



## IRS updates the 2020 Recovery Rebate Credit Frequently Asked Questions

FS-2022-08, February 2022

Note: These FAQs have been superseded by FAQs that were posted in [FS-2022-26](#) on April 13, 2022.

This Fact Sheet updates the 2020 Recovery Rebate Credit Frequently Asked Questions (FAQs). The update is:

- Question 8, [Topic F: Finding the First and Second Economic Impact Payment Amounts to Calculate the 2020 Recovery Rebate Credit](#) (updated)

*These FAQs are being issued to provide general information to taxpayers and tax professionals as expeditiously as possible. Accordingly, these FAQs may not address any particular taxpayer's specific facts and circumstances, and they may be updated or modified upon further review. Because these FAQs have not been published in the Internal Revenue Bulletin, they will not be relied on or used by the IRS to resolve a case. Similarly, if an FAQ turns out to be an inaccurate statement of the law as applied to a particular taxpayer's case, the law will control the taxpayer's tax liability. Nonetheless, a taxpayer who reasonably and in good faith relies on these FAQs will not be subject to a penalty that provides a reasonable cause standard for relief, including a negligence penalty or other accuracy-related penalty, to the extent that reliance results in an underpayment of tax. Any later updates or modifications to these FAQs will be dated to enable taxpayers to confirm the date on which any changes to the FAQs were made. Additionally, prior versions of these FAQs will be maintained on IRS.gov to ensure that taxpayers, who may have relied on a prior version, can locate that version if they later need to do so.*

More information about [reliance is available](#). These FAQs were announced in [IR-2022-24](#).

## Recovery Rebate Credit Frequently Asked Questions

Below are frequently asked questions about the Recovery Rebate Credit, separated by topic. Please do not call the IRS.

- [Topic A: Claiming the Recovery Rebate Credit if you aren't required to file a 2020 tax return](#)
- [Topic B: Eligibility for claiming a Recovery Rebate Credit on a 2020 tax return](#)
- [Topic C: Claiming the 2020 Credit](#)
- [Topic D: Calculating the Credit for a 2020 tax return](#)
- [Topic E: Receiving the Credit on a 2020 tax return](#)
- [Topic F: Finding the First and Second Economic Impact Payment Amounts to Calculate the 2020 Recovery Rebate Credit \(updated\)](#)
- [Topic G: Correcting issues after the 2020 tax return is filed](#)

Recovery Rebate Credit — Topic A: Claiming the Recovery Rebate Credit if you aren't required to file a 2020 tax return

If you didn't get the full first and second Economic Impact Payments, you may be eligible to claim the 2020 Recovery Rebate Credit and need to file a 2020 tax return to claim it.

If you did not qualify for the full third Economic Impact Payment, see [Questions and Answers About the Third Economic Impact Payment – Topic H: Reconciling on Your 2021 Tax Return](#).



**Q A1. I used the Non-Filers: Enter Payment Info Here tool in 2020 and don't usually file a tax return. How can I claim a 2020 Recovery Rebate Credit? (updated December 10, 2021)**

A1. If you're eligible you must file a 2020 tax return to claim the 2020 [Recovery Rebate Credit](#), even if you usually don't file a tax return.

You will need the amount of all first and second Economic Impact Payments to calculate the 2020 Recovery Rebate Credit. You can find the amounts you received in your [IRS Online Account](#).

Tax year 2020 returns can be filed electronically only by paid or volunteer [tax return preparers](#). If you prepare a prior year tax return yourself, you must print, sign and mail your return. There are various types of tax return preparers, including certified public accountants, enrolled agents, attorneys, and others who can assist you in filing your return. For more information about these and other return preparers who might be right for you, visit [Need someone to prepare your tax return?](#) on [IRS.gov/filing](http://IRS.gov/filing).

The safest and fastest way to get a tax refund (which would include your Recovery Rebate Credit) is to use [direct deposit](#).

**Q A2. I don't have to file, but I think I qualify for more than I received as first and second Economic Impact Payments. How can I file for the 2020 Recovery Rebate Credit? (updated December 10, 2021)**

A2. If you're eligible, you must file a 2020 tax return to claim the 2020 [Recovery Rebate Credit](#), even if you are not [required to file a tax return](#).

You will need the amounts of the first and second Economic Impact Payments you received. You can find the amounts you received in your [IRS Online Account](#).

Tax year 2020 returns can be filed electronically only by paid or volunteer [tax return preparers](#). If you prepare a prior year tax return yourself, you must print, sign and mail your return. There are various types of tax return preparers, including certified public accountants, enrolled agents, attorneys, and others who can assist you in filing your return. For more information about these and other return preparers who might be right for you, visit [Need someone to prepare your tax return?](#) on [IRS.gov/filing](http://IRS.gov/filing) for details.

The safest and fastest way to get a tax refund (which would include your Recovery Rebate Credit) is with [direct deposit](#).

**Q A3. What information do I need to provide to claim the 2020 Recovery Rebate Credit? Do I need the amounts of my first and second Economic Impact Payments? (updated December 10, 2021)**

A3. Yes. To avoid processing delays that slow your refund, you will need the amounts of the first and second Economic Impact Payments you received.

To claim the 2020 Recovery Rebate Credit you will need to:

- Compute the 2020 Recovery Rebate Credit amount using the line 30 worksheet found in 2020 [Form 1040 and Form 1040-SR Instructions](#).
- Enter the computed amount from the worksheet onto line 30, Recovery Rebate Credit, of your 2020 Form 1040 or 2020 Form 1040-SR.
- Do not include the third Economic Impact Payment when calculating your 2020 Recovery Rebate Credit.



**Reminder:** 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. See [FAQ A6. How can I get a direct deposit if I don't have a bank account?](#)

**Q A4. Should I include income on the 2020 tax return even if I am not usually required to file? (updated December 10, 2021)**

A4. Yes, you may be eligible to receive additional tax credits if you have earned income and include all your income with the information about a spouse or any dependents on your tax return.

**Q A5. Can I use IRS Free File to file a tax return to claim a 2020 Recovery Rebate Credit? (updated December 10, 2021)**

A5. Tax year 2020 returns can be filed electronically only by paid or volunteer [tax preparers](#). If you prepare a prior year tax return yourself, you must print, sign and mail your return.

There are various types of tax return preparers, including certified public accountants, enrolled agents, attorneys, and others who can assist you in filing your return. For more information about these and other return preparers who might be right for you, visit [Need someone to prepare your tax return?](#)

**Q A6. How can I get a direct deposit if I don't have a bank account? (updated December 10, 2021)**

A6. Having your refund sent via [direct deposit](#) is the fastest and safest way to receive your money.

If you don't have a bank account, visit the [FDIC website](#) or the National Credit Union Association using their [Credit Union Locator Tool](#) for information on where to find a bank or credit union that can open an account online and how to choose the right account for you.

If you are a veteran, see the [Veterans Benefits Banking Program \(VBBP\)](#) for access to financial services at participating banks.

You may be able to have your refund applied to a prepaid debit card or mobile app. Check with the financial institution to ensure your card can be used and to obtain the routing number and account number, which may be different from the card number.

**Note:** Any previously issued Economic Impact Payment debit card is not a reloadable card.

**Q A7. I am not certain of the correct amount of the 2020 Recovery Rebate Credit for which I am eligible. If I provide my best guess, but I am incorrect, what will happen? (updated December 10, 2021)**

A7. You will need to know the amount of your first and second Economic Impact Payments to calculate the amount of the Recovery Rebate Credit you can claim on a 2020 return. You can use [Online Account](#) to look up these amount(s). If a correction is needed, there may be a delay in processing your return while the IRS makes the correction, which will also delay your tax refund. The IRS will send you a notice explaining any change made to your return. See [Topic G: Correcting issues after the 2020 tax return is filed](#) for more information.

**DO NOT file an amended tax return.**

**Q A8. What will happen if I enter \$0 for the credit and that amount is incorrect or I leave line 30 of 2020 Form 1040 or Form 1040-SR blank? (updated December 10, 2021)**



A8. The IRS will not calculate and correct your entry if you enter \$0 or leave the line blank for the Recovery Rebate Credit. Instead, the IRS will treat your entry of \$0 or blank as your decision not to claim the 2020 Recovery Rebate Credit.

See [Topic G: Correcting issues after the 2020 tax return is filed](#) for more information.

## Recovery Rebate Credit — Topic B: Eligibility for claiming a Recovery Rebate Credit on a 2020 tax return

If you didn't get the full first and second Economic Impact Payments, you may be eligible to claim the 2020 Recovery Rebate Credit and need to file a 2020 tax return to claim it.

If you did not qualify for the full third Economic Impact Payment see [Questions and Answers About the Third Economic Impact Payment – Topic H: Reconciling on Your 2021 Tax Return](#).

### **Q B1. Eligibility Requirements: What are the eligibility requirements for the credit? (updated December 10, 2021)**

A1. The eligibility requirements for the 2020 Recovery Rebate Credit claimed on a 2020 tax return are the same as they were for the first and second Economic Impact Payments except that the credit eligibility and the credit amount are based on your 2020 tax year information. The Economic Impact Payments were based on your 2018 or 2019 tax year information.

If you didn't qualify for the first and second Economic Impact Payments or did not receive the full amounts, you may be eligible for the 2020 Recovery Rebate Credit based on your 2020 tax information. If you received the full amount for the first and second Economic Impact Payments, you won't need to include any information about either – or claim a Recovery Rebate Credit - when you file your 2020 tax return. You received the full amount if:

- Your first Economic Impact Payment was \$1,200 (\$2,400 if married filing jointly) plus \$500 for each qualifying child; and
- Your second Economic Impact Payment was \$600 (\$1,200 if married filing jointly) plus \$600 for each qualifying child.

If you either didn't receive any first or second Economic Impact Payments or received less than these full amounts, you may be eligible to claim the Recovery Rebate Credit based on your 2020 tax information and must file a 2020 federal tax return to claim the credit.

Generally, if you were a U.S. citizen or U.S. resident alien in 2020, were not a dependent of another taxpayer and have a Social Security number that is valid for employment, you are eligible for the Recovery Rebate Credit. Your credit amount will be reduced by the amount of your first and second Economic Impact Payments. It also is reduced if your adjusted gross income (AGI) is more than:

- \$150,000 if married and filing a joint return or filing as a qualifying widow or widower
- \$112,500 if filing as head of household or
- \$75,000 if filing as a single or as married filing separately.

Your payment will be reduced by 5% of the amount by which your AGI exceeds the applicable threshold above.

You are not eligible for the Recovery Rebate Credit claimed on a 2020 tax return if any of the following applies:



- You may be claimed as a dependent on another taxpayer's 2020 return (for example, a child or student who may be claimed on a parent's return or a dependent parent who may be claimed on an adult child's return).
- You do not have a Social Security number that is valid for employment issued before the due date of your 2020 tax return (including extensions). Some exceptions apply for those who file married filing jointly where only one spouse [must have a valid Social Security number to claim the credit](#).
- You are a nonresident alien.
- You are an estate or trust.

Also, individuals who died prior to January 1, 2020 are not eligible for the Recovery Rebate Credit claimed on a 2020 tax return.

See [IRS.gov/rrc](http://IRS.gov/rrc) or the Recovery Rebate Credit Worksheet available in the 2020 [Form 1040 and Form 1040-SR instructions](#) for more information.

**Q B2. Not Eligible for Economic Impact Payments: If I wasn't eligible for Economic Impact Payments, am I not eligible for the Recovery Rebate Credit? (updated December 10, 2021)**

A2. If you were not eligible for either or both of the first and second Economic Impact Payments, you may still be eligible for the 2020 Recovery Rebate Credit claimed on a 2020 tax return since it's based on your 2020 tax return information. The first and second Economic Impact Payments were based on your 2018 or 2019 tax information.

Here are reasons why you may qualify for the 2020 Recovery Rebate Credit claimed on a 2020 tax return.

**Income change:** Your adjusted gross income went down in 2020.

**Qualifying child:** You welcomed an eligible child in 2020 who was under the age of 17 at the end of 2020.

**No longer a dependent:** You were no longer eligible to be claimed as a dependent on someone else's tax return in 2020.

**Social Security number:** You received a Social Security number valid for employment before the due date of your 2020 return (including extensions).

**Q B3. Change in Eligibility: If I received first and second Economic Impact Payments and, based on my 2020 tax return, I'm no longer eligible, do I need to pay that money back? (updated December 10, 2021)**

A3. No. If you received a payment based on your 2018 or 2019 tax information, the law doesn't require you to pay back any excess payments based on the information reported on your 2020 tax returns.

**Q B4. Social Security number (SSN) Requirement: Do I need to have an SSN to claim the credit on a 2020 tax return? (updated December 10, 2021)**

A4. Generally, yes, you must have a Social Security number valid for employment to get the credit. In general, when spouses file a joint return, each spouse must have a Social Security number valid for employment to receive the full amount of the Recovery Rebate Credit.

If, however, at least one of the spouses is a member of the U.S. Armed Forces at any time during the 2020 taxable year, only one spouse needs to have a Social Security number valid for employment to receive the full amount of each Recovery Rebate Credit claimed on a 2020 tax return for both spouses.

Under a law enacted in December 2020, a married couple filing a joint return may be eligible for a partial credit when only one spouse has a Social Security number valid for employment. If you and your spouse did not receive one or both first or second Economic Impact Payments because one of you did not have a Social Security number valid for



employment, you should complete the Recovery Rebate Credit Worksheet or use tax preparation software to determine if you may claim a Recovery Rebate Credit on your 2020 tax return for the spouse with the Social Security number valid for employment.

If you filed a 2020 tax return and didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the [2020 FAQs Recovery Rebate Credit — Topic G: Correcting issues after the 2020 tax return is filed](#).

**Q B5. Social Security number (SSN) Valid for Employment: What is meant by an SSN that is valid for employment? (updated December 10, 2021)**

A5. A valid SSN for the Recovery Rebate Credit claimed on a 2020 tax return is one that is [valid for employment](#) in the United States and is issued by the Social Security Administration (SSA) before the due date of your 2020 tax return (including an extension to October 15, 2021, if you requested it).

If the individual was a U.S. citizen when they received the SSN, then it's valid for employment.

If "Valid for Work Only with DHS Authorization" is printed on the individual's Social Security card, the individual has the required SSN only as long as the Department of Homeland Security authorization is valid.

**Q B6. Social Security number (SSN) Spouses Filing Jointly: My spouse has an SSN and I have an ITIN. Are we eligible for the credit claimed on a 2020 tax return? (updated December 10, 2021)**

A6. Under a law enacted in December 2020, a married couple filing a joint return now may be eligible for a partial credit claimed on a 2020 tax return when only one spouse has a Social Security number valid for employment. If you and your spouse did not receive one or both first or second Economic Impact Payments because one of you did not have a Social Security number valid for employment, you should complete the Recovery Rebate Credit Worksheet or use tax preparation software to determine if you may claim the credit on your 2020 tax return for the spouse with the Social Security number valid for employment. [There is an exception if one spouse is a member of the U.S. Armed Forces](#). See the next question and answer for more details.

If eligible for a Recovery Rebate Credit, you claim it on line 30 of your 2020 tax return.

If you filed a 2020 tax return and didn't claim the credit on your return but are eligible for the credit, you must file an amended return to claim the credit. See the [2020 FAQs Recovery Rebate Credit — Topic G: Correcting issues after the 2020 tax return is filed](#).

**Q B7. Social Security number (SSN) Spouses Filing Jointly if one spouse is a member of the military: My spouse has an SSN and I have an ITIN. Are we eligible for the credit claimed on a 2020 tax return? (updated December 10, 2021)**

A7. If either spouse is a member of the U.S. Armed Forces at any time during the 2020 taxable year, only one spouse needs to have a valid SSN for both spouses to claim the credit when they file a 2020 joint return.

If you file separately, the spouse who has an SSN may qualify for the credit but the other spouse without a valid SSN will not qualify.

If you filed a 2020 tax return and didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the [2020 FAQs Recovery Rebate Credit — Topic G: Correcting issues after the 2020 tax return is filed](#).



**Q B8. Qualifying Widow or Widower: I filed my 2019 return as a qualifying widow or widower. Am I eligible to claim the 2020 credit? (updated December 10, 2021)**

A8: If you filed your 2019 return as a qualifying widow or widower and your 2019 adjusted gross income was more than \$75,000, you may not have received the full amount of the first and second Economic Impact Payments. You should complete the Recovery Rebate Credit Worksheet or use tax preparation software to determine if you may claim the Recovery Rebate Credit on your 2020 tax return.

If you filed a 2020 tax return and didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the [2020 FAQs Recovery Rebate Credit — Topic G: Correcting issues after the 2020 tax return is filed](#).

The fastest way to get your tax refund is to have it [direct deposited](#) - contactless and free - into your financial account. You can use a bank account, many prepaid debit cards and several mobile apps for your direct deposit and will need to provide routing and account numbers.

**Q B9. Dependents: I didn't receive the Economic Impact Payment because I was claimed as a dependent on someone else's return. Can I claim the 2020 credit if I'm not a dependent in 2020? (updated December 10, 2021)**

A9. Maybe. If you cannot be claimed as a dependent on someone else's return for the 2020 tax year, you may be eligible to claim the Recovery Rebate Credit on a 2020 tax return if all other eligibility requirements are met.

If you're married and didn't receive the full first and second Economic Impact Payments, you should determine your eligibility for the Recovery Rebate Credit when filing your 2020 tax return. You and your spouse can't be claimed as a dependent on someone else's return for the 2020 tax year if you claim the Recovery Rebate Credit on a joint tax return

that you and your spouse file together. See Joint Return Test under Dependents in [Publication 501, Dependents, Standard Deduction, and Filing Information](#).

If you filed a 2020 tax return and didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the [2020 FAQs Recovery Rebate Credit — Topic G: Correcting issues after the 2020 tax return is filed](#).

The fastest way to get your tax refund is to have it [direct deposited](#) - contactless and free - into your financial account. You will need to provide the routing and account numbers no matter which option you choose - bank accounts, prepaid debit cards or mobile apps.

**Q B10. Incarcerated Individuals: Can I claim the credit on a 2020 tax return if I was incarcerated in 2020? (updated December 10, 2021)**

A10. Yes, individuals will not be denied the Recovery Rebate Credit claimed on a 2020 tax return solely because they are incarcerated.

**Q B11. U.S. Territory Residents: Can I claim the credit on a 2020 tax return if I was a bona fide resident of a U.S. territory in 2020? (updated December 10, 2021)**

A11. No, you may not claim the credit from the IRS. Instead, tax authorities in U.S. territories will provide the Recovery Rebate Credit to eligible residents. Individuals who were territory residents in 2020 should direct questions about first and second Economic Impact Payments received or the 2020 Recovery Rebate Credit to the tax authorities in the territories where they reside.



## **Q B12. Deceased Individuals: Are individuals who died during 2020 eligible for the credit on their Tax Year 2020 return? (updated December 10, 2021)**

A12. An individual who died in 2020 or in 2021 and did not receive the full amount of the first or second Economic Impact Payment may be eligible for the 2020 Recovery Rebate Credit if the individual met the eligibility requirements.

An individual who died prior to January 1, 2020, does not qualify for the Recovery Rebate Credit.

### Recovery Rebate Credit — Topic C: Claiming the 2020 Credit

If you didn't get the full first and second Economic Impact Payment, you may be eligible to claim the 2020 Recovery Rebate Credit and need to file a 2020 tax return to claim it.

If you did not qualify for the full third Economic Impact Payment or got less than the full amount, see [Questions and Answers About the Third Economic Impact Payment – Topic H: Reconciling on Your 2021 Tax Return](#).

## **Q C1. How to claim: How do I claim the Recovery Rebate Credit on a 2020 tax return? (updated December 10, 2021)**

A1. If you didn't qualify for the first and second Economic Impact Payments or did not receive the full amounts, you may be eligible for the Recovery Rebate Credit based on your 2020 tax information. You must file a 2020 tax return to claim a Recovery Rebate Credit, even if you don't usually file a tax return.

The Recovery Rebate Credit Worksheet in the 2020 [Form 1040 and Form 1040-SR instructions](#) can help determine if you are eligible for the credit.

The fastest way to get your tax refund is to have it [direct deposited](#) - contactless and free - into your financial account. You can use a bank account, prepaid debit card or mobile app for your direct deposit and will need to provide routing and account numbers.

If you filed a 2020 tax return and didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the [2020 FAQs Recovery Rebate Credit — Topic G: Correcting issues after the 2020 tax return is filed](#).

## **Q C2. The IRS hasn't finished processing my 2019 tax return. Can I file my 2020 tax return to claim a Recovery Rebate Credit if I did not get my full first or second Economic Impact Payments? (updated December 10, 2021)**

A2. Yes. If you did not receive the full amounts of your first or second Economic Impact Payments and are eligible for the Recovery Rebate Credit, you can file your 2020 tax return to claim the credit. Your Recovery Rebate Credit will reduce the amount of tax you owe for 2020 or, if more than the tax you owe, be included in your 2020 tax refund.

**Note:** If your 2019 tax return has not been processed yet, the IRS won't send you an Economic Impact Payment since all first and second Economic Impact Payments have been sent out by the IRS.

Avoid refund delays; file a complete and accurate tax return. You will need the amounts of any first or second Economic Impact Payments you received to calculate your 2020 Recovery Rebate Credit. Enter the amounts on the Form 1040 2020 Recovery Rebate Credit Worksheet to calculate your credit amount. See 2020 Recovery Rebate Credit FAQs [Topic F: Finding the First and Second Economic Impact Payment Amounts to Calculate the 2020 Recovery Rebate Credit](#). You must file a 2020 tax return to claim the Recovery Rebate Credit, even if you don't usually file a tax return. See the 2020 FAQs Recovery Rebate Credit — [Topic A: Claiming the Recovery Rebate Credit if you aren't required to file a tax return](#).





If you filed a 2020 tax return and didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 FAQs Recovery Rebate Credit — [Topic G: Correcting issues after the 2020 tax return is filed](#).

**Q C3. What is the quickest way to get the 2020 Recovery Rebate Credit? (updated December 10, 2021)**

A3. You must file a 2020 tax return to claim a Recovery Rebate Credit, even if you don't usually file a tax return. The Recovery Rebate Credit Worksheet in the 2020 [Form 1040 and Form 1040-SR instructions](#) can help determine if you are eligible for the credit.

The fastest way to get your tax refund is to have it [direct deposited](#) - contactless and free - into your financial account. You can use a bank account, prepaid debit card or mobile app for your direct deposit and will need to provide routing and account numbers.

See the 2020 FAQs Recovery Rebate Credit — [Topic A: Claiming the Recovery Rebate Credit if you aren't required to file a tax return](#).

If you filed a 2020 tax return and didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 FAQs Recovery Rebate Credit — [Topic G: Correcting issues after the 2020 tax return is filed](#).

**Q C4. Where can I get help completing my 2020 tax return for the Recovery Rebate Credit if I can't do it myself? (updated December 10, 2021)**

A4. If you need help to file your 2020 tax return to claim the Recovery Rebate Credit, there are various types of tax return preparers, including certified public accountants, enrolled agents, attorneys and others who can assist you in filing your return. See [Need someone to prepare your tax return?](#) for information on how to choose the right preparer for you.

Recovery Rebate Credit — Topic D: Calculating the Credit for a 2020 tax return

If you didn't get the full first and second Economic Impact Payment, you may be eligible to claim the 2020 Recovery Rebate Credit and need to file a 2020 tax return to claim it.

If you did not qualify for the full third Economic Impact Payment, see [Questions and Answers About the Third Economic Impact Payment – Topic H: Reconciling on Your 2021 Tax Return](#).

**Q D1. How do I figure the credit on a 2020 tax return? (updated December 10, 2021)**

A1. You must file a 2020 tax return to claim a 2020 Recovery Rebate Credit, even if you don't usually file a tax return. See the 2020 Recovery Rebate Credit FAQs — [Topic A: Claiming the Recovery Rebate Credit if you aren't required to file a tax return](#).

To figure the credit amount, you will need to know the amount(s) of any first or second Economic Impact Payments you received. You can find your Economic Impact Payment amounts at [IRS.gov/account](http://IRS.gov/account). You may also refer to Notice 1444, Your Economic Impact Payment, which shows the amount of the first EIP and Notice 1444-B which shows the amount of the second EIP.

Use the Recovery Rebate Credit Worksheet in the [2020 Form 1040 and Form 1040-SR instructions](#) to help determine if you are eligible for the credit.



If your 2020 tax return has been processed and you didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 Recovery Rebate Credit FAQs — [Topic G: Correcting issues after the 2020 tax return is filed](#).

**Q D2. Errors: Will the IRS figure the credit for me on my 2020 tax return? What happens if I claim an incorrect amount? (updated December 10, 2021)**

A2. If you're eligible for the Recovery Rebate Credit, you'll need to file a 2020 tax return to claim the credit even if you don't usually file a tax return. This credit is claimed on Line 30 of Form 1040 and 1040-SR. To avoid refund delays, you must file a complete and accurate return.

See the 2020 Recovery Rebate Credit FAQs — [Topic A: Claiming the Recovery Rebate Credit if you aren't required to file a tax return](#).

The IRS will not calculate the Recovery Rebate Credit for you but if you make a mistake on the Line 30 amount, we will calculate the correct amount of the Recovery Rebate Credit, correct your tax return and continue processing it. This will delay the processing of your return. We will send you a notice explaining any changes we make.

To calculate and claim the Recovery Rebate Credit, you'll need the amounts of any first and second Economic Impact Payments that you received. You can view the amounts of your first and second Economic Impact Payments through your [online account](#). You can also find the amounts in notices we mailed to you. Notice 1444 shows the amount of the first payment and Notice 1444-B shows the amount of the second payment.

The Recovery Rebate Credit Worksheet in the 2020 [2020 Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible for the credit and the amount to enter on line 30 of your 2020 tax return.

The fastest way to get your tax refund that will include your Recovery Rebate Credit is to have it [direct deposited](#) - contactless and free - into your financial account. You can use a bank account, prepaid debit card or mobile app for your direct deposit and will need to provide routing and account numbers.

**Q D3. Worksheet: Am I required to complete the Recovery Rebate Credit Worksheet? (updated December 10, 2021)**

A3. There is no need to claim the Recovery Rebate Credit or complete the worksheet if you received the full amount(s) of the first and second Economic Impact Payments.

If you didn't receive the full amount(s) of the first and second Economic Impact Payment, then the Recovery Rebate Credit Worksheet will help you find out how much of the credit you qualify for when filing your 2020 tax return. Completing the worksheet is not required, but it may be helpful for you to use it and keep it for your records.

To calculate and claim the Recovery Rebate Credit, you'll need the amounts of any first and second Economic Impact Payments that you received. You can view the amounts of your first and second Economic Impact Payments through your [online account](#). You can also find the amounts in notices we mailed to you. Notice 1444 shows the amount of the first payment and Notice 1444-B shows the amount of the second payment.

**Q D4. I did not file my 2020 tax return by the May 17, 2021 deadline. Will I still be able to claim the credit when I file my return? (updated December 10, 2021)**

A4. Yes, you can still claim the Recovery Rebate Credit when you file your 2020 tax return if you're eligible for it. You must file a 2020 tax return to claim the Recovery Rebate Credit, even if you aren't required to file a tax return.



See the 2020 Recovery Rebate Credit FAQs — [Topic A: Claiming the Recovery Rebate Credit if you aren't required to file a tax return](#).

To claim any refund, you generally must file your return within 3 years from the date the return was due (including requested extensions) to get that refund. This includes any amount of the 2020 Recovery Rebate Credit included in your refund.

If your 2020 tax return has been processed and you didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 Recovery Rebate Credit FAQs — [Topic G: Correcting issues after the 2020 tax return is filed](#).

**Q D5. Not Required to File a Return: How do I claim the credit if I'm not required to file a 2020 tax return? (updated December 10, 2021)**

A5. The only way to get a Recovery Rebate Credit is to file a 2020 tax return, even if you are otherwise not required to file a tax return. The Recovery Rebate Credit Worksheet in the [2020 Form 1040 and Form 1040-SR instructions](#) can help determine if you are eligible for the credit.

See the [Claiming the Recovery Rebate Credit if you aren't required to file a tax return](#) FAQ section.

**Q D6. Deceased Spouse, 2019: How do I complete the Recovery Rebate Credit Worksheet if I received joint Economic Impact Payments with my spouse who died before January 1, 2020? (updated December 10, 2021)**

A6. If your spouse died before January 1, 2020, and you received first or second Economic Impact Payments that included an amount for your deceased spouse, return the decedent's portion of the payment as described in [Does someone who died qualify for the payment?](#)

If you did not get the full amounts for the first and second Economic Impact Payments, you may be eligible for the Recovery Rebate Credit. Do not include your deceased spouse's portion of the Economic Impact Payment (no more than \$1,200 for the first Economic Impact Payment and \$600 for the second Economic Impact Payment) on the worksheet when filing your 2020 tax return. You should only include your portion of the payment and the amount for any qualifying children on the worksheet. You are not entitled to a Recovery Rebate Credit for an individual who died prior to January 1, 2020.

If your 2020 tax return has been processed and you didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 Recovery Rebate Credit FAQs — [Topic G: Correcting issues after the 2020 tax return is filed](#).

**Q D7. Deceased Spouse, 2020: How do I complete the Recovery Rebate Credit Worksheet if my spouse died in 2020? (updated December 10, 2021)**

A7. If you are filing your 2020 return with your deceased spouse as married filing jointly, you should enter \$2,400 on line 5 of the worksheet and \$1,200 on line 8 of the worksheet (if you answered "Yes" to question 2 or 3 in the worksheet). Also include the amount of any Economic Impact Payments you both received on lines 16 and 19 of the worksheet.

Recovery Rebate Credits may be claimed for individuals who died in 2020 or 2021 when filing the decedent's 2020 tax return. This includes someone who filed joint tax returns with a spouse who died in 2020 or 2021. Please refer to the [2020 Form 1040 and Form 1040-SR instructions](#) for more information.



## Fact Sheet

Internal Revenue Service  
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**Q D8. Child Support: My first Economic Impact Payment was offset for past due child support. Do I still need to put it on the worksheet when calculating my Recovery Rebate Credit for a 2020 tax return? (updated December 10, 2021)**

A8. Yes. If your first Economic Impact Payment was offset for past due child support, you are still treated as receiving that payment and should include it on the worksheet when calculating a Recovery Rebate Credit for a 2020 tax return.



## **Q D9. Joint Return: What if I'm filing a joint 2020 tax return with my spouse and my spouse received a first and second Economic Impact Payment, but I did not? (updated December 10, 2021)**

A9. When you answer the tax software questions or complete the Recovery Rebate Credit Worksheet for a joint 2020 tax return with your spouse, enter the combined first and second Economic Impact Payment amounts you and your spouse received. If you did not receive first or second Economic Impact Payment and you and your spouse meet the eligibility requirements based on your 2020 tax return, you may be entitled to an additional amount as the Recovery Rebate Credit.

The fastest way to get your tax refund is to have it [direct deposited](#) - contactless and free - into your financial account. You can use a bank account, prepaid debit card or mobile app for your direct deposit and will need to provide routing and account numbers.

If your 2020 tax return has been processed and you didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 Recovery Rebate Credit FAQs — [Topic G: Correcting issues after the 2020 tax return is filed](#).

## **Q D10. Federal Benefits Recipients: I'm a federal benefits recipient who didn't receive a first or second Economic Impact Payment and who is not required to file a 2020 tax return. How do I claim the credit? (updated December 10, 2021)**

A10. The only way to get a Recovery Rebate Credit is to file a 2020 tax return, even if you are otherwise not required to file a tax return. The Recovery Rebate Credit Worksheet in the [Form 1040 and Form 1040-SR instructions](#) can help determine if you are eligible for the credit.

The fastest way to get your tax refund is to have it direct deposited - contactless and free - into your financial account. You can use a bank account, prepaid debit card or mobile app for your direct deposit and will need to provide routing and account numbers.

See the 2020 Recovery Rebate Credit FAQs — [Topic A: Claiming the Recovery Rebate Credit if you aren't required to file a tax return](#).

## **Q D11. Economic Impact Payment Reporting: Do I have to report my first and second Economic Impact Payments as income on my 2020 tax return? (updated December 10, 2021)**

A11. No, the first and second payments are not includible in your 2020 gross income. You should not include the payments as income on your Federal income tax return or pay income tax on them. They will not affect your income for purposes of determining eligibility for federal government assistance or benefit programs.

## **Q D12. Joint Economic Impact Payments: What if my spouse and I received a first and second Economic Impact Payment jointly and we are not filing a joint 2020 tax return? (updated December 10, 2021)**

A12. When first and second Economic Impact Payments were jointly issued to two spouses, each spouse must claim half the payment when calculating the 2020 Recovery Rebate Credit. Each spouse must enter half the payment on the 2020 Recovery Rebate Credit Worksheet. You can each view the amounts of your first and second Economic Impact Payments through your [online account](#).

To calculate and claim the Recovery Rebate Credit, you'll need the amounts of any first and second Economic Impact



Payments that you received. Each spouse can view the amounts of their first and second Economic Impact Payments through their own online account. You can also find the amounts in notices we mailed to you. Notice 1444 shows the amount of the first payment and Notice 1444-B shows the amount of the second payment.

**Q D13. Joint Economic Impact Payments: What if my first or second Economic Impact Payment was sent to my ex-spouse and I never received my half? (updated December 10, 2021)**

A13. When a first or second Economic Impact Payment was issued jointly to two spouses, each spouse is treated as receiving the payment and each spouse must enter half the payment on the 2020 Recovery Rebate Credit Worksheet.

If your 2020 tax return has been processed and you didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 Recovery Rebate Credit FAQs — [Topic G: Correcting issues after the 2020 tax return is filed.](#)

**Q D14. EIP Card Not Activated: I received an EIP card for my first or second Economic Impact Payment but didn't activate it to use the funds. Can I claim the full amount of the credit on a 2020 tax return? (updated December 10, 2021)**

A14. No, you must reduce your 2020 Recovery Rebate Credit amount by the amounts of any first and second Economic Impact Payments that were loaded on the EIP cards. Whether you have activated your card is not relevant to the requirement that your 2020 Recovery Rebate Credit amount be reduced by the amount of the Economic Impact Payments.

Your EIP card will continue to be available for use once you properly activate it. If not activated, no action will be taken on the card until it expires in 2023. The funds will remain valid on the card and accessible once you activate the card. The funds will not be returned to the IRS, unless you return the card to MetaBank®. If your card is lost or destroyed, you can request a replacement by contacting MetaBank®, N.A., at [800-240-8100](tel:800-240-8100) (option 2 from the main menu). For more information, visit [EIPcard.com](http://EIPcard.com).

**Q D15. Filing Status Change: My filing status in 2020 is different from that in 2019. Does this affect the amount of the credit I can claim on a 2020 tax return? (updated December 10, 2021)**

A15. Maybe. When a first or second Economic Impact Payment was issued to two spouses, each spouse must claim half the payments when calculating the 2020 Recovery Rebate Credit. So, if your filing status for 2020 changed to or from Married Filing Jointly or if you remarried in 2020, each spouse should include their half of the first and second Economic Impact Payments when completing the worksheet to determine the amount of the 2020 Recovery Rebate Credit. If your 2020 tax return has been processed and you didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 Recovery Rebate Credit FAQs — [Topic G: Correcting issues after the 2020 tax return is filed.](#)

**Q D16. Can my Recovery Rebate Credit include an amount for a qualifying child if someone else received one or both Economic Impact Payments for the child? (updated December 10, 2021)**

A16. Yes, if you meet the [eligibility requirements](#) for the 2020 Recovery Rebate Credit, the amount of your credit may include up to \$1,100 for a qualifying child you are claiming as a dependent on your 2020 return. The child must be under the age of 17 at the end of 2020 to be a qualifying child for the credit.

When you answer the tax software questions or complete the 2020 Recovery Rebate Credit Worksheet, include only the first and second Economic Impact Payment amounts issued to you (and your spouse, if filing a joint return for 2020). Do



not include Economic Impact Payment amounts issued to anyone else, even if their payments included amounts for an individual who is your qualifying child for 2020.

The fastest way to get your tax refund is to have it [direct deposited](#) - contactless and free - into your financial account. You will need to provide the routing and account numbers no matter which option you choose - bank accounts, prepaid debit cards or mobile apps.

## **Q D17. Who's a qualifying child for the 2020 Recovery Rebate Credit? (updated December 10, 2021)**

A17. A qualifying child is a child who meets the following conditions:

- **Relationship to the individual who is eligible for the credit:** The child is your son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister, or a descendant of any of them (for example, grandchild, niece or nephew).
- **Child's age:** The child was under age 17 on December 31, 2020.
- **Dependent of the individual who's eligible for the credit:** The child's claimed as a dependent on your 2020 tax return.
- **Child's citizenship:** The child's a U.S. citizen, U.S. national or U.S. resident alien.
- **Child's residency:** The child lived with you for more than half of 2020.
- **Support for child:** The child didn't provide over half of own support in 2020.
- **Child's tax return:** The child doesn't file a joint return for the 2020 tax year (or files it only to claim a refund of withheld income tax or estimated tax paid).

To claim the 2020 Recovery Rebate Credit for a child on a 2020 tax return, the child must have a Social Security number that is valid for employment issued by the Social Security Administration before May 17, 2021 (or October 15, 2021, if there is an approved extension to file) or have an Adoption Taxpayer Identification Number issued by the IRS.

## **Q D18. My first and second Economic Impact Payments included an amount for a child who turned 17 in 2020, but I have another qualifying child, born in 2020, to claim on my 2020 tax return who wasn't my qualifying child for the first or second Economic Impact Payments. Am I allowed a 2020 Recovery Rebate Credit for the qualifying child born in 2020 who I will claim as a dependent for 2020? (updated December 10, 2021)**

A18. The first and second Economic Impact Payments were advance payments of the 2020 Recovery Rebate Credit. To issue the first and second Economic Impact Payments as quickly as possible, applicable laws allowed the IRS to use your 2019 tax information. The IRS used your 2018 tax return information for the first Economic Impact Payment if your 2019 tax return was not on file.

Generally, if you had the same number of qualifying children on your 2019 tax return that you'll have on your 2020 tax return – even if they are not the same children – it's likely we already issued you the full amount of the 2020 Recovery Rebate Credit as the first and second Economic Impact Payments.

If you were issued the full amounts of the first and second Economic Impact Payments, you won't be eligible to claim the 2020 Recovery Rebate Credit for your child born in 2020 even though that child is a qualifying child for the credit. You were issued the full amount of the 2020 Recovery Rebate Credit if

- the first Economic Impact Payment was \$1,200 (\$2,400 if married filing jointly for 2020) plus \$500 for each qualifying child you had in 2020; and
- the second Economic Impact Payment was \$600 (\$1,200 if married filing jointly for 2020) plus \$600 for each qualifying child you had in 2020.



## Example:

For 2019, you filed a joint tax return with your spouse and claimed two dependents who were qualifying children for the first and second Economic Impact Payments. Based on your 2019 information, your adjusted gross income was less than \$150,000 and therefore you received \$3,400 for the first Economic Impact Payment and \$2,400 for the second Economic Impact Payment.

In 2020, you had a baby and one of the children who was a qualifying child for the Economic Impact Payments turned 17 years old. The 17-year old is no longer a qualifying child for the Recovery Rebate Credit. For 2020, you file a joint tax return with your spouse, and claim three dependents but only the two children under age 17 are your qualifying children for the Recovery Rebate Credit. Even though your adjusted gross income for 2020 is less than \$150,000, you are not entitled to the Recovery Rebate Credit for your qualifying child born in 2020 because you received the maximum amount as Economic Impact Payments based on two qualifying children.

When calculating the 2020 Recovery Rebate Credit, using tax prep software or the 2020 Recovery Rebate Credit Worksheet in the 2020 Form 1040 and Form 1040-SR Instructions can help you determine if you may be eligible to claim a Recovery Rebate Credit. To claim the credit, you must file a 2020 tax return even if you are otherwise not required to file.

See the 2020 Recovery Rebate Credit FAQs — [Topic A: Claiming the Recovery Rebate Credit if you aren't required to file a tax return.](#)

If your 2020 tax return has been processed and you didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 Recovery Rebate Credit FAQs — [Topic G: Correcting issues after the 2020 tax return is filed.](#)

## Recovery Rebate Credit — Topic E: Receiving the Credit on a 2020 tax return

If you didn't get the full first and second Economic Impact Payment, you may be eligible to claim the 2020 Recovery Rebate Credit and need to file a 2020 tax return to claim it.

If you did not qualify for the full third Economic Impact Payment, see [Questions and Answers About the Third Economic Impact Payment – Topic H: Reconciling on Your 2021 Tax Return.](#)

### **Q E1. Credit Delivery: How and when can I expect to get my 2020 credit? (updated December 10, 2021)**

A1. If you didn't qualify for the first and second Economic Impact Payments or did not receive the full amounts, you may be eligible to claim the 2020 Recovery Rebate Credit based on your 2020 tax information.

The amount of your Recovery Rebate Credit will reduce the amount of tax you owe for 2020 or, if more than the tax you owe, be included as part of your 2020 tax refund. It will not be issued separately.

You will receive your 2020 Recovery Rebate Credit included in your refund after your 2020 tax return is processed.

The 2020 Recovery Rebate Credit Worksheet in the [2020 Form 1040 and Form 1040-SR Instructions](#) can help you determine if you may be eligible to claim a Recovery Rebate Credit.

See the 2020 Recovery Rebate Credit FAQs — [Topic A: Claiming the Recovery Rebate Credit if you aren't required to file](#)





[a tax return.](#)

If your 2020 tax return has been processed and you didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the 2020 Recovery Rebate Credit FAQs — [Topic G: Correcting issues after the 2020 tax return is filed.](#)

**Q E2. Back Taxes: Will the credit be applied to back taxes I owe? (updated December 10, 2021)**

A2. As of March 18, 2021, the 2020 Recovery Rebate Credit amount will no longer be applied to past due federal income tax debts.

Generally, tax refunds are applied to tax you owe on your return or your outstanding federal income tax liability. If you are eligible for a 2020 Recovery Rebate Credit, and your 2020 return reflects a tax refund, the refund amount associated with the 2020 Recovery Rebate Credit will not be applied to a federal income tax liability.

**Q E3. Government Debts: Will the credit offset debts I owe to other government agencies? (updated December 10, 2021)**

A3. Yes, the 2020 Recovery Rebate Credit can be reduced to pay debts owed to other federal government agencies (separate from federal income tax debt) as well as to state agencies. Keep in mind that the credit is part of your 2020 tax refund and your tax refund is subject to any offset.

**Q E4. Refunds or Tax Owed: How does the credit affect my tax refund or amount owed? (updated December 10, 2021)**

A4. Generally, a credit increases the amount of your tax refund or decreases the amount of taxes owed. Your 2020 Recovery Rebate Credit will reduce the amount of tax you owe for 2020 or, if more than the tax you owe, be included as part of your 2020 tax refund.

The fastest way to get your tax refund is to have it [direct deposited](#) - contactless and free - into your financial account. You can use a bank account, prepaid debit card or mobile app for your direct deposit and will need to provide routing and account numbers.

**Q E5. Tax Return Processing: Will it take longer to process my 2020 return if I claim the credit? (updated December 10, 2021)**

A5. Claiming the 2020 Recovery Rebate Credit on your tax return will not delay the processing of your 2020 tax return. However, it is important that you claim the correct amount. Any errors in the credit amount on your tax return will be corrected. Your refund may be delayed while we make any necessary corrections.

To figure the credit amount, you will need to know the amount(s) of any first or second Economic Impact Payments you received. You can find your Economic Impact Payment amounts at [IRS.gov/account](http://IRS.gov/account). You may also refer to Notice 1444, Your Economic Impact Payment, which shows the amount of the first EIP and [Notice 1444-B](#), which shows the amount of the second EIP.

The Recovery Rebate Credit Worksheet in the [2020 Form 1040 and Form 1040-SR Instructions](#) can also help determine if you are eligible for the credit.

The fastest way to get your tax refund is to have it [direct deposited](#) - contactless and free - into your financial account. You can use a bank account, prepaid debit card or mobile app for your direct deposit and will need to provide routing and account numbers.



**Q E6. If I didn't receive the first or second Economic Impact Payments because a 2018 or 2019 joint return was filed in my name without my consent, can I claim the 2020 Recovery Rebate Credit? (updated December 10, 2021)**

A6. You may be able to claim the 2020 Recovery Rebate Credit if you can establish in writing that the return was signed under duress, your signature was forged, the return was filed without your consent, or you were not legally married at the end of the year on which the first or second payment was based. The first and second payments were generally issued based on information from the 2019 return but were issued based on information from the 2018 return if a 2019 had not been filed or processed by the IRS when the payments were made.

To show that you could not resist your spouse's demands and signed under duress, you can provide written documentation to support your claim that the joint election was invalid. You may submit a separate return for the prior year if you had a filing requirement or provide a statement signed and sworn under penalties of perjury that you didn't need to file a tax return for the prior year or that the return was filed without your consent.

**Q E7. I received first and second Economic Impact Payments. Do I need to pay back all or some of the payments if, based on the information reported on my 2020 tax return, I don't qualify for the amount that I already received? (updated December 10, 2021)**

A7. No, if you qualified for a first or second payment based on your 2018 or 2019 tax returns, the law doesn't require you to pay back all or part of the payment you received based on the information reported on your 2020 tax return.

**QE8. If I didn't qualify for the 2020 Rebate Recovery Rebate Credit (RRC) because of the AGI I reported on my 2020 tax return, will I get a payment for the credit if my AGI reduction for the unemployment compensation exclusion makes me eligible for the credit and a refund? Will I get a payment if the unemployment exclusion makes me eligible for a larger RRC than the one I claimed on the 2020 tax return I filed? (updated December 10, 2021)**

A8. Yes. We'll determine if reducing your AGI by the unemployment exclusion now makes you eligible for the credit or for more of the credit if you received less than the full amount. If eligible, we'll calculate the correct credit amount for you and send it to you by direct deposit or as a paper check if the result is a refund.

For additional information about the unemployment compensation exclusion, see [Tax Treatment of Unemployment Compensation](#).

## Recovery Rebate Credit — Topic F: Finding the First and Second Economic Impact Payment Amounts to Calculate the 2020 Recovery Rebate Credit

If you didn't get the full first and second Economic Impact Payments, you may be eligible to claim the 2020 Recovery Rebate Credit by filing a new or amended 2020 tax return.

If you didn't get the full third Economic Impact Payment, see [Questions and Answers About the Third Economic Impact Payment – Topic H: Reconciling on Your 2021 Tax Return](#).

**Q F1. Who needs to know their first and second Economic Impact Payment amounts when they file tax returns for 2020? (updated December 10, 2021)**

A1. Anyone claiming a 2020 Recovery Rebate Credit needs to know their first and second Economic Impact Payment amounts to correctly calculate the credit. Spouses filing a joint return for 2020 need to know the payment amounts for both spouses in order to claim the credit.



You don't need to claim the Recovery Rebate Credit on your 2020 tax return if you were issued the full amount of that credit through the first and second round of Economic Impact Payments. You were issued the full amount of the 2020 Recovery Rebate Credit if:

- the first Economic Impact Payment was \$1,200 (\$2,400 if married filing jointly) plus \$500 for each qualifying child you had in 2020; and
- the second Economic Impact Payment was \$600 (\$1,200 if married filing jointly) plus \$600 for each qualifying child you had in 2020.

The Rebate Credit Worksheet in the [2020 Form 1040 and Form 1040-SR instructions](#) eligible for the credit can help determine if you are

## **Q F2. Where can I find the amount of my Economic Impact Payments to help me calculate the Recovery Rebate Credit? (updated December 10, 2021)**

A2. You can find the amounts of the first and second Economic Impact Payments in one of the following ways:

- **Your [online account](#):** This is an online IRS application that allows you to securely access your individual account information. The amounts of your Economic Impact Payments are found under the Tax Records tab/page. The Tax Records tab/page will show two separate amounts: the amount of your first economic impact payment (some received multiple payments so the amount shown will be the total) and the amount of your second payment. Even if you and your spouse received joint payments, your accounts online will show each spouse's portion of the joint payments. Therefore, you and your spouse will need to sign into your own account to retrieve your separate amounts.
- **Your IRS notices:** Notice 1444, Your Economic Impact Payment shows the amount of the first payment and Notice 1444-B shows the amount of the second payment. If you received joint payments with your spouse, the letters show the total amount of each payment. If you file separate 2020 tax returns, each of you must enter half of the amount of the payment.
- **Your 2020 account transcript:** You can request this online or by mail using [Get Transcript](#). You may also call us at [800-908-9946](tel:800-908-9946) to have one sent by mail or you can submit [Form 4506-T](#). If you received joint payments with your spouse, the transcript shows the total amount of each payment under the primary taxpayer. If you file separate 2020 tax returns, each of you must enter half of the amount of the payment.

## **Q F3. What if my online account or letter shows I was issued a first or second payment, but I never received one? (updated December 10, 2021)**

A3. There are several reasons why your account might show you were issued a first or second Economic Impact Payment even though you did not receive one.

- Your first Economic Impact Payment was offset for past due child support payments. You are still considered to have received that payment and must include that amount when calculating the Recovery Rebate Credit, by entering it on the applicable line in the worksheet found in the [2020 Form 1040 and Form 1040-SR instructions](#).
- You were issued an EIP Card and inadvertently discarded it, not realizing it was your Economic Impact Payment. You may request a free replacement through MetaBank® Customer Service by calling [800-240-8100](tel:800-240-8100) and following the prompts for a lost or discarded card. Please see the Economic Impact Payment Information Center



— [Topic E: EIP Cards](#) for more information.

- Your payment was made to a bank account or address you shared with a spouse.
- Your payment was returned by the post office or financial institution and hasn't been credited back to your account yet. See [How do I request a Payment Trace to track my Economic Impact Payment?](#)

#### **Q F4. How do I access my online account? (updated January 7, 2022)**

A4. You can access your online account through a secure login at [IRS.gov/account](https://www.irs.gov/account). You can also find the online account application by going to the IRS.gov homepage and clicking on "Sign into Your Account."

#### **Q F5. Where do I find my first and second Economic Impact Payment amounts in my online account? (updated December 10, 2021)**

A5. When you access your online account, go to the Tax Records tab/page to find the Economic Impact Payment amounts you need for calculating the 2020 Recovery Rebate Credit. Once on the page, you'll see the amounts of your first and second Economic Impact Payments under the section "2020 Economic Impact Payment Information." If you and your spouse received joint payments, each of you will need to sign into your own account to retrieve your separate amounts.

Both the first and second payment amounts should be used to calculate the Recovery Rebate Credit, such as by entering them on the applicable lines in the Recovery Rebate Credit Worksheet found in the [2020 Form 1040 and Form 1040-SR instructions](#).

If you file a joint 2020 tax return with the same spouse, combine your first and second payment amounts to calculate the Recovery Rebate Credit. Otherwise, enter only your portion of the first and second payment amounts when calculating the credit.

#### **Q F6. I received first and second Economic Impact Payments jointly with my spouse. Does my online account include my spouse's amount? (updated December 10, 2021)**

A6. No, your account online will show only your portion of the payments. Your spouse will need to sign into their own account to retrieve their portion of the payments.

#### **Q F7. Does my online account show whether I received more than one Economic Impact Payment? (updated December 10, 2021)**

A7. The 2020 Tax Records tab/page will show two separate amounts: the amount of the first Economic Impact Payment (some received multiple payments so the amount shown will be the total) and the amount for your second payment.

#### **QF8. Missing Economic Impact Payment: How do I request a payment trace to track my first and second Economic Impact Payments? (updated February 2, 2022)**

A8. You should only request a payment trace to track your payment if your online account shows a first or second payment was issued to you and you have not received it.

**Do not request a payment trace** to determine if you were eligible for a payment or to confirm the amount of payment you should have received.

#### **How we process your claim**

We'll process your claim for a missing payment in one of two ways:



# Fact Sheet

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- If a trace is initiated and the IRS determines that the check wasn't cashed, the IRS will credit your account for that payment, but the IRS cannot reissue your payment. Instead, you will need to claim the 2020 Recovery Rebate Credit on your 2020 tax return if eligible.

**Note:** If you are filing your 2020 tax return before your trace is complete, do not include the payment amount on line 16 or 19 of the Recovery Rebate Credit Worksheet. If you do, you may receive a notice saying your 2020 Recovery Rebate Credit was changed, but an adjustment will be made after the trace is complete and it is determined your payment has not been cashed. You will not need to take any additional action to receive the credit.

If you do not request a trace on your payment, you may receive an error when claiming the 2020 Recovery Rebate Credit on your 2020 tax return. Since the payment was issued to you, you may not be eligible for any credit.

- If the check **was** cashed, the Treasury Department's [Bureau of the Fiscal Service](#) will send you a claim package that includes a copy of the cashed check. Follow the instructions. The Treasury Department's Bureau of the Fiscal Service will review your claim and the signature on the canceled check before determining whether the payment can be reversed and your Recovery Rebate Credit adjusted.

### To start a payment trace:

- Call us at [800-919-9835](tel:800-919-9835)
- Mail or fax a completed [Form 3911, Taxpayer Statement Regarding Refund](#).

### To complete the Form 3911:

- Write "EIP1" or "EIP2" on the top of the form to identify the payment you want to trace.
- Complete the form answering all refund questions as they relate to your Economic Impact Payment.
- When completing item 7 under Section 1:
  - Check the box for "Individual" as the **Type of return**
  - Enter "2020" as the **Tax Period**
  - Do not write anything for the **Date Filed**
- Sign the form. If you file married filing joint, both spouses must sign the form.

You will generally receive a response 6 weeks after we receive your request for a payment trace, but there may be delays due to limited staffing. Get up-to-date status on affected [IRS operations and services](#). Do not mail Form 3911 if you have already requested a trace by phone.

- If you mail or fax the form prior to the timeframes above, your request will not be processed until those timeframes are met.

Mail or fax the form to:

Note: Do not send anything other than a Form 3911 to the fax numbers below.

If you live in...	then mail to this address...	or fax to...
Maine, Maryland, Massachusetts, New Hampshire, Vermont	Andover Internal Revenue Service 310 Lowell St. Andover, MA 01810	<a href="tel:855-253-3175">855-253-3175</a>



# Fact Sheet

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<b>Florida, Louisiana, Mississippi, Oklahoma, Texas</b>	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741	<a href="tel:855-203-7538">855-203-7538</a>
<b>New York</b>	Brookhaven Internal Revenue Service 1040 Waverly Ave. Holtsville, NY 11742	<a href="tel:855-297-7736">855-297-7736</a>
<b>Alaska, Arizona, California, Colorado, Hawaii, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, Wyoming</b>	Fresno Internal Revenue Service 3211 S Northpointe Dr Fresno, CA 93725	<a href="tel:855-332-3068">855-332-3068</a>
<b>Arkansas, Connecticut, Delaware, Indiana, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, Ohio, West Virginia</b>	Kansas City Internal Revenue Service 333 W Pershing Rd. Kansas City, MO 64108	<a href="tel:855-344-9993">855-344-9993</a>
<b>Alabama, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee</b>	Memphis Internal Revenue Service 5333 Getwell Rd. Memphis, TN 38118	<a href="tel:855-580-4749">855-580-4749</a>
<b>District of Columbia, Idaho, Illinois, Pennsylvania, Rhode Island</b>	Philadelphia Internal Revenue Service 2970 Market St. Philadelphia, PA 19104	<a href="tel:855-404-9091">855-404-9091</a>
<b>A foreign country, U.S. possession or territory, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien.</b>	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741	<a href="tel:855-203-7538">855-203-7538</a>

## **Q F9. Returning a Payment: What should I do to return a first or Economic Impact Payment that was received as a direct deposit or a paper check? (added January 7, 2022)**

A9. You should return the payment as described below.

### **If the payment was a paper check:**

- Write “Void” in the endorsement section on the back of the check.
- Mail the voided Treasury check immediately to the appropriate IRS location listed below.
- Don’t staple, bend, or paper clip the check.
- Include a brief explanation stating the reason for returning the check.

### **If the payment was a paper check and you have cashed it, or if the payment was a direct deposit:**

1. Submit a personal check, money order, etc., immediately to the appropriate IRS location listed below.
2. Make the check/money order made payable to “U.S. Treasury”
3. Write First EIP or Second EIP, and the Social Security Number or individual taxpayer identification number) of



# Fact Sheet

Internal Revenue Service  
Media Relations Office  
Washington, D.C.

Media Contact: 202.317.4000  
Public Contact: 800.829.1040  
[www.irs.gov/newsroom](http://www.irs.gov/newsroom)

the recipient of the check.

- 4. Include a brief explanation of the reason for returning the EIP.

For your paper check, here are the IRS mailing addresses to use based on the state:

If you live in...	then mail to this address
Maine, Maryland, Massachusetts, New Hampshire, Vermont	Andover Internal Revenue Service 310 Lowell St. Andover, MA 01810
Georgia, Iowa, Kansas, Kentucky, Virginia	Atlanta Internal Revenue Service 4800 Buford Hwy Chamblee, GA 30341
Florida, Louisiana, Mississippi, Oklahoma, Texas	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741
New York	Brookhaven Internal Revenue Service 1040 Waverly Ave. Holtsville, NY 11742
Alaska, Arizona, California, Colorado, Hawaii, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, Wyoming	Fresno Internal Revenue Service 3211 S Northpointe Dr. Fresno, CA 93725
Arkansas, Connecticut, Delaware, Indiana, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, Ohio, West Virginia	Kansas City Internal Revenue Service 333 W Pershing Rd. Kansas City, MO 64108
Alabama, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee	Memphis Internal Revenue Service 5333 Getwell Rd. Memphis, TN 38118
District of Columbia, Idaho, Illinois, Pennsylvania, Rhode Island	Philadelphia Internal Revenue Service 2970 Market St. Philadelphia, PA 19104
A foreign country, U.S. possession or territory, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien.	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741

### Q F10. How do I return an Economic Impact Payment (EIP) that was received as an EIP Card (debit card) if I don't want the payment re-issued? (added January 7, 2022)

A10. If you received your EIP as a debit card and want to return the money to the IRS and NOT have the payment re-issued, send the card along with a brief explanation stating you don't want the payment and do not want the payment re-issued to:

Money Network Cardholder Services



2900 Westside Parkway  
Alpharetta, GA 30004

## Recovery Rebate Credit — Topic G: Correcting issues after the 2020 tax return is filed

If you didn't get the full first and second Economic Impact Payment, you may be eligible to claim the 2020 Recovery Rebate Credit and need to file a 2020 tax return to claim it.

If you did not qualify for the full third Economic Impact Payment, see [Questions and Answers About the Third Economic Impact Payment – Topic H: Reconciling on Your 2021 Tax Return](#).

### **Q G1. I'm eligible for a 2020 Recovery Rebate Credit but did not claim it on my 2020 tax return. Do I need to amend my 2020 tax return? (updated December 10, 2021)**

A1. Yes, if your 2020 has been processed and you didn't claim the credit on your original 2020 tax return, you must file an [Amended U.S. Individual Income Tax Return, Form 1040-X](#), to claim the credit. The IRS will not calculate the 2020 Recovery Rebate Credit for you if you did not enter any amount on your original 2020 tax return.

You can use the Interactive Tax Assistant, [Should I File an Amended Return?](#), to help determine if you should amend your original tax return.

If you must file an amended return to claim the Recovery Rebate Credit, use the worksheet on page 59 of the [2020 instructions for Form 1040 and Form 1040-SR](#) to determine the amount of your credit. Enter the amount on the Refundable Credits section of the 1040-X and include "Recovery Rebate Credit" in the Explanation of Changes section. If you filed your 2020 return electronically and it's been processed, you must file an amended return, and you may be able to file [Form 1040-X](#) electronically.

If you did not file your 2020 return electronically, you must submit a paper version of the Form 1040-X and should follow the instructions for preparing and mailing the paper form.

Those filing their Form 1040-X electronically or on paper can use the [Where's My Amended Return?](#) online tool to check the status of their amended return.

**DO NOT file an amended tax return if you entered an incorrect amount for the 2020 Recovery Rebate Credit on your tax return.** If you entered an amount on line 30 but made a mistake in calculating the amount, the IRS will calculate the correct amount of the 2020 Recovery Rebate Credit, make the correction to your tax return and continue processing your return. If a correction is needed, there may be a delay in processing your return and the IRS will send you a notice explaining any change made.

To check the status of your refund from your original return, check [Where's My Refund?](#)

### **Q G2. I received a notice indicating I made an error when calculating the 2020 Recovery Rebate Credit on my return. I don't agree with the notice. How do I respond? (updated December 10, 2021)**

A2. **DO NOT file an amended tax return with the IRS.** If you entered an amount on line 30 of your 2020 tax return but made a mistake in calculating the amount, the IRS will calculate the correct amount of the Recovery Rebate Credit, make the correction to your 2020 tax return, and continue processing your return. If a correction is needed, there may be a delay in processing your 2020 return and the IRS will send you a notice explaining any change made.

If you agree with the changes we made, no response is required.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.





If the IRS agrees to make a change to the amount of 2020 Recovery Rebate Credit you are owed and it results in a refund, you may check the status of your refund from your original return using [Where's My Refund?](#)

If you did not enter an amount on line 30 of your 2020 Form 1040 or 2020 Form 1040-SR, see [I'm eligible for a 2020 Recovery Rebate Credit but did not claim it on my 2020 tax return. Do I need to amend my 2020 tax return?](#)

**Q G3. I filed my 2020 return electronically, but made a mistake calculating my 2020 Recovery Rebate Credit. Will my return be rejected? (updated December 10, 2021)**

A3. No, the IRS will not reject your tax return if you made an error in calculating your 2020 Recovery Rebate Credit when you filed your 2020 tax return. DO NOT file an amended tax return with the IRS to correct an error you made in calculating your 2020 Recovery Rebate Credit.

If you made a mistake on the line 30 amount, the IRS will calculate the correct amount of the 2020 Recovery Rebate Credit, make the correction to your 2020 tax return and continue processing your return. If a correction is needed, there may be a delay in processing your 2020 return and the IRS will send you a notice explaining any change made. If you agree with the changes we made, no response is required.

If you disagree with the change we made, you can call us at the toll-free number listed on the top right corner of your notice.

If the IRS agrees to make a change to the amount of 2020 Recovery Rebate Credit you are owed and it results in a refund, you may check the status of your refund from your original return using [Where's My Refund?](#)

**Q G4. I received a letter saying that I did not calculate my 2020 Recovery Rebate Credit correctly. What if I disagree? (updated December 10, 2021)**

A4. If you disagree with the IRS calculation, please review the FAQs below prior to contacting the IRS. The FAQs below provide additional information to explain what errors may have occurred and what information you should have available when contacting the IRS.

You may have received a second letter in 2021 from the IRS about the math or clerical error made when computing your 2020 Recovery Rebate Credit. If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

Taxpayers who received a math error notice before July 15, 2021 did not receive language advising them to contact the IRS within 60 days if they disagreed with our changes to the return. To ensure taxpayers understand their right to disagree, the IRS issued a supplemental notice describing the cause of the error and providing taxpayers 60 days from the issuance of the new notice to dispute the change made to the return.

No action is needed if you received a prior notice about the error that did not include the 60-day language, contacted the IRS, and the issue was resolved to your satisfaction.

See [Understanding Your Letter 6470](#), which provides information about your appeal rights regarding a change made to the amount of the 2020 Recovery Rebate Credit on your 2020 tax return.

**Q G5. I received a Notice CP10, CP11, CP12, CP13, CP16, CP23, CP24 or CP25 saying there was an issue with my 2020 Recovery Rebate Credit. What do I need to do? (updated December 10, 2021)**



A5. If you agree with the changes we made, no response is required.  
If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

**Q. G6. I received a notice saying that my 2020 Recovery Rebate Credit was changed because I was claimed as a dependent on another taxpayer's 2020 return. What do I need to do? (updated December 10, 2021)**

A6. If you filed a 2020 return and checked the box stating you can be claimed as a dependent by another taxpayer, you do not qualify for the 2020 Recovery Rebate Credit. To be eligible for the 2020 Recovery Rebate Credit you cannot be a dependent of another person.

You do not need to take any action as the notice is informing you that the IRS already adjusted your 2020 tax return and disallowed the 2020 Recovery Rebate Credit. No further action is needed.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice. If you agree with the changes we made, no response is required.

**Q G7. I received a notice saying my 2020 Recovery Rebate Credit was changed because there was an issue with my (or my spouse's or qualifying child's) Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN). What do I need to do? (updated December 10, 2021)**

A7. If one spouse does not have a Social Security number valid for employment and you file a joint 2020 tax return, your 2020 Recovery Rebate Credit should not include the portion for the spouse who does not have the required Social Security number, unless one of you was a member of the U.S. Armed Forces at any time during 2020.

If one of you was a member of the U.S. Armed Forces during 2020 and you were denied the 2020 Recovery Rebate Credit for the spouse without the required Social Security number, contact the IRS and have a copy of your 2020 military Form W-2, Wage and Tax Statement, available for further verification. A contact phone number for assistance is on the top right corner of your letter or notice.

If neither you nor your spouse has a Social Security number valid for employment, you are not allowed any 2020 Recovery Rebate Credit. No further action is required.

If your child does not have an SSN valid for employment or an Adoption Taxpayer Identification Number (ATIN), you do not qualify to receive a 2020 Recovery Rebate Credit for the child. However, if a Social Security number valid for employment is issued to your child before the due date of your 2020 tax return (including extensions) or an Adoption Taxpayer Identification Number (ATIN) is issued to your child and the other qualifying child requirements are met for the child, contact the IRS with their SSN or ATIN to have the 2020 additional credit issued. A contact phone number for assistance is on the top right corner of your letter or notice.

If you, your spouse, and qualifying children have a Social Security number that is valid for employment and you entered it on your return, compare the number and name entered with what is on the Social Security card. If this information does not match or it was left blank on your 2020 return, the amount associated with that identification number would be denied. If you identify an error in the tax return entry, contact the IRS at the number provided on your notice and have a copy of the Social Security card(s) available. If the information entered on the 2020 tax return matches the Social Security card or you have recently changed your name and did not update it with the Social Security Administration (SSA), please contact the SSA to confirm that the information they have on file is accurate.

If you agree with the changes we made, no response is required.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.



**Q G8. I received a notice saying my 2020 Recovery Rebate Credit was changed because I forgot to include a Social Security number for a qualifying child. What do I need to do? (updated December 10, 2021)**

A8. If your child has a Social Security number that is valid for employment issued before the due date of your 2020 tax return (including extensions) or your child has an Adoption Taxpayer Identification Number (ATIN), please contact the IRS and have a copy of the Social Security card(s) or the ATIN number available. A contact phone number for assistance is on the top right corner of your letter or notice.

If you agree with the changes we made, no response is required.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

**Q G9. I received a notice saying my 2020 Recovery Rebate Credit was changed because there was an issue with my qualifying child's last name. What do I need to do? (updated December 10, 2021)**

A9. Compare the information you entered on your 2020 tax return for your child against the child's Social Security card. If the name and number entered on the return does not match what is on the card, the credit will be denied for that child. If you identify an error in the tax return entry, contact the IRS at the number provided on your notice and have a copy of the Social Security card(s) available.

If the information entered on the 2020 tax return matches the Social Security card or you have recently changed your child's last name and did not update it with the Social Security Administration (SSA), please contact the SSA prior to contacting the IRS to confirm the information they have on file is accurate.

If you agree with the changes we made, no response is required.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

**Q G10. I received a notice saying my 2020 Recovery Rebate Credit was changed because my qualifying child exceeds the age limit. What do I need to do? (updated December 10, 2021)**

A 10. In order to be a qualifying child for the 2020 Recovery Rebate Credit, a child must be **under** age 17 on December 31, 2020. You do not need to take any action; the IRS has already adjusted your 2020 credit. The notice was to inform you of the change. No further action or calls are necessary.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

**Q G11. I received a notice saying my 2020 Recovery Rebate Credit was changed because my adjusted gross income was too high. What do I need to do? (updated December 10, 2021)**

A11. The 2020 Recovery Rebate Credit has the same adjusted gross income limitations as the first and second Economic Impact Payments. Your 2020 Recovery Rebate Credit amount will be reduced if the adjusted gross income amount on line 11 of your 2020 Form 1040 or 2020 Form 1040-SR is more than:

- \$150,000 if married and filing a joint return or filing as a qualifying widow(er)
- \$112,500 if filing as head of household or
- \$75,000 for all others

Your 2020 credit will be reduced by 5% of the amount by which your adjusted gross income exceeds the applicable



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threshold above. You do not need to take any action; the IRS has already adjusted your credit. The notice was to inform you of the change. No further action or calls are necessary.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

IRS--FAQ