the use of direct deposit and using prepaid debit cards, people will see an increase in the number of electronic stimulus payments to Americans affected by the pandemic.

Increasing the number of Economic Impact Payments made electronically gets relief to more people in the fastest and most secure way possible. It will also help recipients avoid the time needed and the potential expense of depositing or cashing checks.

To accomplish this, Treasury is drawing upon its records of electronic payments to and from the federal government and converting to direct deposits payments that would have otherwise been paid as checks.

Taxpayers should note that the form of payment for the EIP3 may be different than earlier stimulus payments. Those receiving EIP3 in the mail may get either a paper check or an EIP Card. This may be different than how they received their previous stimulus payments.

### **If I'm receiving a payment by mail, what should I do?**

IRS and Treasury urge eligible people who don't receive a direct deposit to watch their mail carefully during this period.

Some taxpayers will receive an envelope from the U.S. Department of the Treasury containing a paper check. For people who receive tax refunds by mail, this check will look similar, though it will note that it is an Economic Impact Payment.

Others will receive a prepaid debit called, called the EIP Card. This card will come in a white envelope prominently displaying the U.S. Department of the Treasury seal. The card has the Visa name on the front of the card and the issuing bank, MetaBank, N.A. on the back of the card. Information included with the card will explain that this is an Economic Impact Payment. Each mailing will include instructions on how to securely activate and use the card. It is important to note that none of the EIP cards issued for any of the three rounds is reloadable; recipients will receive a separate card and will not be able to reload funds onto an existing card.

EIP Cards are safe, convenient and secure. EIP Card recipients can make purchases online or in stores anywhere Visa Debit Cards are accepted. They can get cash from domestic in-network ATMs, transfer funds to a personal bank account, and obtain a replacement EIP Card if needed without incurring any fees. They can also check their card balance online, through a mobile app, or by phone without incurring fees. The EIP Card provides consumer protections against fraud, loss, and other errors. The EIP Card is sponsored by the Bureau of the Fiscal Service and is issued by Treasury's



financial agent, MetaBank, N.A. The EIP Card also provides consumer protections including certain protections against fraud, loss and other errors.

The IRS does not determine who receives a prepaid debit card. More information about these cards is available at [EIPcard.com](http://EIPcard.com).

Increasing the use of direct deposit payments and prepaid debit cards will provide more recipients with their stimulus payments more rapidly than would otherwise be the case. It will provide faster relief to millions of Americans during the pandemic. Recipients may check the status of their payment at [IRS.gov/GetMyPayment](http://IRS.gov/GetMyPayment).

### **How are married couples affected if only one spouse has a Social Security number?**

As with EIP2, joint filers where only one spouse has a valid Social Security number (SSN) will normally get an EIP3. A valid SSN for EIP3 is one that is issued by the Social Security Administration before the due date of your tax return (including an extension to October 15, 2021 if you request it).

For taxpayers who file jointly with their spouse and only one of them has a valid SSN, the spouse with a valid SSN will receive a payment of up to \$1,400 and up to \$1,400 for each qualifying dependent claimed on the 2020 tax return.

**Active Military:** If either spouse is an active member of the U.S. Armed Forces at any time during the tax year, only one spouse needs to have a valid SSN for the couple to receive a payment of up to \$2,800 for themselves.

### **Is any action needed by Social Security beneficiaries, railroad retirees, and those receiving veterans' benefits who are not typically required to file a tax return?**

Usually no. As with the first two stimulus payments, the IRS will send out the new payments the same way benefits are normally paid. The IRS is working directly with the Social Security Administration, the Railroad Retirement Board, and the Veterans Administration to obtain updated 2021 information for recipients. Additional updates on the timing of this group of payments for federal beneficiaries, including non-filing beneficiaries with a Direct Express® card, is expected soon; information will be posted on [IRS.gov](http://IRS.gov) as soon as possible.

Some beneficiaries with dependents who don't normally file a tax return should file a 2020 return to get a supplemental payment for their dependent as quickly as possible. This is the case where the beneficiary automatically receives their third Economic Impact Payment based solely on their status as a beneficiary. If this happens, be sure to file a 2020 federal income tax return and claim the dependent.

In addition, anyone who didn't receive a first or second Economic Impact Payment (that is, EIP1 or EIP 2) or got less than the full amounts, can claim the [Recovery Rebate Credit on their 2020 return](#). See the special section on [IRS.gov](http://IRS.gov): [Claiming the 2020 Recovery Rebate Credit](#).

### **I didn't file a 2019 or 2020 tax return and didn't register with the IRS.gov non-filers tool last year. Am I eligible for a payment?**

Yes, if you meet the eligibility requirements. While you won't receive an automatic payment now, you can still get all three payments (that is, EIP1, EIP2, and EIP3). File a 2020 return and claim the Recovery Rebate Credit for the EIP1 and EIP2 amounts. This return will then be used to generate an EIP3 payment.

The IRS urges people who don't normally file a tax return and haven't received any stimulus payments to look into their filing options. The IRS will continue reaching out to non-filers so that as many eligible people as possible receive the stimulus payments they're entitled to.

The IRS encourages people to [file electronically](#), and the tax software will help figure the correct stimulus amount, which is called the Recovery Rebate Credit on 2020 tax forms. Visit [IRS.gov/filing](http://IRS.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#), [free VITA or TCE tax preparation sites](#) in the community or finding a trusted tax professional.

### **If I receive a payment, will I get a notice from the IRS?**

Yes. As with EIP1 and EIP2, people will receive an IRS notice, or letter, after they receive a payment telling them the amount of the payment. They should keep this for their tax records.

**Where can I get more information?**

For more information about Economic Impact Payments, visit [IRS.gov/eip](https://www.irs.gov/eip). Check the payment status at [IRS.gov/GetMyPayment](https://www.irs.gov/GetMyPayment). For other COVID-19-related tax relief, visit [IRS.gov/Coronavirus](https://www.irs.gov/Coronavirus).