



Questions and Answers about the Third-round Economic Impact Payment

FS-2022-22, March 2022

This Fact Sheet updates frequently asked questions (FAQs) for the third-round Economic Impact Payment. Individuals who did not qualify for, or did not receive, the full amount of the third Economic Impact Payment may be eligible to claim the 2021 Recovery Rebate Credit based on their 2021 tax year information.

These FAQs revisions (several in each topic) are as follows:

- Third-round Economic Impact Payment — Topic A: General Information
- Third-round Economic Impact Payment — Topic B: Eligibility and Calculation of the Third Payment
- Third-round Economic Impact Payment — Topic C: Plus-Up Payments
- Third-round Economic Impact Payment — Topic D: EIP Cards
- Third-round Economic Impact Payment — Topic E: Requesting My Payment
- Third-round Economic Impact Payment — Topic F: Social Security, Railroad Retirement and Department of Veterans Affairs benefit recipients
- Third-round Economic Impact Payment — Topic G: Receiving My Payment
- Third-round Economic Impact Payment — Topic H: Reconciling on Your 2021 Tax Return
- Third-round Economic Impact Payment — Topic J: Payment Issued but Lost, Stolen, Destroyed or Not Received

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-2022-67](#).

Questions and Answers about the Third-round Economic Impact Payment

Background

If you didn't get the full amount of the third-round Economic Impact Payment, you may be eligible to claim the 2021 Recovery Rebate Credit and must file a 2021 tax return – even if you don't usually file taxes - to claim it. Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

If your income is \$73,000 or less, you can file your federal tax return electronically for free through the IRS Free File Program. The fastest way to get your tax refund is to file electronically and have it direct deposited, contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.



If you didn't get the full amounts of the first and second-round Economic Impact Payments, you may be eligible to claim the 2020 Recovery Rebate Credit and must file a 2020 tax return – even if you don't usually file taxes - to claim it. DO NOT include any information regarding the first and second Economic Impact Payments or the 2020 Recovery Rebate Credit on your 2021 return.

Below are frequently asked questions about the third-round Economic Impact Payment, separated by topic. Please do not call the IRS. Our phone assistants don't have information beyond what's available on IRS.gov.

The third-round Economic Impact Payment was authorized by the American Rescue Plan Act of 2021 as an advance payment of the 2021 Recovery Rebate Credit.

The IRS started sending the third-round Economic Impact Payments to eligible individuals in March 2021 and continued sending payments throughout the year as tax returns were processed.

The IRS has issued all third-round Economic Impact Payments (including all plus-up payments).

Families and individuals in the following circumstances, among others, may not have received the full amount of their third-round Economic Impact Payment because their circumstances in 2021 were different than they were in 2020. These families and individuals may be eligible to receive more money by claiming the 2021 Recovery Rebate Credit on their 2021 income tax return:

- Parents of a child born in 2021 who claim the child as a dependent on their 2021 income tax return may be eligible to receive a 2021 Recovery Rebate Credit of up to \$1,400 for this child.
 - All eligible parents of qualifying children born or welcomed through adoption or foster care in 2021 are also encouraged to claim the child tax credit — worth up to \$3,600 per child born in 2021 — on their 2021 income tax return.
- Families who added a dependent – such as a parent, a nephew or niece, or a grandchild – on their 2021 income tax return who was not listed as a dependent on their 2020 income tax return may be eligible to receive a 2021 Recovery Rebate Credit of up to \$1,400 for this dependent.
- Single filers who had incomes above \$80,000 in 2020 but less than this amount in 2021; married couples who filed a joint return and had incomes above \$160,000 in 2020 but less than this amount in 2021; and head of household filers who had incomes above \$120,000 in 2020 but less than this amount in 2021 may be eligible for a 2021 Recovery Rebate Credit of up to \$1,400 per person.
- Single filers who had incomes between \$75,000 and \$80,000 in 2020 but had lower incomes in 2021; married couples who filed a joint return and had incomes between \$150,000 and \$160,000 in 2020 but had lower incomes in 2021; and head of household filers who had incomes between \$112,500 and \$120,000 in 2020 but had lower incomes in 2021 may be eligible for a 2021 Recovery Rebate Credit.

Individuals must claim the 2021 Recovery Rebate Credit on their 2021 income tax return in order to get this money; the IRS will not automatically calculate the 2021 Recovery Rebate Credit. The IRS began accepting 2021 income tax returns on January 24.

Most other eligible people already received the full amount of their credit in advance and don't need to include any information about this payment when they file their 2021 tax return.

- [Third-round Economic Impact Payment — Topic A: General Information](#)



- [Third-round Economic Impact Payment — Topic B: Eligibility and Calculation of the Third Payment](#)
- [Third-round Economic Impact Payment — Topic C: Plus-Up Payments](#)
- [Third-round Economic Impact Payment — Topic D: EIP Cards](#)
- [Third-round Economic Impact Payment — Topic E: Requesting My Payment](#)
- [Third-round Economic Impact Payment — Topic F: Social Security, Railroad Retirement and Department of Veterans Affairs benefit recipients](#)
- [Third-round Economic Impact Payment — Topic G: Receiving My Payment](#)
- [Third-round Economic Impact Payment — Topic H: Reconciling on Your 2021 Tax Return](#)
- [Third-round Economic Impact Payment — Topic I: Returning the Third-round Economic Impact Payment](#)
- [Third-round Economic Impact Payment — Topic J: Payment Issued but Lost, Stolen, Destroyed or Not Received](#)

Questions and Answers about the Third-round Economic Impact Payment — Topic A: General Information

What do I need to do to get my third-round Economic Impact Payment (including the plus-up payment)? (updated March 25, 2022)

The IRS has issued all third-round Economic Impact Payments, including all plus-up payments.

Families and individuals in the following circumstances, among others, may not have received the full amount of their third-round Economic Impact Payment because their circumstances in 2021 were different than they were in 2020. These families and individuals may be eligible to receive more money by claiming the 2021 Recovery Rebate Credit on their 2021 income tax return:

- Parents of a child born in 2021 who claim the child as a dependent on their 2021 income tax return may be eligible to receive a 2021 Recovery Rebate Credit of up to \$1,400 for this child.
 - All eligible parents of qualifying children born or welcomed through adoption or foster care in 2021 are also encouraged to claim the child tax credit — worth up to \$3,600 per child born in 2021 — on their 2021 income tax return.
- Families who added a dependent — such as a parent, a nephew or niece, or a grandchild — on their 2021 income tax return who was not listed as a dependent on their 2020 income tax return may be eligible to receive a 2021 Recovery Rebate Credit of up to \$1,400 for this dependent.
- Single filers who had incomes above \$80,000 in 2020 but less than this amount in 2021; married couples who filed a joint return and had incomes above \$160,000 in 2020 but less than this amount in 2021; and head of household filers who had incomes above \$120,000 in 2020 but less than this amount in 2021 may be eligible for a 2021 Recovery Rebate Credit of up to \$1,400 per person.
- Single filers who had incomes between \$75,000 and \$80,000 in 2020 but had lower incomes in 2021; married couples who filed a joint return and had incomes between \$150,000 and \$160,000 in 2020 but had lower incomes in 2021; and head of household filers who had incomes between \$112,500 and \$120,000 in 2020 but had lower incomes in 2021 may be eligible for a 2021 Recovery Rebate Credit.

Individuals must claim the 2021 Recovery Rebate Credit on their 2021 income tax return in order to get this money; the IRS will not automatically calculate the 2021 Recovery Rebate Credit. Most other eligible people already received the full



amount of their credit in advance and don't need to include any information about this payment when they file their 2021 tax return.

People who are missing their stimulus payment should review the information on the [Recovery Rebate Credit](#) page to determine their eligibility to claim the 2021 Recovery Rebate Credit.

Securely access your individual [IRS online account](#) to view your third Economic Impact Payment amount and look under "Tax Records" .

We are also sending [Letter 6475](#) through March 2022 to the address we have on file for you, confirming the total amount of your third Economic Impact Payment, including any plus-up payments you received for tax year 2021.

If you don't normally file a tax return and you need to file a federal tax return for 2021, anyone with no income or income of \$73,000 or less can file their Federal tax return electronically for free through the IRS [Free File](#) Program.

When did the IRS start issuing the third round of Economic Impact Payments? (updated March 25, 2022)

The IRS started processing payments on Friday, March 12, 2021 to eligible taxpayers who filed a 2019 or 2020 return, including people who don't typically file a return but who successfully used the Non-Filers tool on IRS.gov in 2020 to file a return.

The IRS has issued all third-round Economic Impact Payments, including all plus-up payments, as of December 31, 2021.

Families and individuals in the following circumstances, among others, may not have received the full amount of their third-round Economic Impact Payment because their circumstances in 2021 were different than they were in 2020. These families and individuals may be eligible to receive more money by claiming the 2021 Recovery Rebate Credit on their 2021 income tax return:

- Parents of a child born in 2021 who claim the child as a dependent on their 2021 income tax return may be eligible to receive a 2021 Recovery Rebate Credit of up to \$1,400 for this child.
 - All eligible parents of qualifying children born or welcomed through adoption or foster care in 2021 are also encouraged to claim the child tax credit — worth up to \$3,600 per child born in 2021 — on their 2021 income tax return.
- Families who added a dependent — such as a parent, a nephew or niece, or a grandchild — on their 2021 income tax return who was not listed as a dependent on their 2020 income tax return may be eligible to receive a 2021 Recovery Rebate Credit of up to \$1,400 for this dependent.
- Single filers who had incomes above \$80,000 in 2020 but less than this amount in 2021; married couples who filed a joint return and had incomes above \$160,000 in 2020 but less than this amount in 2021; and head of household filers who had incomes above \$120,000 in 2020 but less than this amount in 2021 may be eligible for a 2021 Recovery Rebate Credit of up to \$1,400 per person.
- Single filers who had incomes between \$75,000 and \$80,000 in 2020 but had lower incomes in 2021; married couples who filed a joint return and had incomes between \$150,000 and \$160,000 in 2020 but had lower incomes in 2021; and head of household filers who had incomes between \$112,500 and \$120,000 in 2020 but had lower incomes in 2021 may be eligible for a 2021 Recovery Rebate Credit.



Individuals must claim the 2021 Recovery Rebate Credit on their 2021 income tax return in order to get this money; the IRS will not automatically calculate the 2021 Recovery Rebate Credit. Most other eligible people already received the full amount of their credit in advance and don't need to include any information about this payment when they file their 2021 tax return.

People who are missing their stimulus payment, or did not receive the full amount for which they are eligible, should review the information on the [Recovery Rebate Credit](#) page to determine their eligibility to claim the 2021 Recovery Rebate Credit.

Will the Get My Payment application be available for me to check on the third-round Economic Impact Payment? (updated March 25, 2022)

No, [Get My Payment](#) is no longer available. To find information regarding your economic impact payments, securely access your individual [IRS online account](#) and look under "Tax Records."

We are also sending [Letter 6475](#) through March 2022 to the address we have on file for you, confirming the total amount of your third-round Economic Impact Payment, including any plus-up payments you received for tax year 2021.

Can I use Get My Payment to update my bank account information for the third-round Economic Impact Payment? (updated March 25, 2022)

No, [Get My Payment](#) is no longer available. To find information regarding your economic impact payments, securely access your individual [IRS online account](#) and look under "Tax Records."

Will I receive a letter or notice from the IRS about the third-round Economic Impact Payment? (updated March 25, 2022)

The IRS mailed Notice 1444-C, Your third Economic Impact Payment, to people who were issued a third-round Economic Impact Payment at the address we have on file.

To find information regarding your economic impact payments, securely access your individual IRS online account and look under "Tax Records."

We are also sending [Letter 6475](#) through March 2022 to the address we have on file for you confirming the total amount of your third-round Economic Impact Payment, including any plus-up payments you received for tax year 2021.

Please keep any IRS notices or letters you receive related to the third round of Economic Impact Payments with your tax records. You may need to refer to them when you file your 2021 tax return.

Will third-round Economic Impact Payment affect benefits I receive? (updated March 25, 2022)

No, Economic Impact Payments can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs also can't count Economic Impact Payments as a resource for purposes of determining eligibility for a period of 12 months from receipt.

Can I call the IRS, software company or bank to update my bank account with my third-round Economic Impact Payment? (updated March 25, 2022)



No. The IRS has issued all third-round Economic Impact Payments, including all plus-up payments, as of December 31, 2021.

If you did not receive any payment in 2021, or did not receive the full amount for which you are eligible, you may be eligible to claim the 2021 [Recovery Rebate Credit](#) when you file your 2021 tax return.

How do I avoid scams related to Economic Impact Payments or COVID-19? (added May 6, 2021)

The IRS urges everyone to be on the lookout for scam artists trying to use the Economic Impact Payments as a cover for schemes to steal personal information and money. The IRS doesn't initiate contact by email, text messages, or social media channels to request personal or financial information – even information related to the Economic Impact Payments. Also, watch out for emails with attachments or links claiming to have special information about Economic Impact Payments or refunds.

If you receive a suspicious IRS-related email, see [Report Phishing and Online Scams](#) for additional information.

I don't usually file a tax return so I used the new Child Tax Credit Non-Filer Sign-up Tool to file one. What do I need to do to get my third payment? (updated March 25, 2022)

If you used the online tool to file a federal income tax return, but did not receive the third-round Economic Impact Payment, or did not receive the full amount for which you are eligible, you may be eligible to claim the 2021 Recovery Rebate Credit. To claim this credit, you must file a 2021 tax return even if you otherwise are not required to file a tax return. For more information, refer to RRC FAQ [Q B1. I used the Non-Filers tool last year and don't usually file a tax return. What should I do to claim a 2021 Recovery Rebate Credit?](#)

Is the IRS continuing to issue third-round Economic Impact Payments and Plus-Up Payments based on 2020 tax returns that individuals filed in 2021? (updated March 25, 2022)

No. All Economic Impact Payments and plus-up payments have been issued.

If your 2019 or 2020 return was not fully processed in time to issue your third payment by the statutory deadline of December 31, 2021, you may be eligible to claim the 2021 Recovery Rebate Credit and must file a 2021 tax return to claim the 2021 Recovery Rebate Credit. If you need to file a federal tax return for 2021 and have income of \$73,000 or less, you can file your tax return electronically for free with the IRS [Free File](#) Program.

Questions and Answers about the Third-round Economic Impact Payment — Topic B: Eligibility and Calculation of the Third Payment

What can I do if someone else claimed me as a dependent in 2020 and I did not receive the third-round Economic Impact Payment? (updated March 25, 2022)

If you were claimed as a dependent on someone else's tax return for 2020, you were not eligible for the third-round Economic Impact Payment. If no one can claim you as a dependent for 2021 and you are otherwise eligible, you can claim the 2021 Recovery Rebate Credit, and must file a 2021 tax return to claim the credit.

Who was eligible for the third-round Economic Impact Payment? (updated March 25, 2022)

Generally, if you were a U.S. citizen or U.S. resident alien during 2021, you were eligible for \$1,400 (\$2,800 for a joint return), plus \$1,400 for each qualifying dependent, if you (and your spouse if filing a joint return) were not a dependent



of another taxpayer on a 2020 tax return, have a valid Social Security number (SSN) (see [exception when married filing jointly](#) and [exception for qualifying dependents](#)) and your adjusted gross income (AGI) did not exceed:

- \$150,000 if married and filing a joint return or if filing as a qualifying widow or widower
- \$112,500 if filing as head of household or
- \$75,000 for eligible individuals using any other filing statuses, such as single filers and married people filing separate returns.

Payments were phased out – or reduced -- above those AGI amounts. This means taxpayers did not receive a third payment if their AGI exceeded:

- \$160,000 if married and filing a joint return or if filing as a qualifying widow or widower
- \$120,000 if filing as head of household or
- \$80,000 for eligible individuals using other filing statuses, such as single filers and married people filing separate returns.

You were not eligible for a payment if any of the following apply:

- You could be claimed as a dependent on another taxpayer's 2020 tax return
- You were a nonresident alien.
- You did not have a valid SSN issued to you by the due date of your tax return (including an extension to October 15 if you requested it).

Also, payments were not made to estates or trusts or for individuals who died before January 1, 2021.

Are deceased individuals eligible for the third-round payment? (updated March 25, 2022)

Someone who died before January 1, 2021 is not eligible for a third-round payment.

If you filed a joint return in 2020 and your spouse died before January 1, 2021, we did not include the deceased spouse in the calculation of the third payment. If you're a surviving spouse and were eligible for the third payment, we issued up to \$1,400 for you and \$1,400 for any qualifying dependents.

If you can't cash or deposit a joint payment because it was issued to you and a spouse who died in 2021:

- Return the check as described in [What should I do to return an Economic Impact Payment that was received as a direct deposit or a paper check?](#)

File a 2021 tax return to claim the 2021 Recovery Rebate credit, if eligible.

If you can't cash or deposit the payment on behalf of any other individual who died in 2021:

- Return the check as described in [What should I do to return an Economic Impact Payment that was received as a direct deposit or a paper check?](#) and
- File a 2021 tax return to claim the 2021 Recovery Rebate credit, if eligible and include one of the following:
 - If you're not the court-appointed representative – A completed [Form 1310, Statement of Person Claiming Refund Due a Deceased Taxpayer](#)
 - If you are the court-appointed representative – The court certificate showing your appointment



Did I qualify for the third-round payment if I'm a resident alien? (updated March 25, 2022)

A person who's a [qualifying resident alien](#) with a valid social security number was eligible for the payment only if he or she was a qualifying resident alien in 2021 and not claimed as a dependent of another taxpayer. A nonresident alien in 2021 wasn't eligible for the payment. An alien who received a payment but was not a qualifying resident alien for 2021 should return the payment to the IRS by following the instructions as described in [Returning the Economic Impact Payment](#) for instructions.

Was an incarcerated individual eligible for the third-round payment? (updated March 25, 2022)

Individuals were not denied Economic Impact Payments solely because they were incarcerated. An incarcerated individual may have been issued a payment if all eligibility requirements were met and the individual filed a 2020 or 2019 tax return that was processed by the IRS.

If I filed as married filing jointly in 2020, did both my spouse and I need to have a valid social security number (SSN) to receive a payment? (updated March 25, 2022)

If you filed jointly with your spouse and only one individual had a valid SSN, you generally were eligible to receive payments of up to \$1,400 for the spouse with a valid SSN and up to \$1,400 for each qualifying dependent claimed on the tax return.

If neither spouse had a valid SSN, you were generally eligible only to receive up to \$1,400 for each qualifying dependent claimed on the tax return.

A valid SSN for the third-round Economic Impact Payment is one that is issued by the Social Security Administration on or before the due date of your tax return (including an extension to October 15 if you request it).

Active Military: If either spouse was an active member of the U.S. Armed Forces at any time during the taxable year, only one spouse needed to have a valid SSN for the couple to receive up to \$2,800 for themselves, plus up to \$1,400 for each qualifying dependent.

Who's considered a qualifying dependent for the third-round Economic Impact Payment? (updated March 25, 2022)

If you could be claimed as a dependent on someone else's 2020 tax return, then you cannot claim a dependent on your tax return. You also were not eligible for the third-round Economic Impact Payment.

The third-round payment included up to an additional \$1,400 for each dependent you claimed on your 2020 tax return (or your 2019 return if a 2020 return had not been filed or processed) with a valid social security number (SSN) or Adoption Taxpayer Identification Number issued by the IRS. A valid SSN for the third-round Economic Impact Payment is one that is issued by the Social Security Administration on or before the due date of your tax return (including an extension to October 15 if you request it). An individual was your dependent if he or she was your qualifying child or a qualifying relative.

A child was your qualifying child if the following conditions were met:

- **Relationship to the individual who's eligible for the payment:** 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 19 at the end of the tax year,



- under age 24 at the end of the tax year, a student, and younger than you, or
- any age and permanently and totally disabled.
- **Child's citizenship:** The child's a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico.
- **Child's residency:** The child lived with you for more than half of the tax year.
- **Support for child:** The child didn't provide over half of his or her own support for the tax year.
- **Child's tax return:** The child doesn't file a joint return for the year (or files it only to claim a refund of withheld income tax or estimated tax paid).

A person was your qualifying relative if the following conditions were met:

- The person can't be your qualifying child or the qualifying child of any other taxpayer.
- The person either is related to you in one of several ways or lived with you all year as a member of your household (and your relationship must not violate local law).
- The person is a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico.
- The person's gross income for the year must be less than \$4,200 for 2019 tax returns or \$4,300 for 2020 tax returns. (Exceptions exist if the person is disabled.)
- You must provide more than half of the person's total support for the year. (Exceptions exist for multiple support agreements, children of divorced or separated parents, and parents who live apart.)
- The person doesn't file a joint return for the year (or files it only to claim a refund of withheld income tax or estimated tax paid).

If claiming the 2021 Recovery Rebate Credit see [Who is eligible for the Recovery Rebate Credit?](#)

Did I receive a third-round Economic Impact Payment for a child who I added to my family in 2021 – whether through birth, adoption, or placement into my foster care? (updated March 25, 2022)

No, the third-round Economic Impact Payments in 2021 did not include an amount for children added to your family during 2021 because your third-round Economic Impact Payments were based on information from your 2020 or 2019 tax return.

Important: If your new child is your dependent in 2021, you may claim a 2021 Recovery Rebate Credit for the child on your 2021 tax return if all eligibility requirements are satisfied. In addition, if all eligibility requirements are satisfied, you may claim on your 2021 tax return a Child Tax Credit of up to \$3,600 for a new child or a Credit for Other Dependents of up to \$500 for dependents who are not qualifying children for the Child Tax Credit.

To claim a person as a dependent on your 2021 tax return, that person must be your qualifying child or qualifying relative. See [Whom May I Claim as a Dependent?](#) to determine if you can claim someone as a dependent.

If an individual became my dependent in 2021, did I receive a third-round Economic Impact Payment for them as a qualifying dependent? (updated March 25, 2022)

No, the payment did not include an additional amount for this dependent because the third-round Economic Impact Payments were based only on information from your 2020 or 2019 tax return.

Important: You may claim a 2021 Recovery Rebate Credit for the dependent on your 2021 tax return if all eligibility requirements are satisfied. In addition, if all eligibility requirements are satisfied, you may claim on your 2021 tax return a Child Tax Credit of up to \$3,600 for a new child or a Credit for Other Dependents of up to \$500 for dependents who are not qualifying children for the Child Tax Credit.



To claim a person as a dependent on your 2021 tax return, that person must be your qualifying child or qualifying relative. See [Whom May I Claim as a Dependent?](#) to determine if you can claim someone as a dependent.

If I live in Puerto Rico, the U.S. Virgin Islands, American Samoa, Guam, or the Commonwealth of the Northern Mariana Islands, was I eligible? (updated March 25 2022)

In many cases, the answer is yes. But special rules in the law applied to these five U.S. territories. In general, the tax authorities in each U.S. territory made payments to eligible residents. If you're a resident of one of these U.S. territories with questions about a payment, you should contact your local tax authority.

Resident of a U.S. territory: If you received a payment from the IRS and a U.S. territory tax agency and you're a resident of a U.S. territory for the 2021 tax year, please consult with your U.S. territory tax agency concerning information about an incorrect or duplicate payment.

Not a resident of a U.S. territory: If you've received a payment from more than one jurisdiction and you're NOT a resident of a U.S. territory for the 2021 tax year, you should return any incorrect or duplicate payment received from the IRS following the instructions about repayments. Go to [Topic I: Returning the Third Economic Impact Payment](#) for instructions. Do not contact the U.S. territory for an IRS-issued payment.

I'm a citizen or resident of one of the Freely Associated States (Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau). Was I eligible to receive a payment? (updated March 25, 2022)

Citizenship or residency status in the Freely Associated States, by itself, didn't entitle you to a payment. However, if you're a resident of a U.S. territory for the tax year 2021 for U.S. territory income tax purposes, you may have been eligible for a payment from the U.S. territory tax agency. To determine whether you're eligible for a payment, consult with your U.S. territory tax agency. Alternatively, if you're not a resident of a U.S. territory for the tax year 2021 but you're a U.S. citizen or U.S. resident for federal income tax purposes, you may be eligible for a payment from the IRS.

Resident of a U.S. territory: You shouldn't receive a payment from both the IRS and a U.S. territory tax agency. If you received a payment from more than one jurisdiction and you're a resident of a U.S. territory for the 2021 tax year, please consult with your U.S. territory tax agency concerning information about payments received, including any incorrect or duplicate payment.

Not a resident of a U.S. territory: If you've received a payment from more than one jurisdiction and you're NOT a resident of a U.S. territory for the 2021 tax year, you should return any incorrect or duplicate payment received from the IRS following the instructions about repayments. Go to [Topic I: Returning the Third Economic Impact Payment](#) for instructions. Do not contact the U.S. territory for an IRS-issued payment.

Questions and Answers about the Third-round Economic Impact Payment — Topic C: Plus-Up Payments

What are plus-up payments? (updated March 25, 2022)

Plus-up payments were additional third-round Economic Impact Payments the IRS sent to people who:

- Received an initial third-round Economic Impact Payment based on a 2019 tax return or information received from Social Security Administration, Railroad Retirement Benefits or Veterans Affairs; and
- Were eligible for a larger amount after their 2020 tax return was processed.



Securely access your IRS online account to view the total of your Economic Impact Payment amounts under the Tax Records page. You can no longer use the Get My Payment application to check your payment status.

I received the third-round Economic Impact Payment before I filed my 2020 tax return. Was I eligible for a “plus-up” payment? (updated March 25, 2022)

If your third-round Economic Impact Payment was based on your 2019 return or information received from Social Security Administration, Railroad Retirement Benefits or Veterans Administration, you may have received a plus-up payment after we processed your 2020 return.

If your 2020 tax return was not processed in time for a payment, you may not have been issued the full amount of the third Economic Impact Payment. If eligible, you can claim the 2021 Recovery Rebate Credit when you file your 2021 tax return.

The IRS will continue to process 2020 tax returns but can no longer issue additional Economic Impact Payments or plus-up payments.

Questions and Answers about the Third-round Economic Impact Payment — Topic D: EIP Cards

Was my third-round payment be issued on a debit card (the EIP Card)? (updated March 25, 2022)

Maybe. If your third-round payment was issued by mail, your payment arrived in the mail as a paper check from the U.S. Treasury or debit card.

The EIP Card was sent in a white envelope with a return address of “Economic Impact Payment Card,” and displays the U.S. Department of the Treasury Seal. The card has the Visa name on the front and the issuing bank, MetaBank®, N.A. on the back. Information included with the EIP card explains that this is your Economic Impact Payment. If you have an Economic Impact Payment Card, visit EIPcard.com for more information.

After May 2021, debit cards were no longer mailed for the third-round Economic Impact Payment or the plus-up payment.

Securely access your [IRS online account](#) to view the total amount of your first or second Economic Impact Payment amounts under the Tax Records page.

If your debit card is [lost or destroyed](#), request a free replacement with MetaBank® Customer Service.

If I received my first or second Economic Impact Payment on an EIP Card, will my third-round payment be deposited on that same EIP Card? (updated March 25, 2022)

No, your third-round payment will not be deposited on the same EIP card. EIP Cards are not “reloadable” and can’t have payments added.

Can I transfer money from my EIP Card to my bank account? (added March 26, 2021)

Yes. The limit on ACH transfers to a bank account is \$2,500 per transaction. You can easily transfer the money from your EIP Card to an existing bank account online at EIPcard.com or by using the Money Network Mobile App. You will need the routing and account number for your bank account. To transfer funds:



1. Call [800-240-8100](tel:800-240-8100) (TTY: [800-241-9100](tel:800-241-9100)) to activate your card.
2. Register for online or mobile app access by going to EIPCard.com or the Money Network Mobile App and click on “Register.” Follow the steps to create your user ID and password. Be sure to have your EIP Card handy.
3. Select “Move Money Out” and follow the steps to set up your ACH transfer. Transfers should post to your bank account in 1-2 business days.

What do I do if my prepaid EIP Card was lost or destroyed? (added March 26, 2021)

If your EIP card is lost or destroyed, you may request a free replacement through MetaBank® Customer Service. To request a replacement call [800-240-8100](tel:800-240-8100) (select your language and then select option 2 from main menu) and enter the last six digits of the Social Security number of the person who is listed first on your tax return.

EIP Cards are sponsored by the Treasury Department’s Bureau of the Fiscal Service, managed by Money Network Financial, LLC and issued by Treasury’s financial agent, MetaBank®, N.A. The EIP Card was sent in a white envelope with a return address of “Economic Impact Payment Card,” and displays the U.S. Department of the Treasury Seal. The card has the Visa name on the front and the issuing bank, MetaBank®, N.A. on the back. Information included with the EIP card explains that this is your Economic Impact Payment. If you have an Economic Impact Payment Card, visit EIPcard.com for more information.

If I have additional questions about EIP cards, where can I go for answers? (added March 26, 2021)

For all other EIP Card issues or questions, such as a name correction, contact MetaBank®, N.A. at [800-240-8100](tel:800-240-8100), or visit EIPcard.com.

Questions and Answers about the Third-round Economic Impact Payment — Topic E: Requesting My Payment

I filed a 2020 tax return. What do I need to do to get the full third-round Economic Impact Payment? (updated March 25, 2022)

If your 2020 tax return was not processed by the time your initial third-round Economic Impact Payment was made you may not have been issued the full amount of the third Economic Impact Payment. If eligible, you can claim the 2021 Recovery Rebate Credit when you file your 2021 tax return.

If I haven't received my third Economic Impact Payment, does that mean I'm not getting one? Is the IRS continuing to issue the third round of Economic Impact Payments based on 2020 tax returns? (updated March 25, 2022)

The IRS will continue to process 2020 tax returns but can no longer issue third-round Economic Impact Payments under the statute.

If you did not receive the full amount of the third payment in 2021, you may be eligible to claim the 2021 Recovery Rebate Credit when you file your 2021 tax return.

Will the IRS contact me about my third-round Economic Impact Payment? (updated March 25, 2022)

The IRS doesn't initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information – even related to the economic impact payments. Watch out for websites and social media attempts that request money or personal information and for schemes tied to Economic Impact Payments.



The IRS urges taxpayers to visit [IRS.gov](https://www.irs.gov) – the official IRS website – to protect against scam artists. The IRS has issued a warning about coronavirus-related scams.

For security reasons, a letter about the third-round payment was mailed to each recipient's address on file. This is generally the address on your most recent tax return or as updated through the United States Postal Service (USPS).

Do I need to take any action to get the third-round payment if I received Social Security, Railroad Retirement, Supplemental Security Income, or Veteran benefits in 2020 and don't usually file a tax return? (updated March 25, 2022)

Your payment was issued based on information provided to the IRS by the federal agency that issued benefits to you (Social Security Administration, Veterans Affairs, or Railroad Retirement Board).

The IRS worked directly with other federal agencies to obtain updated 2021 information for recipients to ensure we sent automatic payments to as many eligible people as possible.

Some people who received an automatic third payment based on their Federal benefits information may choose to file a 2021 tax return even if they don't usually file. If your third-round payment did not include a payment for your spouse or qualifying dependent(s), you may file a 2021 tax return and claim a 2021 Recovery Rebate Credit to get an additional payment even if you don't normally file. To claim the 2021 Recovery Rebate Credit for your spouse, you must file a joint 2021 return with your spouse. To claim the 2021 Recovery Rebate Credit for a qualifying dependent, you must claim the dependent on your 2021 return.

See the special section on [IRS.gov](https://www.irs.gov): [Topic B: Claiming the Recovery Rebate Credit if you aren't required to file a 2021 tax return](#).

I don't usually file a tax return. Is the Non-Filers tool available if I'm not required to file? (updated March 25, 2022)

The Non-Filers tool is no longer available.

If you didn't get a third-round Economic Impact Payment or got less than the full amount and are eligible for one, you can get that missing money, but you need to file a 2021 tax return and claim the 2021 Recovery Rebate Credit.

See the special section on [IRS.gov](https://www.irs.gov): [Topic B: Claiming the Recovery Rebate Credit if you aren't required to file a 2021 tax return](#).

If you don't normally file a tax return but you need to file a federal tax return for 2021 and have no income or income of \$73,000 or less, you can file your Federal tax return electronically for free through the IRS Free File Program.

Questions and Answers about the Third-round Economic Impact Payment — Topic F: Social Security, Railroad Retirement and Department of Veterans Affairs benefit recipients

When were eligible Social Security, Railroad Retirement and Department of Veterans Affairs benefit recipients who were not required to file a 2020 tax return issued their third-round Economic Impact Payment? (updated March 25, 2022)

The IRS automatically sent a third-round payment in April 2021 to people who didn't file a return but receive Social Security retirement, survivor, or disability benefits (SSDI), Railroad Retirement benefits, Supplemental Security Income



(SSI) or Veterans Affairs benefits. Social Security and other federal beneficiaries generally received this third-round payment the same way as their regular benefits.

The IRS worked directly with the other federal agencies to obtain updated 2021 information for recipients to ensure we sent automatic payments to as many eligible people as possible.

While payments were automatic for beneficiaries based on their federal benefits information, some may need to file a 2021 tax return even if they don't usually file to provide information for a spouse or any qualifying dependent(s). People in this group may file a 2021 tax return to receive an additional payment for their spouse and qualifying dependent(s), if eligible.

See the special section on IRS.gov: [Topic B: Claiming the Recovery Rebate Credit if you aren't required to file a 2021 tax return](#).

If you don't normally file a tax return but you need to file a federal tax return for 2021 and have no income or income of \$73,000 or less, you can file your Federal tax return electronically for free through the IRS [Free File](#) Program.

How did the IRS send my third-round Economic Impact Payment if I have a representative payee or I am a representative payee? (updated March 25, 2022)

The third round of Economic Impact Payments were delivered to the account where your federal benefits are issued.

If you used the Non-Filer tool in 2020 (which is no longer available) to file a federal tax return, the third payment was sent to the bank account provided for a direct deposit of your tax refund. If your tax refund was mailed or there was no refund on your tax return, then we mailed your payment to the address we have on file for you.

If you filed a 2020 or 2019 tax return: Your Payment was sent to the bank account provided on your tax return for a direct deposit of your tax refund, or mailed to the address we have on file if a tax refund was mailed or there was no refund on your tax return. If you did not file a 2020 or 2019 tax return:

- An Individual Representative Payee would have received third-round Economic Impact Payments in the same direct deposit account or Direct Express card as the recipient's monthly benefit payment.
- For an Organizational Representative Payee, the payee may have received the third-round Economic Impact Payment electronically or by mail.

See [Social Security & Coronavirus Disease \(COVID-19\)](#) for more information.

Questions and Answers about the Third-round Economic Impact Payment — Topic G: Receiving My Payment

Why didn't I receive the third-round Economic Impact Payment if I received the first and second one? (updated March 25, 2022)

The third-round Economic Impact Payment was based on your 2020 tax return or if your 2020 tax return was not processed when the IRS initially determined your eligibility, your 2019 tax return (which includes a tax return filed by completing the Non-Filers tool on IRS.gov). If you did not file a 2020 or 2019 return but were an eligible federal benefit recipient, your payment was based on you being an eligible federal benefit recipient.



If you did not receive a third-round payment, you may be eligible to claim the 2021 Recovery Rebate Credit. To claim this credit, you must file a 2021 tax return even if you otherwise are not required to file a return.

What can I do if I think the amount of my third-round Economic Impact Payment is incorrect? (updated March 25, 2022)

If you received less than the full amount in 2021, you may be eligible to claim the 2021 Recovery Rebate Credit. To claim this credit, you must file a 2021 tax return even if you otherwise are not required to file a return.

Keep in mind that the Economic Impact Payment amounts varied based on income, filing status and family size. For more information about eligibility, see the [Eligibility section](#).

- If you filed a 2020 tax return, the IRS used the income, filing status and qualifying dependents from that return to calculate the amount of the third Economic Impact Payment issued to you. If we had not processed your 2020 tax return when we determined eligibility for the third Economic Impact Payment, we used your 2019 tax information. This includes information that you provided by filing a 2019 tax return, through the Non-Filers tool.
- If you are a federal benefit recipient and did not file a 2020 or 2019 tax return (including by using the Non-Filers tool in 2020), your third payment may have been \$1,400 and issued based on information we received from the Social Security Administration or the Department of Veterans Affairs. This \$1,400 payment did not include any amounts for your spouse or qualifying dependents.
- When you file your 2021 tax return, you may be eligible to claim the 2021 Recovery Rebate Credit for your spouse and any qualifying children. See [Claiming the 2021 Recovery Rebate Credit if you aren't required to file a tax return](#).

If you don't normally file a tax return but you need to file a federal tax return for 2021 and have no income or income of \$73,000 or less, you can file your Federal tax return electronically for free through the IRS [Free File](#) Program.

Were third-round Economic Impact Payments offset if I owed a federal tax liability, have a payment agreement with the IRS, or owe other federal debts? (updated March 25, 2022)

No.

Were third-round Economic Impact Payments offset if my spouse or I owe past-due child support? (updated March 25, 2022)

No.

Did the IRS levy on the third-round Economic Impact Payment deposited into my bank or other account? (updated March 25, 2022)

No, unless there was an exigent circumstance. If you think the IRS inadvertently served a levy on an account into which your Economic Impact Payment was deposited, contact the IRS within 21 days at the phone number listed on the levy notice to let the IRS know that it has levied on your Economic Impact Payment.

What if the bank account number I used on my tax return was closed or no longer active when you issued the third payment? (updated March 25, 2022)



If the account was closed or no longer active, the bank was required to return the deposit and we attempted to issue a check to the address we had on file for you.

If you did not receive your payment in 2021, you may be eligible to claim the 2021 Recovery Rebate Credit when you file your 2021 tax return. The IRS can no longer issue a third-round Economic Impact Payment because the statute required all payments to be made by December 31, 2021.

If I filed my tax return and paid my taxes electronically from my bank account using an electronic funds withdrawal, Direct Pay, or Electronic Federal Tax Payment System (EFTPS) did the IRS send my payment to the account I used? (updated March 25, 2022)

Possibly. When no banking information was available, before issuing a U.S Treasury check or EIP Card, Treasury's Bureau of Fiscal Service provided IRS account information from agencies issuing benefit payments, including the Office of Personnel Management, Railroad Retirement Board, Social Security Administration, Thrift Savings Plan, and Department of Veterans Affairs. The banking information could have been either where a U.S. Government payment was sent or an account where an individual paid the U.S. Government.

Where did you get the bank information for me, and what if I need to change it? (updated March 25, 2022)

We could have received your banking information in a number of ways:

- Your bank account information is obtained from the most recently filed tax return or information you entered in Get My Payment (which is no longer available). You cannot change your account information.
- If you did not file a 2020 or 2019 tax return and you received Social Security Administration, Railroad Retirement Benefit, or Veterans Administration benefits, your third-round Economic Impact Payment may have been sent as a direct deposit, on your Direct Express Card, or by mail, just as you would normally receive your benefits.

When no banking information was available, before issuing a U.S Treasury check or EIP Card, Treasury's Bureau of Fiscal Service provided IRS account information from agencies issuing benefit payments, including the Office of Personnel Management, Railroad Retirement Board, Social Security Administration, Thrift Savings Plan, and Department of Veterans Affairs. The banking information was either where a U.S. Government payment was sent or an account where an individual paid the U.S. Government.

If you did not receive your payment in 2021, you may be eligible to claim the Recovery Rebate Credit when you file your 2021 tax return.

My spouse and I received the third-round Economic Impact Payment, but it was only half the amount we're eligible for. When will we get the second half? (updated March 25, 2022)

In some cases, married taxpayers who file a joint tax return got their third-round payment as two separate payments; half may have come as a direct deposit and the other half may have been mailed to the address we have on file. This is generally the address on the most recent tax return or as updated through the United States Postal Service (USPS).

The second half may have come the same week or within weeks of the first half.

If you received less than the full amount for your third-round Economic Impact Payment, you may claim the 2021 Recovery Rebate Credit on your 2021 income tax return to get the remaining amount for which you are eligible.

Was my third-round Economic Impact Payment subject to garnishment? (updated March 25, 2022)



Yes. The third round of stimulus payments provided under the American Rescue Plan Act were not exempt from garnishment by non-federal creditors under federal law.

Some states and financial institutions have chosen to act to protect these payments, however, and these payments are still protected from offset by the federal government. For example, if a taxpayer has a judgment against them obtained by a private party but also owes assessed federal taxes, the IRS did not subject the payment to offset with respect to the federal taxes. Depending on where the taxpayer lives or banks, however, it is possible that the payment would be subject to garnishment due to the judgment obtained by a private party.

See this [Were third-round Economic Impact Payments offset if my spouse or I owe past-due child support?](#) for more information about offsets and federal tax liability.

I received an Economic Impact Payment at my address abroad. The check cannot be deposited into my foreign bank account. Can I send the check back and ask for a deposit? (added May 20, 2021)

If you are unable to cash the check and must return the payment to the IRS, the payment will be credited back to your account, but cannot be reissued as a direct deposit. If the IRS receives your payment back, you will need to claim the 2021 Recovery Rebate Credit when you file your 2021 tax return, if eligible based on your 2021 filing. The IRS can only deposit to a U.S. affiliated bank account.

If you don't have a U.S. affiliated bank to cash a check or receive a deposit, before returning the payment, visit the [FDIC website](#) to locate a bank or for more information.

See [Returning the Economic Impact Payment](#) for instructions about returning the check.

What if I already filed my 2020 tax return and didn't qualify for the third round of Economic Impact Payment (EIP) or received less of it because of my AGI? Will the payment now be sent to me if the unemployment compensation exclusion reduced my AGI and makes me eligible for the payment or for more? (updated March 25, 2022)

No. Your eligibility for and amount of third-round Economic Impact Payments were determined based on your originally filed tax return. We will not reevaluate or send more money after applying the unemployment compensation exclusion. If you didn't qualify for the payment or received less than the full amount based on your originally filed 2020 tax return, you may be eligible to claim the 2021 Recovery Rebate Credit when you file your 2021 tax return.

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

Questions and Answers about the Third-round Economic Impact Payment — Topic H: Reconciling on Your 2021 Tax Return

Will I need to provide information about my third-round Economic Impact Payment (including any plus-up payment) to claim the 2021 Recovery Rebate Credit on my 2021 tax return when I file in 2022? (updated March 25, 2022)

Maybe. While you are not required to report the third-round payment on your 2021 return, you may need that information to determine whether you are eligible to claim a 2021 Recovery Rebate Credit on your 2021 tax return. This information will help you if you did not receive a third-round payment or did not receive the total amount for which you are eligible, because you may be eligible to claim the 2021 Recovery Rebate Credit when you file your 2021 tax return.



Securely access your individual [IRS online account](#) to view your third-round Economic Impact Payment amount and look under “Tax Records” .

We are also sending [Letter 6475](#) through March 2022 to the address we have on file for you confirming the total amount of your third-round Economic Impact Payment, including any plus-up payments you received for tax year 2021.

Keep any notices you receive regarding the third-round Economic Impact Payment (including any plus-up payment) with your 2021 tax records. These notices were mailed to each recipient's address on file after the payment was made. This is generally the address on your most recent tax return or as updated through the United States Postal Service (USPS).

Is the third-round Economic Impact Payment (including any plus-up payment) includible in my gross income? (updated March 25, 2022)

No, the third-round Economic Impact Payment (including any plus-up payment that you might have received) is not includible in your gross income. Therefore, you will not include them in your taxable income on your 2021 Federal income tax return or pay income tax on the third payment. It will not reduce your refund or increase the amount you owe when you file your 2021 Federal income tax return.

A 2021 payment also will not affect your income for purposes of determining eligibility for federal government assistance or benefit programs.

I received a third-round Economic Impact Payment. Do I need to pay back all or some of the third-round payment if, based on the information reported on my 2021 tax return, I don't qualify for the amount that I already received? (added updated March 25, 2022)

No, there is no provision in the law that would require individuals who qualified for, and received, a third-round Economic Impact Payment (including any plus-up payment) based on their 2020 or 2019 information to pay back all or part of the payment if, based on the information reported on their 2021 tax returns, they would have qualified for a lesser amount.

Questions and Answers about the Third-round Economic Impact Payment — Topic I: Returning the Third-round Economic Impact Payment

What should I do to return an Economic Impact Payment that was received as a direct deposit or a paper check? (updated September 27, 2021)

You should return the payment as described below.

If the payment was a paper check:

1. Write "Void" in the endorsement section on the back of the check.
2. Mail the voided Treasury check immediately to the appropriate IRS location listed below.
3. Don't staple, bend, or paper clip the check.
4. 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.



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Public Contact: 800.829.1040
www.irs.gov/newsroom

2. Write on the check/money order made payable to "U.S. Treasury" and write Third EIP, and the taxpayer identification number (social security number, or individual taxpayer identification number) of the recipient of the check.
3. 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

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 March 26, 2021)

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

Questions and Answers about the Third-round Economic Impact Payment — Topic J: Payment Issued but Lost, Stolen, Destroyed or Not Received

I received my payment by check, but it was lost, stolen or destroyed. How do I get a new one? (updated March 25, 2022)

If you received your payment by check and it was lost, stolen or destroyed, you should request a payment trace so the IRS can determine if your payment was cashed. See [How do I request a payment trace to track my third Economic Impact Payment?](#)

If you were issued a payment and have not received it at all, see [How do I request a payment trace to track my third Economic Impact Payments?](#)

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 2021 Recovery Rebate Credit on your 2021 tax return if eligible.

Note: If you are filing your 2021 tax return before your trace is complete, do not include the payment amount on the Recovery Rebate Credit Worksheet. If you do, you may receive a notice saying your 2021 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 2021 Recovery Rebate Credit on your 2021 tax return. Since the payment was issued to you, you may not be eligible for any credit.

How do I request a payment trace to track my third-round Economic Impact Payments? (updated March 25, 2022)



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If your payment was issued as a direct deposit, your first step is to check with your bank and make sure they didn't receive a deposit.

You should only request a payment trace to track your payment if a payment was issued to you and you have not received it within the timeframes below. IRS assistors cannot initiate a payment trace unless it has been:

- 5 days since the deposit date and the bank says it hasn't received the payment
- 4 weeks since the payment was mailed by check to a standard address
- 6 weeks since the payment was mailed, and you have a forwarding address on file with the local post office
- 9 weeks since the payment was mailed, and you have a foreign address

Note: If you have a foreign address, there may be international service disruptions at the United States Postal Service (USPS) or the foreign country you are in due to the COVID-19 pandemic. See the [USPS Service Alerts](#) page and check with your local consulate for more information.

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:

- 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 2021 Recovery Rebate Credit on your 2021 tax return if eligible.

Note: If you are filing your 2021 tax return before your trace is complete, do not include the payment amount on the Recovery Rebate Credit Worksheet. If you do, you may receive a notice saying your 2021 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 2021 Recovery Rebate Credit on your 2021 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. If so, the IRS cannot reissue your payment. Instead, you will need to claim the 2021 Recovery Rebate Credit on your 2021 tax return if eligible.

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](#).

Reminder: DO NOT request a trace prior to the timeframes above. IRS assistors cannot start a trace prior to those timeframes.



To complete the Form 3911:

- Write "EIP3" 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 "2021" as the Tax Period
 - Do not write anything for the Date Filed
- Sign the form. If you file married filing jointly, 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 or fax 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	855-253-3175
Georgia, Iowa, Kansas, Kentucky, Virginia	Atlanta Internal Revenue Service 4800 Buford Hwy Chamblee, GA 30341	855-275-8620
Florida, Louisiana, Mississippi, Oklahoma, Texas	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741	855-203-7538



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New York	Brookhaven Internal Revenue Service 1040 Waverly Ave. Holtsville, NY 11742	855-297-7736
Alaska, Arizona, California, Colorado, Hawaii, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, Wyoming	Fresno Internal Revenue Service 3211 S Northpointe Dr Fresno, CA 93725	855-332-3068
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	855-344-9993
Alabama, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee	Memphis Internal Revenue Service 5333 Getwell Rd. Memphis, TN 38118	855-580-4749
District of Columbia, Idaho, Illinois, Pennsylvania, Rhode Island	Philadelphia Internal Revenue Service 2970 Market St. Philadelphia, PA 19104	855-404-9091
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	855-203-7538