

## **Survival Payment FAQs**

### **I haven't received my first round of direct relief. Can I still receive it?**

Eligible individuals who did not receive a first round Economic Impact Payment (EIP) in 2020 will be able to claim it when they file their 2020 taxes in 2021. People will see the Economic Impact Payments referred to as the Recovery Rebate Credit (RRC) on Line 30 of Form 1040 or Form 1040-SR since the EIPs are an advance payment of the RRC.

### **What information do I need to provide to claim the Recovery Rebate Credit?**

If you file electronically, the software will ask you for specific information. No matter how you file, you will need to take these steps:

- Select your filing status.
- Enter name(s), address, Social Security numbers(s).
- Answer presidential election campaign & virtual currency questions.
- Check the box if "Someone can claim" you as a dependent, if applicable
  - **Note:** Do not check the box if you are filing a joint return with your spouse in order to claim the RRC.
- Check the appropriate box(es) for "Age/Blindness" if applicable.
- List all eligible dependent(s), Social Security number(s), relationship(s) to you, if applicable, and check the applicable "Child tax credit" or "Credit for other dependents" checkbox.
- Enter your "Standard deduction" amount on line 12. If you checked box(es) for "Age/Blindness" see the form instructions.
- Compute the Recovery Rebate Credit amount using the tax prep software or the worksheet found in [Form 1040, line 30 Instructions PDF](#).
- Enter the computed amount from the worksheet to all the following lines:
  - line 30, Recovery Rebate
  - line 32, Total Other Payments and Refundable Credits
  - line 33, Total Payments
  - line 34, Overpaid
  - line 35a, Refunded to you
- Complete direct deposit information on line 35b-35d or check the box on line 35a and complete Form 8888 if you want to split your refund for deposit into more than one account or buy a U.S. Savings Bond. Direct deposit is the safest and fastest way to receive your refund. If you don't choose direct deposit, a paper check will be mailed to you.
- Don't forget to sign your return. If married filing jointly, both signatures are required.

### **Will I be able to receive additional money for my dependents again?**

Yes, you will also receive \$600 for each dependent child under age 17. Children aged 17 or 18 or college students who are 23 or younger at the end of the year who don't pay at least half of their own expenses will not. Other dependents won't receive an EIP either. For example, an elderly parent living with an adult child won't get a check.

### **What does my status on the Get My Payment tool mean?**

The IRS updated the [Get My Payment](#) (GMP) tool for individuals who are receiving the second Economic Impact Payment on January 5, 2021. If you checked GMP on or after January 5 then:

- If GMP reflects a direct deposit date and partial account information, then your payment was deposited there.

- If GMP reflects a date your payment was mailed, it may take up to 3-4 weeks for you to receive the payment. Watch your mail carefully for a check or debit card.
- If GMP shows “Payment Status #2 – Not Available,” then you will not receive a second EIP and instead you need to claim the Recovery Rebate Credit on your 2020 Tax Return.

**Will people who died in 2020 receive an EIP this round?**

Yes. The bill stipulates that if someone was alive at any point in 2020, they can get not only this new round of EIP but also the first round. A surviving spouse filing a joint 2020 tax return could also claim a recover rebate credit for the amount on their return.

**What should I do if my EIP went to the wrong bank account?**

If the second EIP was sent to an account that is closed or is no longer active then the financial institution must, by law, return the payment to the IRS; they cannot hold and issue the payment to an individual when the account is no longer active.

**Can I change my bank account or mailing information?**

No, the IRS cannot change payment information, including bank account or mailing information. If an eligible taxpayer does not get a payment or it is less than expected, it may be claimed on the 2020 tax return as a Recovery Rebate Credit.

**I received Notices 1444 and 1444-B in the mail saying my payment was issued, but I have not received my payments. What should I do?**

If you received Notice 1444 in the mail and have not received your payment as mentioned in the notice, you should [request a payment trace](#).

You should only request a payment trace to track your payment if you received Notice 1444 or Notice 1444-B or if Get My Payment shows your payment was issued and you have not received it within the timeframes below. IRS assistors cannot initiate a payment trace unless it has been:

- 5 days since the deposit date and the bank says it hasn't received the payment
- 4 weeks since the payment was mailed by check to a standard address for the first EIP; after February 24, 2021 for the second EIP
- 6 weeks since the payment was mailed, and you have a forwarding address on file with the local post office for the first EIP; March 10, 2021 for the second EIP
- 9 weeks since the payment was mailed, and you have a foreign address for the first EIP; March 31, 2021 for the second EIP

**Note:** Do not request a payment trace if you are trying to determine eligibility for the payment or the amount of payment you should have received. You must have been issued Notice 1444 or received a payment date from Get My Payment to perform a trace.

**Will my payment be reduced or offset if I owe tax, have a payment agreement with the IRS, owe other Federal or state debt or owe money to other debt collectors?**

No. Your second payment will not be offset for any Federal or state debts and is protected from garnishment.

**If my income dropped significantly in 2020, and I did not receive the survival payments as a result of my 2019 income being too high, can I claim the RRC based on my 2020 income?**

Yes, if you claim the RRC, your eligibility will, in fact, be determined based on your 2020 tax return.

The first round of payments was based on the adjusted gross income (AGI) of your most current processed 2018 or 2019 return. The second round of payments was based on processed 2019 tax return AGI (or 2018 if not available). The Recovery Rebate Credit (RRC) will be based on AGI in your 2020 return.

**If I live in a mixed-status household (i.e. citizenship), can we both receive an EIP?**

Only the US citizen spouse with an SSN will receive an EIP. Under the earlier CARES Act, joint returns of couples where only one member of the couple had an SSN were generally ineligible for a payment – unless they were a member of the military. But this month's new law changes and expands that provision, and more people are now eligible. In this situation, these families will now be eligible to receive payments for the taxpayers and qualifying children of the family who have work-eligible SSNs. People in this group who don't receive an EIP can claim this when they file their 2020 taxes.

**If both parents were ineligible for EIP because one of the parents was a non-resident, but the U.S. citizen parent is now eligible under the new EIP2 ruling, is the U.S. citizen parent eligible to apply for the first EIP on their 2020 tax return (or is the parent only eligible for the \$600 EIP2)? Are their dependent children also eligible?**

The law was updated to reflect that a married couple filing a joint return where one spouse has a valid SSN and the other does not, would be entitled to an Economic Impact Payment (first and second) for those on the tax return that have valid Social Security Numbers (this includes the EIP for dependents). Although it was too late for the IRS to update programming to send these payments out, any eligible individual that does not receive either or both rounds of payments can claim the Recovery Rebate Credit on a 2020 tax return.

**If both parents are not U.S. citizens, is there any way for their U.S. citizen dependent children to receive their payments?**

Per the CARES Act, these dependents are not eligible for an EIP.

**Do I qualify for the payment if I'm a green card holder?**

A person who's a qualifying resident alien with an SSN valid for employment is eligible for the payment only if he or she is a qualifying resident alien in 2020 and may not be claimed as a dependent of another taxpayer. A nonresident alien in 2020 isn't eligible for the payment. An alien who received a payment but isn't a qualifying resident alien for 2020 should return the payment to the IRS.

**If I received my first payment on an EIP Card, will my second payment be deposited on that same EIP Card?**

No. New EIP Cards were issued. The earlier EIP Cards were not be reloaded.

**What should I do if my EIP Card is lost or stolen?**

If you have misplaced your EIP Card, you can lock your card by logging into your EIP Card account at EIPCard.com to prevent unauthorized transactions or ATM withdrawals while you look for it. If your EIP Card is permanently lost, call customer service at 1-800-240-8100 to report the lost or stolen EIP Card. Your EIP Card will be deactivated to prevent anyone from using it and a new replacement EIP Card will be ordered at no additional fee.