

COVID-19 FAQs

2019 Filing

Constituents/taxpayers who mailed 2019 paper returns, are they being processed?

- Paper Tax Returns: All taxpayers should file electronically through their tax preparer, tax software provider or IRS Free File if possible. The IRS is not currently able to process individual paper tax returns. If you already have filed via paper but it has not yet been processed, do not file a second tax return or write to the IRS to inquire about the status of your return or your economic impact payment. Paper returns will be processed once processing centers are able to reopen. This year, more than 90% of taxpayers have filed electronically.

3rd Party

Payments going to the tax preparer instead of the filer

When some taxpayers file their tax return, they may choose an option available from their tax preparer or software provider to help them pay their fees, get their refund more quickly or even load the refund onto a direct debit card. This group of different products is referred to as refund settlement products. In these situations, taxpayers may:

- Use a banking product to help them complete the tax filing transaction, sometimes referred to as a Refund Anticipation Loan (RAL) or a Refund Anticipation Check (RAC).
- Choose to have their tax refund loaded onto a debit card provided by a variety of groups in the tax and financial communities.
- When you filed your tax return, if you chose a refund settlement product for direct deposit purposes, you may have received a prepaid debit card. In some cases, your Economic Impact Payment may have been directed to the bank account associated with the refund settlement product or prepaid debit card.

- If the refund settlement product or the associated account is closed or no longer active, the bank is required to reject the deposit and return it to the IRS. The “Get My Payment” app will be updated once the returned payment to the IRS is processed. Timing of this process depends on several variables, including when and how the payments are rejected and returned to the IRS, when “Get My Payment” updates, and when taxpayers check the tool.
- Once the returned payment is processed by the IRS, the payment will automatically be mailed to the address on the 2019 or 2018 tax return, or the address on file with the U.S. Postal Service – whichever is more current, and the status in Get My Payment will update accordingly.
- The IRS also noted that there was a reporting error that started showing up in recent days on Get My Payment, which inaccurately indicated rejected payments were being sent back to the same taxpayer account a second time. They are being mailed to the taxpayers. The IRS has quickly taken steps to correct this reporting error. Get My Payment will be updated starting Tuesday, April 21 to reflect that the taxpayer’s payment has been mailed; not rerouted to a closed bank account.

Address Change Process

IRS saying their payment will be mailed out on Friday, but the street name is spelled incorrectly and not sure the post office will deliver, if they don’t receive the check in a timely manner what will they need to do?

- Undeliverable refund checks are returned to the IRS and credited to the taxpayer's account. Once a new mailing address is received, typically from a new tax return, the IRS will try to reissue the refund.

Child Credit

What if taxpayer got EIP but it did not include eligible dependent(s)?

- When you file next year, you can claim additional credits on your 2020 tax return if you are eligible for them, for example if your child is born in 2020.

Constituent is a Veteran who lives overseas, is divorced and has two children, he is also a non-filer. Ex-spouse is not a US citizen. He is a US citizen and the two children are US citizens and have social security numbers. Can he get the \$500 per child?

- SSI and VA recipients who have children and who weren't required file a tax return in 2018 or 2019 should visit the Non-Filers: Enter Payment Info Here tool on IRS.gov. By quickly taking steps to enter information on the IRS website about them and their qualifying children, they can receive the \$500 per dependent child payment automatically in addition to their \$1,200 individual payment. Otherwise, their payment at this time will be \$1,200 and, by law, the additional \$500 per eligible child amount would be paid in association with a return filing for tax year 2020.

For any child born in 2020 or that will be born in this year, will the parent or person who can claim them as a dependent qualify for the \$500 additional payment? If so how/when will payment be made?

- The Payment in 2020 will not include an additional amount for these children because the Payment in 2020 is based only on information from your 2019 or 2018 tax return. You may claim the child next year for an additional credit on your 2020 tax return.

Dependent Claim

Are adults that are claimed as dependents, or the person claiming them, eligible to receive a payment? It looks like the answer is no, but I wanted to confirm this.

- You may be eligible to receive a payment if you cannot be claimed as a dependent on someone else's return. You will receive an additional \$500 Payment for each qualifying child. The child must be under age 17 at the end of the taxable year.

I know that if someone is 17+ and are not claimed as a dependent they are eligible for a rebate. If they are 17 and on SSI and claimed as a dependent, they do or don't get at rebate?

- You may be eligible to receive a payment if you cannot be claimed as a dependent on someone else's return.

Constituent is an adult but disabled and was listed as a dependent on parent's 2018 taxes. They do not file, and they were not claimed as a dependent for 2019. Will they be able to get \$1200 payment? Again, they were not a dependent in 2019.

- Q4. I haven't filed a tax return for 2018 or 2019 and don't need to file tax returns for those years. I receive Social Security, SSI, Railroad Retirement, or Department of Veterans Affairs (VA) benefits. What do I need to do to get a Payment? (updated April 24, 2020)
- A4. You are not required to file a tax return and will automatically receive a \$1,200 Payment if you received Social Security retirement, SSDI, survivors' benefits, SSI, Railroad Retirement benefits, or VA Compensation and Pension (C&P) benefits in 2019.

EIP

Can 3rd party debt collection companies access the stimulus payments? A constituent contacted me regarding his business debt and his concern that his debtors may offset the payment. I know in the public sector, only child support debt is offset, but are there private debt agencies that can collect?

- The economic impact payments can be offset through the Treasury Offset Program (TOP) only to collect delinquent child support obligations that have been referred by the state to TOP.

For those who owed taxes in 2018/2019 and have no direct deposit info on file. Can they add direct deposit information into get my payment portal?

- If you are required to file a federal income tax return for 2019 or 2018, and you filed a tax return for 2019 or 2018, but you owed tax or didn't choose direct deposit for tax refund. You may be able to use the Get My Payment tool on IRS.gov to provide direct deposit account information once the IRS has processed your return. If this tool doesn't offer you the option to provide your direct deposit information, it means the IRS will mail your Economic Impact Payment.

What should someone input in the Get My Payment tool if they have a negative AGI for 2018 and 2019?

- Enter your Adjusted Gross Income (AGI) without the minus sign or the parenthesis. For example, -\$2,492 or (\$2,492) should be entered as 2492.

Zero filer? Zero due zero refund? How to update dd information on get my payment?

- You can select either "I received a refund" or "I owed money" and enter 0 for the "Refund Amount or Amount You Owed."

Eligibility

If someone owes for 2018 and not filed 2019 does their stimulus monies go directly to that debt?

- If I owe tax, or have a Payment agreement with the IRS, or owe other federal or state debts, will my Payment be reduced as an offset? A20. No, with one exception. The Payment will be offset only by past-due child support. The Bureau of the Fiscal Service will send you a notice if an offset occurs.

IRS Services

How can people speak with a representative from the IRS or TAS, if their issue is time-sensitive and goes beyond the scope of the IRS website?

- For unresolved tax issues causing an economic hardship, contact your local Taxpayer Advocate Service office.

ITIN and SSN

How is the IRS going to deal with families where one of or more members have an ITIN and not an SSN? For example; does IRS plan to create a portal at some date in the future to get the payments for the family members who do have SSNs, or will they have to wait until next tax filing season? (ex. one parent is a US citizen and all 4 children are citizens, but since dad has an ITIN, nobody in the household qualifies).

- When spouses file jointly, both spouses must have valid SSNs to receive a Payment with one exception. If either spouse is a member of the U.S. Armed Forces at any time during the taxable year, only one spouse needs to have a valid SSN.
- If spouses file separately, the spouse who has an SSN may qualify for a Payment; the other spouse without a valid SSN will not qualify

Non-Filer tool

Is April 30th the new deadline for typical non-filers to submit a simplified tax return online verses the website claiming it is April 22nd for dependents to be included? Such as those on SSDI or SSI or obtaining VA benefits or other non-filer categories.

- See IRS News Release IR-2020-76 (April 20, 2020): "\$1,200 automatic payments will be starting soon for those receiving Social Security retirement, survivor or disability benefits (SSDI), Railroad Retirement

benefits, Supplemental Security Income (SSI) and Veterans Affairs beneficiaries who didn't file a tax return in the last two years."

- For people in these groups who have a qualifying child and didn't file a 2018 or 2019 tax return, they have a limited window to register to have \$500 per eligible child added automatically to their soon-to-be-received \$1,200 Economic Impact Payment. A quick trip to a special non-filer tool on IRS.gov by noon Eastern time, Wednesday, April 22, for some of these groups may help put all their eligible Economic Income Payment into a single payment.
- See IRS News Release IR-2020-81 (April 24, 2020): The Internal Revenue Service today issued a special alert for Supplemental Security Income and Department of Veterans Affairs beneficiaries to act by May 5 if they didn't file a tax return in 2018 or 2019 and have dependents so they can quickly receive the full amount of their Economic Impact Payment.

The 'Non-Filer Tool' doesn't accept \$0 as income – what are people supposed to enter?

- On the Get My Payment tool, you can select either "I received a refund" or "I owed money" and enter 0 for the "Refund Amount or Amount You Owed."

For those with dependents who miss the deadline to input their info into the Non-Filer tool, will there be specific guidance released on what they need to do to get the \$500?

- You may claim the child next year for an additional credit on your 2020 tax return.

Nursing Home

How the stimulus checks will work for SSA recipients whose income nursing homes control their finances. Will the stimulus check go straight to the individual or will it go to the nursing home? – W&M didn't have clarity on this.

- The Economic Impact Payments are an advance refund of a tax credit. They are not social security payments. Taxpayers should review the arrangement they have with the nursing home to determine whether tax refunds are covered. Depending on individual circumstances, the payments may be distributed through the same system that a recipient uses to receive a social security benefit, but that does not change the payment's underlying source as a tax refund.

Opt out process / return EIP

Mechanism for giving money back and to get credit for having done so? Other than donating to the government?

- There is no mechanism available for opting out of the Economic Impact Payment distributions.
- There are two ways for you to contribute to reduce the debt:
- At Pay.gov, you can contribute online by credit card, debit card, PayPal, checking account, or savings account.
- You can write a check payable to the Bureau of the Fiscal Service, and, in the memo section, notate that it's a gift to reduce the debt held by the public.
- Mail your check to:
Attn Dept G
Bureau of the Fiscal Service
P. O. Box 2188
Parkersburg, WV 26106-2188

Portal Issue

Constituent filed for 2018 and 2019 but owed for both years - yet still receiving "Unable to verify eligibility"

- If you verified your identity and received "Payment Status Not Available," this means we cannot determine your eligibility for a payment at this time. This may occur for a variety of reasons, for example, if you didn't file either a 2018 or 2019 tax return or you recently filed, and the return has not been fully processed.
- The data in the tool will be updated regularly. Please try back later. Once the return processes, the tool should provide a different response.

Eligible for the EIP (income limits), they have filed 2018 and 2019 returns – have to pay but cannot get any information on Get My Payment and/or cannot enter their banking, routing, mailing information – they receive the screen – Payment Status Not Available.

- If you verified your identity and received "Payment Status Not Available," this means we cannot determine your eligibility for a payment at this time. This may occur for a variety of reasons, for example, if you didn't file either a 2018 or 2019 tax return or you recently filed, and the return has not been fully processed.
- The data in the tool will be updated regularly. Please try back later. Once the return processes, the tool should provide a different response.

How should someone proceed if they continue to get a technical error- I submit all the information, bank info, etc. then it says there is a technical error.

- To ensure the information is entered correctly, please use the help tips provided when entering the information requested to verify your identity. If the information you enter does not match our records, you will receive an error message. Check the information requested to ensure you entered it accurately.

- You may want to check your most recent tax return or consider if there is a different way to enter your street address (for example, 123 N Main St vs 123 North Main St). You may also verify how your address is formatted with the US Postal Service (USPS) by entering your address in the USPS ZIP Lookup tool, and then enter your address into Get My Payment exactly as it appears on file with USPS.
- If you receive an error when entering your Adjusted Gross Income (AGI), refund amount, or amount you owed, make sure you are entering the numbers exactly as they appear on your Form 1040 or tax transcript. If the numbers from your 2019 tax return are not accepted, try the numbers from your 2018 tax return instead.
- If the information you enter does not match our records three times within 24 hours, you will be locked out of Get My Payment for 24 hours for security reasons. You will be able to access the application again after 24 hours. There is no need to contact the IRS.

Individuals/Couples that file each year and have to pay but may not have filed 2019 return yet; Currently getting the “Payment Status Not Available” message when checking status. Will they receive EIP? If so, when?

- If you verified your identity and received “Payment Status Not Available,” this means we cannot determine your eligibility for a payment at this time. This may occur for a variety of reasons, for example, if you didn’t file either a 2018 or 2019 tax return or you recently filed, and the return has not been fully processed.
- The data in the tool will be updated regularly. Please try back later. Once the return processes, the tool should provide a different response.

Why am I receiving “no information available” message when I am eligible?

- If you verified your identity and received “Payment Status Not Available,” this means we cannot determine your eligibility for a payment at this time. This may occur for a variety of reasons, for example, if you didn’t file either a 2018 or 2019 tax return or you recently filed, and the return has not been fully processed.

- The data in the tool will be updated regularly. Please try back later. Once the return processes, the tool should provide a different response.

IRS is aware of the glitch with 2018 filers who owed money and didn't file in 2019 getting error messages when trying use the portal to enter bank info. When does the IRS hope to have this fixed?

People checking daily is frustrating and unnecessarily overloading the system. We have been telling people that they are getting this error because their 2019 tax data isn't loaded yet. Is this correct or is it the glitch causing the error?

- On April 26, 2020, IRS announced that the Get My Payment tool had been enhanced. See news release IR-2020-82. Taxpayers who were unable to successfully use the system previously are encouraged to try it again. Further enhancements are expected.

When will they fix these glitches? The biggest is the error message for filed in 2018 and not 2019. It seems as if this glitch also applies to those who filed in 2018 and 2019 return hasn't been processed yet.

- On April 26, 2020, IRS announced that the Get My Payment tool had been enhanced. See news release IR-2020-82. Taxpayers who were unable to successfully use the system previously are encouraged to try it again. Further enhancements are expected.

Social Security Recipients

Will SSA beneficiaries receive payments via the direct deposit info already on file?

- The IRS will use the information on the Form SSA-1099 and Form RRB-1099 to generate \$1,200 Economic Impact Payments to Social Security recipients who did not file tax returns in 2018 or 2019. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits.

- However, if recipients use the non-filer tool to claim \$500 for each additional dependent, they will need to provide direct deposit information, or the full payment will be made by paper check.

If someone is on SS retirement and a small union pension-does that make a difference if/when they will be getting checks? There is no way to enter their bank account at this point. The portal says they cannot be found. If SSA has their bank account but the IRS doesn't, will they get paper or direct deposit?

- See IRS News Release IR-2020-76 (April 20, 2020): "\$1,200 automatic payments will be starting soon for those receiving Social Security retirement, survivor or disability benefits (SSDI), Railroad Retirement benefits, Supplemental Security Income (SSI) and Veterans Affairs beneficiaries who didn't file a tax return in the last two years."
- The IRS will use the information on the Form SSA-1099 and Form RRB-1099 to generate \$1,200 Economic Impact Payments to Social Security recipients who did not file tax returns in 2018 or 2019. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits.
- However, if recipients use the non-filer tool to claim \$500 for each additional dependent, they will need to provide direct deposit information, or the full payment will be made by paper check.

When will SSA recipients be able to check the status of their payments? Many reports seeing status not available.

- The Get My Payment application will return "Payment Status Not Available" for several reasons, including:
 - You are required to file a tax return, but:
 - We haven't finished processing your 2019 return
 - The application doesn't yet have your data; we're working on adding more data to allow more people to use it.
- You don't usually file a return, and:
 - o You used Non-Filers: Enter Payment Info Here but we haven't processed your entry yet

- You receive SSI or VA benefits; information has not been loaded onto our systems yet for people who don't normally file a tax return.
- You're not eligible for a payment (see Eligibility).
- If you receive "Payment Status Not Available", you will not be able to provide direct deposit information at this time. We're working on updates to allow more people to use this feature.
- We update Get My Payment data once per day, overnight so there is no need to check more often. If you are eligible for a payment and have provided your information either through a recent tax return or the Non-Filers: Enter Payment Info Here application, please check back for updates.

SS / VA recipient and works part time - files taxes. How to get EIP and timeline?

- You DO NOT need to take any further action if you filed a federal income tax return for 2018 or 2019. If you already filed your tax return for 2019, the IRS will use this information to calculate the Payment amount. If you haven't filed your tax return for 2019 but filed a 2018 federal income tax return, the IRS will use the information from your 2018 tax return to calculate the Payment amount.
- Timeline information for Economic Impact Payments is not currently available.

Wrong Account

EIP sent to wrong account – how long until it gets corrected? Paper check or what can they do?

- If we issue a direct deposit and the bank information is invalid or the bank account has been closed, the bank will reject the deposit. We will then mail your payment as soon as possible to the address we have on file for you. Get My Payment will be updated to reflect the date your payment will be mailed. Typically, it will take up to 14 days to receive the payment, standard mailing time. No action is needed on your part to ensure the payment will be re-issued.

Wrong Amount

What does someone do if they got the incorrect amount?

- If you did not receive the full amount to which you believe you are entitled, you will be able to claim the additional amount when you file your 2020 tax return. This is particularly important for individuals who may be entitled to the additional \$500 per qualifying child dependent payments. For VA and SSI recipients who don't have a filing requirement and have a child, they need to use the Non-Filers tool on IRS.gov by May 5 in order to have the \$500 added automatically to their \$1,200 Economic Impact payment. We encourage people to review our "How do I calculate my EIP Payment" question and answer.