

## **Common Questions About the EIP**

Below are the “Common Questions About the EIP” included within the EIP Volunteer Subject Matter Training. We will update this list as additional information becomes available. If you have suggestions for questions we should include in this list, please reach out to us at [eipsupport@goladderup.org](mailto:eipsupport@goladderup.org).

### **1. Who is eligible to receive the Economic Impact Payment?**

U.S. citizens or resident aliens who:

Have a valid Social Security Number,

Cannot be claimed as a dependent of another taxpayer, and

Have an adjusted gross income (more information on AGI in FAQ #8) under:

- \$75,000 for individuals
- \$112,500 for individuals who file taxes as head of household
- \$150,000 for married couples filing joint tax returns.

Taxpayers will receive a reduced payment if their adjusted gross income is between:

- \$75,000 and \$99,000 if their filing status was single or married filing separately
- \$112,500 and \$136,500 for individuals who filed as head of household
- \$150,000 and \$198,000 for married couples who filed jointly

The amount of the reduced payment will be based upon the taxpayer’s specific adjusted gross income.

Those who do not make enough money to file a tax return are also eligible. This includes people receiving Social Security retirement, disability (SSDI), survivors benefits, Supplemental Security Income (SSI), veterans benefits, or Railroad Retirement benefits.

If anyone on a return has an ITIN, the EIP cannot be claimed (not even by those with valid SSNs)

### **2. How much do I get for my EIP payment?**

Single individuals (including those who file Head of Household) who meet the eligibility requirements will receive \$1,200

Married couples with no dependents who meet the eligibility requirements will receive \$2,400

Individuals or married couples who claimed dependents on their 2019 tax return (or 2018 if they haven’t filed 2019 yet) will receive an additional \$500 for each dependent claimed on their taxes who is under age 17

### **3. When will I get my payment?**

We cannot provide an estimate on that. Remind callers to track their payment status on the IRS website, though the IRS only updates [Get My Payment](#) once a day so they should only check once per day.

The IRS started making payments the week of April 13th. The government is trying to get payments out as quickly as possible. People with bank account information already on file with the IRS will receive their payments fastest. Paper checks, however, may take up to five months. If you have not filed taxes for 2019 yet, the deadline has been extended until July 15th. However, stimulus payments will be available until the end of the year for most people if they act by 10/15/20. Also, if you do not owe the IRS or the State of Illinois any taxes, you can file after the July 15 deadline without a penalty.

### **4. How will I get my payment?**

The IRS will use information from your 2019 tax return (or 2018 if you have not filed yet) to calculate your payment amount. Payments will be deposited directly into the same bank account used for your tax return. The IRS will mail a paper check to tax filers who did not provide a bank account number when they filed taxes and who did not provide banking information through the [IRS Get My Payment Portal](#) by 5/13/20.

People receiving Social Security (retirement, survivors, and disability), veterans benefits, Supplemental Security Income (SSI), or Railroad Retirement benefits are not required to file a tax return to receive payment. These individuals will receive the EIP in the same way they receive their benefits.

### **5. I haven't gotten my payment yet, do I need to do anything?**

It depends. This is a great time to use the decision tree. If the client has filed their 2019 or 2018 taxes already and they meet the EIP eligibility requirements, no action is needed. If they haven't filed in 2019 or 2018 and have an obligation to do so, they need to file first to receive the EIP. If they don't have an obligation to file, they should generally fill out the [IRS Non-Filer Portal](#). See slide 19 related to non-filers. If they only receive Social Security, they do not need to fill out the IRS Non-Filer Portal; they will receive the EIP in the same method they receive their Social Security payments. In most situations, the client can check their EIP status on the [IRS Get My Payment Portal](#).

### **6. What information do I need to use the non-filer website?**

- Full name, Current mailing address, Email address, Date of birth, Valid Social Security number, Bank account number, routing number, and type of account (checking or savings) Otherwise you'll receive a paper check in the mail.
- Identity Protection Personal Identification Number (IP PIN) you received from the IRS earlier this year, if you have one.
- Driver's license or state-issued ID, if you have one
- For each dependent child you support who is under 17: Name, Social Security number or Adoption Taxpayer Identification Number, Relationship to you or your spouse

## **7. What if I don't have any income?**

You are still eligible for a payment. If you have not filed taxes for 2018 or 2019, you need to register on the IRS non-filer portal to receive your payment.

## **8. What is adjusted gross income (AGI)?**

Adjusted gross income is a number found on your tax return (Line 8b on the 2019 Form 1040, line 7 on 2018 Form 1040). It is the money you receive (wages, child support, interest, etc.) minus some specific costs, like student loan interest or alimony.

## **9. Do people who owed taxes in 2018 or 2019 need to provide their bank account information?**

Yes. While the IRS retains information used to deposit money into accounts, it is not authorized to use payment information provided to withdraw money from accounts. If someone owed taxes and paid them electronically (or by check), the IRS does not have bank account information to use for direct deposit. After 5/13, there is no way to add in banking information if a paper check is already scheduled to be mailed.

## **10. Can non-filers without access to the internet file a paper form to get their Economic Impact Payments?**

Due to COVID-19, the IRS is not processing paper forms. Sending forms through the mail will delay the delivery of the payment. Advocates are encouraged to help connect people without internet access to assistance to file the form. This also means that amendments cannot be processed at this time, since they must always be filed on paper.

## **11. Where can someone get help filing a tax return to get their Economic Impact Payment?**

Clients who meet eligibility requirements can file their taxes online, for free through the [IRS Free File program](#).

Ladder Up is currently working to expand its Virtual VITA program, which will allow for clients to have their tax returns prepared remotely by IRS-certified volunteers. Interested clients should sign up for the Ladder Up client newsletter to receive updates. ([English](#) / [Spanish](#))

## **12. I was claimed as a dependent. Am I eligible?**

No, If someone is claimed as a dependent on a tax return, that person is ineligible to receive a payment for themselves.

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#### **14. Are college students eligible for payments?**

College students who are not considered dependents are eligible. Generally, college students who are under 24, attend full-time, and receive significant financial support from their parents are considered dependents. These students are not eligible.

#### **15. What if I pay child support? Will I receive a payment?**

You can still receive a payment. However, child support debt will be taken out of your payment.

#### **16. I am currently or was recently incarcerated. Am I eligible?**

If you are currently incarcerated, the IRS says you are not eligible for a payment.

#### **17. Where will my payment go if my refund was direct deposited on a CFR card last year?**

A CFR card is a free reloadable debit card that some taxpayers use to have their tax refunds directly deposited to in order to receive them quickly. The EIP will be deposited on the CFR card if it is still active. If the client has a question about their CFR card status, forward their ticket to the Ladder Up Financial Capability Team at [debitcard@goladderup.org](mailto:debitcard@goladderup.org).

#### **18. Will this impact my public benefits like food stamps or TANF?**

No. As with any tax refund, these payments will not count against your eligibility for receiving public benefits. The payment also will not affect your benefit amounts.

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

Yes, this is a scam. The IRS will never ask for your personal information or bank account. With the rollout of the stimulus payments, there's an increased risk of scams. It's important to stay vigilant and to not respond to unsolicited communications asking for your personal or private information – through mail, email, phone call, text, social media or websites.

#### **20. What if the payment is sent to the wrong bank account?**

If the bank account that the IRS is depositing the stimulus payment into is now closed, the bank will reject the deposit. The IRS will then mail a paper check to the address it has on file for you.

If you have moved since you last filed a return with the IRS, you'll need to make sure the United States Postal Service (USPS) forwards your mail to the right address.: [Change Your Address with USPS](#) to make sure you receive your stimulus check at your current address.

Also, you can attempt to track your stimulus check using the [USPS Informed Delivery tool](#).

#### **21. What if my payment check is being mailed to the wrong address?**

If you have moved since you last filed a return with the IRS, you'll need to make sure the United States Postal Service (USPS) has your current address. [Change Your Address with USPS](#) so they can forward your mail to the correct address.

Also, you can attempt to track your stimulus check using the [USPS Informed Delivery tool](#).

## **22. I'm using the Get My Payment app, but I'm getting a "Payment Status Not Available" message. What does that message mean?**

[According to the IRS](#), there are a few reasons you might see this message:

- You are required to file a tax return, but:
  - The IRS hasn't finished processing your 2019 return
  - The application doesn't yet have your data; the IRS is working on adding more data to allow more people to use it
- You don't usually file a return, and you used the IRS non-filer site but the IRS hasn't processed your entry yet
- You're not eligible for a payment

Remember, the IRS is not processing paper tax returns right now. So, if you filed your tax return recently by mail, it will take the IRS longer than usual to process the return.

## **23. I'm using the Get My Payment app, but I'm getting a "Please Try Again Later" message. What can I do?**

[According to the IRS](#), the reason you are locked out for 24 hours could be:

- Information you entered does not match IRS records. For security reasons, the IRS limits each user to three failed attempts in a 24-hour period.
- You have already accessed the system five times within 24 hours. The IRS allows each user 5 logins per day to make sure their system is not overwhelmed with too many requests.

You will be able to access the application after 24 hours have passed. Do not contact the IRS for assistance with a lockout. The lockout will only release after 24 hours.

## **24. What should I do if I think my stimulus payment is too low?**

There are a few reasons why your stimulus payment could be lower than what you expected. Some are included below:

- If you haven't filed your 2019 tax return or the IRS hasn't finished reviewing your 2019 return, your payment will be based on your 2018 tax return. If you earned more money or had fewer dependents in 2018, your payment may be lower.
- In order to receive \$500 per eligible dependent, the dependent must be under the age of 17 and meet other qualifications.
- Past-due child support can be taken out of the stimulus payment.

The IRS released more information [here](#).

If you are eligible for more than what you received, remember that you may be able to claim missing amounts when you file your 2020 tax return.

**25. I'm using the IRS non-filer site but I get an error message about a missing IP PIN. What should I do?**

If you received an Identity Protection PIN (IP PIN), you will need to enter when you submit your information on the [IRS non-filer site](#). Try to find the letter the IRS mailed to you that contains your 6-digit IP PIN. If you can't find that letter, try to [retrieve your IP PIN online on the IRS website](#).

Our local IRS contacts recommends calling the IRS at 800-829-1040 but that hotline is currently not staffed. He recommends checking the [IRS News Releases](#) website to see if there is an announcement when that line is staffed again.