

**What are Economic Impact Payments?**

Due to the coronavirus pandemic, the government made financial help available to most Americans – up to \$1,200 for individuals, \$2,400 for married couples, and more for families with children. But if you didn't file federal taxes in 2018 or 2019, you need to sign up online to receive your check. The online form is safe, convenient, and quick. Just 5 pieces of information are needed: your full name, mailing address, email address, date of birth, and Social Security number. You can choose to have your check sent by mail or direct deposit. For help in-person, go to [states/organizations can include local information]. Or go directly to the [IRS.gov/EIP](https://www.irs.gov/eip) website and click on the "Non-Filers" button.

**Who is eligible?**

All U.S. citizens, permanent residents, and qualifying resident aliens who have a valid Social Security number, cannot be claimed as a dependent on someone else's tax return, and made anywhere from \$0 up to \$99,000 for individuals and up to \$198,000 for married couples filing joint returns will receive payment.

**How much money will I receive?**

Tax filers making \$0 up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment of \$1,200 for individuals and \$2,400 for married couples, with up to \$500 for each qualifying child under age 17. Filers with incomes above those amounts will receive a reduced payment.

**Why do I need to sign up?**

The IRS is making auto-payments using income and address information from 2018 and 2019 tax returns. If you did not file a tax return for 2018 or 2019, the IRS does not have the information they need for auto-payment, so you will need to provide it online.

**How do I sign up?**

Go to the "Non-Filers" page on the [IRS.gov/EIP](https://www.irs.gov/eip) website and scroll down to the blue "Enter your information" button to fill out the form. The site is also available in Spanish.

**When do I need to sign up by?**

The deadline to complete the non-filer form in order to receive your Economic Impact Payment this year is Oct. 15, 2020. The deadline to sign-up for the \$500/child payment is September 30, 2020.

**Will this impact my public benefits?**

No. Your Economic Impact Payment will not affect your eligibility for federal government assistance benefits, including SNAP, WIC, and Medicaid.

**Will I need to pay this money back to the government or pay taxes on it?**

No. The Economic Impact Payment is not included in your taxable income, so you will not need to pay it back or pay taxes on it.

**I don't have access to a computer. What should I do?**

Free internet access is available at many public libraries. Additionally, some Volunteer Income Tax Assistance (VITA) sites or H&R Block locations may offer personal help.

**I don't have an email address. What should I do?**

An email address is required to complete the online application. You can create an email address, at no cost to you, through a webmail provider like Gmail, Yahoo! Mail, or AOL. The IRS will not email information about your payment.

**I don't have a bank account. What should I do?**

Direct deposit is the quickest and safest way to get payments. If you don't have a bank account, you can still get your payment through direct deposit using a prepaid debit card. Once you get a card, you may need to contact the company directly to find the account and routing numbers needed for direct deposit.

You can also get your payment directly deposited using payment apps like [CashApp](#), [Venmo](#), or [PayPal](#). Alternatively, you may also be able to open an online bank account. To find a bank, view [this list of accounts offered by financial institutions that meet national standards](#).

If you cannot use these options, a paper check will be sent to the address you list on your form.

**I don't have a permanent address. How can I receive my check?**

Local organizations or missions, such as the Salvation Army, shelters, churches or other organizations may allow you to use their address to receive your check.

**How long will it take to receive my check?**

It may take up to several weeks to receive your payment. The IRS is sending checks on an ongoing basis and will continue to do so throughout the year until every eligible household has been reached.

**Is it possible my payment will come in another form other than a check or direct deposit?**

Yes, some people are receiving prepaid debit cards containing their payment, but it is not an option you can select on the form. In this case, the payment will arrive in an unmarked envelope from "Money Network Cardholder Services." The back of the VISA card shows "MetaBank," the U.S. Treasury's financial agent that issued the card.

**Can I receive my payment faster?**

No. Beware of individuals or organizations offering to get you your payment faster than the IRS, as this is a common scam in order to steal your money.

**Do I need to pay anything to receive this money?**

No. The Economic Impact Payment does not cost you any money and beware of any individuals or organizations asking for money in exchange for your check as this is a common scam to steal your money.