



## A guide to COVID-19 economic stimulus relief

[Español \(https://www.consumerfinance.gov/about-us/blog/guia-estimulo-economico-por-covid-19/\)](https://www.consumerfinance.gov/about-us/blog/guia-estimulo-economico-por-covid-19/) | [繁體中文 \(https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-zh-traditional/\)](https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-zh-traditional/) | [简体中文 \(https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-zh-simplified/\)](https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-zh-simplified/) | [Tiếng Việt \(https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-vi/\)](https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-vi/) | [한국어 \(https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-ko/\)](https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-ko/) | [Tagalog \(https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-tl/\)](https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks-tl/)

JUL 07, 2020

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Americans are increasingly feeling the impact of the coronavirus, both on their everyday lives and their financial well-being. As a result of the [recently signed CARES Act](https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.xml) [☞ \(https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.xml\)](https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.xml), the majority of Americans started to see some financial relief starting in April through Economic Impact Payments (EIP) being issued by the Internal Revenue Service (IRS).

We've worked to break down the most common questions about the Economic Impact Payments, including how much you're eligible to receive and when you can expect to receive it:

- When can I expect to receive my Economic Impact Payment?
- Do I qualify and how much will I receive?
- What steps do I need to take to receive an Economic Impact Payment?
- I receive Social Security retirement, disability, survivors, SSI, or veterans benefits. Do I automatically qualify for an Economic Impact Payment?
- How will the IRS send my payment?
- Can I provide the IRS with my bank account information?
- I've moved since I've filed my taxes. How can I update my address?
- If I still need to file my 2018 or 2019 taxes, can I still receive the Economic Impact Payment?
- I'm not normally required to file taxes. Can I still receive the Economic Impact Payment?

- I don't have a Social Security number. Can I still get an Economic Impact Payment?
- I'm a representative payee for a Social Security or Supplemental Social Security (SSI) beneficiary. What do I need to know about the Economic Impact Payments?
- Can the government reduce or garnish my Economic Impact Payment?
- I received a message from the IRS asking for my personal information. Is this a scam?

## When can I expect to receive my payment?

The IRS began rolling out Economic Impact Payments in April 2020. For most people, you won't have to do anything – the payment will be directly deposited into your bank account or sent to you by check or [prepaid debit card \(https://www.consumerfinance.gov/about-us/blog/economic-impact-payment-prepaid-card/\)](https://www.consumerfinance.gov/about-us/blog/economic-impact-payment-prepaid-card/). Be aware, however, that if it's sent by check, it might take a little longer.

## Do I qualify and how much will I receive?

If you receive certain social security, retirement, disability, survivors, railroad retirement, or veterans benefits, you may automatically qualify to receive a payment. Learn more to see if this applies to you.

For most people, the IRS will use information from your 2019 or 2018 tax return or information that you provide to see if you qualify for an Economic Impact Payment.

To qualify for a payment, you must:

- Be a U.S. citizen or U.S. resident alien
- Not be claimed as a dependent on someone else's tax return
- Have a valid Social Security Number (SSN). Or if you or your spouse is a member of the military, only one of you needs a valid SSN
- Have an adjusted gross income below a certain amount that is based on your filing status and the number of qualifying children under the age of 17. If you are not required to file taxes because you have limited income, even if you have no income, you are still eligible for payment.

You may be eligible based on the criteria below, even if you aren't required to file taxes. If you qualify, your Economic Impact Payment amount will be based on your adjusted gross income, filing status, and the number of qualifying children under age of 17. You will receive either the full payment or a reduced amount at higher incomes.

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### **SINGLE OR MARRIED BUT FILING SEPARATELY**

You are eligible to receive the full payment if your adjusted gross income is below \$75,000 and a reduced payment amount if it is more than \$75,000. The adjusted gross income limit for a reduced payment is \$99,000 if you don't have children and increases by \$10,000 for each qualifying child under 17.

### HEAD OF A HOUSEHOLD

You are eligible to receive the full payment if your adjusted gross income is below \$112,500 and a reduced payment amount if it is more than \$112,500. The adjusted gross income limit for a reduced payment is \$136,500 if you don't have children and increases by \$10,000 for each qualifying child under 17.

### MARRIED FILING JOINTLY

You are eligible to receive the full payment if your adjusted gross income is below \$150,000 and a reduced payment amount if it is above \$150,000. The adjusted gross income limit for a reduced payment is \$198,000 if you don't have children and increases by \$10,000 for each qualifying child under 17.

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### SINGLE OR MARRIED BUT FILING SEPARATELY

If your **adjusted gross income is below \$75,000**, you'll receive the full \$1,200. You will also receive \$500 for each child under the age of 17 you claim on your taxes.

If your **adjusted gross income is above \$75,000**, you'll receive an amount that will be reduced by \$5 for every \$100 in adjusted gross income above \$75,000.

If your **adjusted gross income is more than \$99,000 and you don't claim any children under the age of 17**, you won't receive an Economic Impact Payment. This limit will increase to \$109,000 if you have one child, \$119,000 if you have two children, and an additional \$10,000 for each child after that.

### HEAD OF A HOUSEHOLD

If your **adjusted gross income is below \$112,500**, you'll receive the full \$1,200. You will also receive \$500 for each child under the age of 17 you claim on your taxes.

If your **adjusted gross income is above \$112,500**, you'll receive an amount that will be reduced by \$5 for every \$100 in adjusted gross income above \$112,500.

If your **adjusted gross income is more than \$136,500 and you don't claim any children under the age of 17**, you won't receive an Economic Impact Payment. This limit will increase to \$146,500 if you have one child, \$156,500 if you have two children, and an additional \$10,000 for each child after that.

### MARRIED FILING JOINTLY

If your **adjusted gross income is less than \$150,000**, you'll receive the full \$2,400. You will also receive \$500 for each child under the age of 17 you claim on your taxes.

If your **adjusted gross income is above \$150,000**, you'll receive an amount that will be reduced \$5 for every \$100 in adjusted gross income above \$150,000.

If your **adjusted gross income is more than \$198,000 and you don't claim any children under the age of 17**, you won't receive an Economic Impact Payment. This limit will increase to \$208,000 if you have one child, \$218,000 if you have two children, and an additional \$10,000 for each child after that.

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## I receive Social Security retirement, disability, survivors, SSI, or veterans benefits. Do I automatically qualify for an Economic Impact Payment?

In some cases, if you receive certain benefits, you will automatically receive an Economic Impact Payment. Make sure you read further to know if this applies to you and to know if you need to send the IRS any additional information, and how you will be receiving your payment.

The IRS is working to make it easier for certain beneficiaries to receive the Economic Impact Payment by using information from benefit programs to automatically send payment.

You will qualify for this automatic payment only if:

- You were not required to file taxes in 2018 or 2019 because you had limited income; and
- You receive one of the following benefits:
  - Social Security retirement, survivors, or disability (SSDI) from the Social Security Administration
  - Supplemental Security Income (SSI) from the Social Security Administration
  - Railroad Retirement and Survivors from the U.S. Railroad Retirement Board
  - Veterans disability compensation, pension, or survivor benefits from the Department of Veterans Affairs

If you qualify for an automatic payment, you will receive \$1200 (\$2400 if your spouse also receives the benefit). You will receive this automatically the same way you receive your benefits, either by direct deposit or by check. You will not need to take any further action to receive this.

If you qualified for automatic payment through a benefit program but you also have dependent children under the age of 17, you may need to provide the IRS with information about your dependents to receive additional payment. You will receive an additional \$500

per child under the age of 17. The IRS says you can claim the additional payment when you file your taxes next year.



If you receive one of these benefits but have either filed your taxes in 2018 or 2019, or plan to in 2019, because you receive additional income through a pension or another source, you'll receive your Economic Impact Payment based on your 2019 tax return, or your 2018 return if you haven't filed for 2019.

No matter how you receive your payment, the IRS will send you a letter in the mail –to the most current address they have on file – about 15 days after they send your payment to let you know what to do if you have any issues, and contact information for any questions.

## What steps do I need to take to receive an Economic Impact Payment?

If you receive certain social security, retirement, disability, survivors, railroad retirement, or veterans benefits, you may automatically qualify to receive a payment. Learn more to see if this applies to you.

For most people, you will not need to take any action and the IRS will automatically send you your payment. For some people who are eligible for a payment, the IRS will need more information from you first before they can send you money. You will do this using one of two different IRS portals. It is important that you provide this information using the right IRS portal so that the IRS can process your information quickly.

- If you **already filed your 2018 or 2019** taxes, go to the IRS ["Get My Payment"](https://www.irs.gov/coronavirus/get-my-payment)  (<https://www.irs.gov/coronavirus/get-my-payment>) portal to check the status of your payment. This portal will let you know if your payment has been processed and let you know if the IRS needs more information before sending you your payment.
  - If your payment has already been processed, the IRS does not need any more information from you at this time.
  - If you paid additional taxes when you filed your tax return, it is possible that the IRS does not have your payment account information to direct deposit your payment. You can provide that directly in the portal so that they can process this information quickly and send you your payment. If the IRS does not have your direct deposit information and you don't provide it to them, your payment will be sent to you by check to the address they have on file.
- If you **still need to file your 2018 or 2019 taxes but have not yet done so**, you need to file your taxes before the IRS can send you your payment.
- If you **don't typically file taxes because you have limited income** which doesn't require you to file, you will need to submit information to the IRS first so that they can send you your payment. You can do this by either:
  - going to the IRS [non-filers portal](https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here)  (<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>) and submitting your personal information so that the IRS can send you your payment; or



- filing a 2019 tax return. In most cases, you can do this for free.

## How will the IRS send my payment?

If you receive certain social security, retirement, disability, survivors, railroad retirement, or veterans benefits, your payment will be distributed in the same method as your benefits. Learn more to see if this applies to you.

Economic Impact Payments will either be directly deposited into your bank account or a check or prepaid debit card will be mailed to you.

### If you received a tax refund


If you received a refund through direct deposit with your most recent taxes (2019 or 2018), the IRS has your bank account information on file, and they will send your Economic Impact Payment directly to that account.

### If you owed taxes

If you paid taxes with your most recent filing (2019 or 2018), you'll receive a check or prepaid debit card to the address the IRS has on file.

You can check the status of your Economic Impact Payment using the IRS's [Get My Payment](https://www.irs.gov/coronavirus/get-my-payment)  (<https://www.irs.gov/coronavirus/get-my-payment>) tool.

### If you provided information using the IRS non-filers portal

If you provided your personal information to the IRS using the [non-filers portal](https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here)  (<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>), your money will be direct deposited into the bank or credit union account or prepaid card that you provided when you submitted your information. If you did not provide payment account information, a check will be mailed to you to the address you provided.

No matter how you receive your payment, the IRS will send you a letter in the mail –to the most current address they have on file – about 15 days after they send your payment to let you know what to do if you have any issues, including if you haven't received the payment.

## Can I provide the IRS with my account information?

If you receive certain social security, retirement, disability, survivors, railroad retirement, or veterans benefits, your payment will be distributed in the same method as your benefits. Learn more to see if this applies to you.

If you filed your taxes in 2018 or 2019 and owed taxes when you filed, you will receive a check or prepaid debit card in the mail. If you filed your taxes but received a refund that was directly deposited, you will receive the refund in the same account and will not be able to update this information at this time.

If you don't typically file taxes and you are providing your information to the IRS through their [non-filers portal](https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here) [↗](https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here) (<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>), you can provide your account information directly in the portal for direct deposit.

If you are being asked to provide banking account information and would like to receive payment on your own [prepaid card](https://www.consumerfinance.gov/consumer-tools/prepaid-cards/) (<https://www.consumerfinance.gov/consumer-tools/prepaid-cards/>), enter your card's direct deposit routing and account number directly in the portal. Check your account online or call the card provider to find out if your prepaid account is eligible to receive direct deposit, which is the fastest way to receive the payment.

## I've moved since I filed my taxes. How can I update my address?

If you received a refund through direct deposit with your latest tax return (either 2019 or 2018), the IRS will directly deposit your money into this account, and they won't need your updated address. If you haven't filed your 2019 taxes yet, the IRS will receive your updated address through your tax return. The IRS is encouraging people to use these electronic methods for providing this information as they are unable to process other requests for an address change at this time due to the pandemic.

## If I still need to file my 2018 and 2019 taxes, can I still receive the economic impact payment?

Yes. The IRS urges anyone with a tax filing obligation and who hasn't yet filed a tax return for 2018 or 2019, to file as soon as they can to receive an Economic Impact Payment. When you file your taxes, include your direct deposit information on the return so that the IRS can send you your payment quickly.

If you are required to file a tax return, there may be free or low-cost options for filing your return. If you need someone to help you to file, it's important to choose a reputable tax preparer that will file an accurate return. Mistakes could result in additional costs and complications in the future.

If your 2019 adjusted gross income was less than \$69,000, [you may be able to find one or more online tools to file your taxes for free](https://apps.irs.gov/app/freeFile/) [↗](https://apps.irs.gov/app/freeFile/) (<https://apps.irs.gov/app/freeFile/>). Review each company's offer to make sure you qualify for a free federal return. Some companies offer free state tax returns, but others may charge a fee.

Keep in mind that the IRS has extended the deadline for filing your 2019 taxes until July 15, 2020. If you are concerned about visiting a tax professional or local community organization

in person to get help with your tax return, the IRS indicates the Economic Impact Payments will be available throughout the rest of 2020.

## I'm not typically required to file taxes. Can I still receive the Economic Impact Payment?

Yes, but you will need to [visit IRS.gov and then click on "Non-Filers: Enter Payment Info Here."](https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here) [Here. ↗ \(https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here\)](https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here) If you didn't file a tax return in 2018 or 2019, this web portal allows you to submit basic personal information to the IRS so that you can receive payments. To receive your payment quickly, enter your account information so that your payment will be directly deposited in your bank or credit union account or prepaid card.

The tool will request the following basic information to check your eligibility, calculate and send the Economic Impact Payments:

- Full names and Social Security numbers, including for spouse and dependents
- Mailing address
- Bank account type, account and routing numbers

If you receive certain social security, retirement, disability, survivors, railroad retirement, or veterans benefits, you may automatically qualify to receive a payment. Learn more to see if this applies to you.

## I don't have a Social Security number. Can I still get an Economic Impact Payment?

In almost all cases, a person is only eligible to receive an Economic Impact Payment if they have a Social Security number (SSN).

One exception to this is if you're a member of the military and file a married filing jointly tax return. Your spouse isn't required to have an SSN for you to get the Economic Impact Payment.

Another exception is you have dependent child under the age of 17 who is adopted and has an "Adoption Taxpayer Identification Number" (ATIN), you will receive the \$500 child payment.

## I'm a representative payee for a Social Security or Supplemental Social Security (SSI) beneficiary. What do I need to know about the Economic Impact Payments?

The beneficiary's Economic Impact Payment will arrive in the same way they either receive their monthly benefits or their tax return for 2019 or 2018.



- **If the beneficiary didn't file a 2019 or 2018 tax return**, they'll receive their EIP payments the same way they receive monthly Social Security or SSI payments. This may be through direct deposit to their banking account or Direct Express card, or a mailed paper check.
- **If the beneficiary did file a 2019 or 2018 tax return**, the payment will be deposited to the same bank account or debit card as the most recent tax refund or mailed to the address on the beneficiary's last tax return.

## Discuss the Economic Impact Payment with the beneficiary

A representative payee is only responsible for managing Social Security or SSI benefits. The Economic Impact Payment is not an SSA benefit and belongs to the beneficiary. Discuss the payment with the beneficiary, and if they request access to the funds, you're obligated to provide it.

[Read additional guidance for representative payees from the Social Security Administration](https://www.ssa.gov/coronavirus/#reppayee)  
[🔗 \(https://www.ssa.gov/coronavirus/#reppayee\)](https://www.ssa.gov/coronavirus/#reppayee)

## The Economic Impact Payment doesn't affect eligibility for income-tested benefits

The Economic Impact Payment is a tax credit. That means it shouldn't be counted as income and shouldn't affect the beneficiary's eligibility for income-tested benefits. As long as the payment is spent down within 12 months of the date it was received, it also won't count against resource limits for Medicaid, Medicare Savings Programs, SSI, SNAP, or Public Housing benefits.

## Nursing homes and assisted-living facilities can't take the Economic Impact Payment for the first 12 months

Since the payment doesn't qualify as a resource for Medicaid purposes until 12 months after it was first received, nursing homes and assisted living facilities should not require residents to sign over their payment until this period has passed. If you believe a nursing home or assisted living facility has improperly taken the payment from you or a loved one, [file a complaint with your state's attorney general](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.consumerresources.org%2Ffile-a-complaint%2F&signature=UqyTBJ4rT2XxQpOSHQgoD-4qPj4) [🔗 \(https://www.consumerfinance.gov/external-site/?ext\\_url=https%3A%2F%2Fwww.consumerresources.org%2Ffile-a-complaint%2F&signature=UqyTBJ4rT2XxQpOSHQgoD-4qPj4\)](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.consumerresources.org%2Ffile-a-complaint%2F&signature=UqyTBJ4rT2XxQpOSHQgoD-4qPj4).

## Can the government reduce or garnish my Economic Impact Payment?

Your Economic Impact Payment will not be subject to most types of federal offset or federal garnishment (<https://www.consumerfinance.gov/ask-cfpb/what-is-a-garnishment-en-1385/>) as a result of defaulted student loans or tax debt. However, the payments are still subject to garnishment if you're behind on child support.

The payments may also still be subject to State or local government garnishment and also to court-ordered garnishments.

## I received a message from the IRS asking for my personal information. Is this a scam?

Yes, this is a scam. With the rollout of Economic Impact Payments, there's an increased risk of scams. It's important to stay vigilant and aware of unsolicited communications asking for your personal or private information – through mail, email, phone call, text, social media or websites – that:

- Ask you to verify your SSN, bank account, or credit card information
- Suggest that you can get a faster payment if they fill out information on your behalf or if you sign over your check to them
- Send you a bogus check, perhaps in an odd amount, and then ask you to call a number or verify information online in order to cash that check

Be aware that scammers are also able to replicate a government agency's name and phone number on caller ID. **It's important to remember that the Internal Revenue Service will never ask you for your personal information or threaten your benefits by phone call, email, text or social media.**

If you receive an unsolicited email, text or social media attempt that appears to be from the IRS or an organization associated with the IRS, like the Department of the Treasury Electronic Federal Tax Payment System, notify the IRS at [phishing@irs.gov](mailto:phishing@irs.gov). You can also learn more about [coronavirus-related scams \(https://www.consumerfinance.gov/about-us/blog/beware-coronavirus-related-scams/\)](https://www.consumerfinance.gov/about-us/blog/beware-coronavirus-related-scams/).

Check the IRS's website for [more information about the Economic Impact Payments](https://www.irs.gov/coronavirus/economic-impact-payments)  (<https://www.irs.gov/coronavirus/economic-impact-payments>).

### Find more information regarding COVID-19 from CFPB

We're working to continuously update information for consumers during this rapidly evolving situation.

We will publish all COVID-19-related information and blogs to our resource page. Information should be considered accurate as of the blog publish date.

[See our COVID-19 resource page \(https://www.consumerfinance.gov/coronavirus/\)](https://www.consumerfinance.gov/coronavirus/)

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## FEDERAL CORONAVIRUS RESOURCES

### White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](https://www.coronavirus.gov/)  (<https://www.coronavirus.gov/>)

### Centers for Disease Control and Prevention

The latest public health and safety information for United States consumers and the medical and health provider community on COVID-19.

[Visit the CDC COVID-19 page](https://www.cdc.gov/coronavirus)  (<https://www.cdc.gov/coronavirus>)

### USAGov

Information on what the U.S. Government is doing in response to COVID-19.

[Visit usa.gov \(English\)](https://www.usa.gov/coronavirus)  (<https://www.usa.gov/coronavirus>)

[Visit usa.gov \(Spanish\)](https://www.usa.gov/espanol/coronavirus)  (<https://www.usa.gov/espanol/coronavirus>)

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## FURTHER READING

### Blog

[Los plazos para recibir alivio de hipoteca han sido extendidos](https://www.consumerfinance.gov/about-us/blog/plazos-de-alivio-hipoteca-extendidos/) (<https://www.consumerfinance.gov/about-us/blog/plazos-de-alivio-hipoteca-extendidos/>)

FEB 02, 2021

[Struggling during the pandemic? COVID-19 financial relief and protections extended](https://www.consumerfinance.gov/about-us/blog/struggling-during-the-pandemic-covid-19-financial-relief-and-protections-extended/) (<https://www.consumerfinance.gov/about-us/blog/struggling-during-the-pandemic-covid-19-financial-relief-and-protections-extended/>)

FEB 01, 2021

[Navigating an early and unexpected retirement during COVID-19](https://www.consumerfinance.gov/about-us/blog/navigating-an-early-and-unexpected-retirement-during-covid-19/) (<https://www.consumerfinance.gov/about-us/blog/navigating-an-early-and-unexpected-retirement-during-covid-19/>)

JAN 27, 2021

### Newsroom

[Consumer Financial Protection Bureau Report Examines Early Impact of Pandemic on Consumer Credit](https://www.consumerfinance.gov/about-us/newsroom/cfpb-report-examines-pandemic-impact-on-consumer-credit/) (<https://www.consumerfinance.gov/about-us/newsroom/cfpb-report-examines-pandemic-impact-on-consumer-credit/>)

AUG 31, 2020

[New CFPB Guide for Intermediaries to Assist Non-Filers to Access their Economic Impact Payments \(https://www.consumerfinance.gov/about-us/newsroom/cfpb-intermediaries-guide-non-filers-access-economic-impact-payments/\)](https://www.consumerfinance.gov/about-us/newsroom/cfpb-intermediaries-guide-non-filers-access-economic-impact-payments/)

**AUG 27, 2020**

[Director Kraninger's Remarks During the Women in Housing and Finance Annual Symposium \(https://www.consumerfinance.gov/about-us/newsroom/director-kraninger-remarks-women-in-housing-and-finance-annual-symposium/\)](https://www.consumerfinance.gov/about-us/newsroom/director-kraninger-remarks-women-in-housing-and-finance-annual-symposium/)

**AUG 18, 2020**

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[View more \(https://www.consumerfinance.gov/activity-log/?topics=disasters-and-emergencies\)](https://www.consumerfinance.gov/activity-log/?topics=disasters-and-emergencies)

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An official website of the United States government