# An Instructional Guide for Community Organizations Helping Non-Filers Get Economic Impact Payments in 2020

.

## October 2020

## Economic Impact Payments:
## Helping People with Low Income or No Income Get a Payment

### Community organizations are vital IRS partners in this effort

Dear partners,

Since this spring, thousands of IRS partners in communities across the country have shared information about Economic Impact Payments – also called stimulus payments – with thousands of people.

We're grateful for your efforts to help get these payments to people who otherwise may not know about them. Because some people don't normally file tax returns, the IRS doesn't have information to issue an automatic payment for them. Your community engagement has made a difference. Thank you!

However, we still need to reach more.

**Many non-filers need to sign up by October 30, 2020 to get a payment this year.** People who don't normally have to file taxes – called non-filers throughout this guide – may be eligible for $1,200 per person and $500 for each qualifying child.

Non-filers may include**:**
* individuals who have income below $12,200,
* couples who have income below $24,400,
* people with no income,
* part-time workers,
* Indian tribal members,
* people who work in the gig economy,
* federal benefit recipients who have not received an automatic payment or
* people experiencing homelessness.

Some IRS partners can help in ways beyond spreading the word. If you can provide computer and internet access, or help people sign up and receive their payment, this instructional guide is for you – and it comes with good news.

**The deadline for non-filers to sign up is extended to October 30, 2020.** Non-filers now have until October 30 to sign up for an Economic Impact Payment. The previous deadline was October 15. Please continue to share information and help people in your community through October 30.

**IRS now has three ways non-filers can sign up for an Economic Impact Payment by October 30.** You'll find more details later in this guide, but here are the highlights:

* ***One electronic option:*** Non-Filers: Enter Payment Info Here tool at IRS.gov, which is a quick, online, paperless way to sign up for an EIP. It's the fastest way to get an EIP, especially if people choose direct deposit instead of a mailed payment. It's available in

English and Spanish.

- *Two mail-in options:*
  - o Mail the online form: Use the Non-Filers tool to complete the form online, then stop before e-filing, print the information and mail it to the IRS.
  - o Mail a Form 1040 or a Form 1040-SR (for seniors) to file a "simplified return" to claim an EIP.

## Ways community organizations can help

- **Offer a computer and internet access** so non-filers can:
  - o Visit IRS.gov for more information. They can check to see if they qualify to receive an EIP and get information on other tax credits, if needed.
  - o Use the IRS's Non-Filers: Enter Payment Info Here tool to sign up for an EIP, if they don't need to file a tax return. Anyone who filed or plans to file either a 2018 or 2019 tax return should file the tax return and not use this tool.
  - o Access or create an email account, which is needed to create an account in the Non-Filers tool and to receive confirmation messages.
  - o Print a Form 1040 or Form 1040-SR, which they can use to mail a "simplified return" to get their EIP.
  - o Visit the FDIC website to learn how to get a bank account online, if they don't have one, so they can receive their EIP faster as a direct deposit.

- **Dispel myths and share facts**. Remind eligible individuals that:
  - o Getting an EIP does not affect eligibility for other benefits, such as SNAP (Supplemental Nutrition Assistance Program), unemployment or other federal government assistance or benefit programs.
  - o EIPs are not taxed.

- **Continue to spread the word**. You can find dozens of resources in multiple languages at Economic Impact Payments: Partner and Promotional Materials on IRS.gov. They include e-posters you can print or post, partner toolkits, social media content, ready-to-use articles, Tax Tips and more.

- **Warn people to look out for scams**. The IRS urges people to be on the lookout for scam artists trying to use the Economic Impact Payment as cover for schemes to steal personal information and money. Remember, the IRS does not initiate contact by text, email or social media asking for personal or bank account information – even related to the Economic Impact Payment. Also, watch out for emails with attachments or links claiming to have special information about Economic Impact Payments or refunds.

  **NOTE: IRS is mailing letters to some Americans who typically don't file a return**

  In September, the IRS mailed letters to millions of Americans who typically don't file federal income tax returns who may be eligible for, but have not registered to claim, an Economic Impact Payment. They are receiving this mailing because they don't typically have to file a tax return, but they appear to have very low incomes, based on Forms W-2, 1099 and other third-party statements available to the IRS.

The letter, officially known as IRS Notice 1444-A, includes information on eligibility criteria and how eligible recipients can claim an Economic Impact Payment on IRS.gov.

Receiving a letter is not a guarantee of eligibility for an Economic Impact Payment. An individual is likely eligible if they are a U.S. citizen or resident alien; has a work-eligible Social Security number; and can't be claimed as dependent on someone else's federal income tax return. People who normally don't file a tax return shouldn't wait to see if they receive a letter. They can register now if they're eligible

Please help people in your community understand IRS Notice 1444-A is a real IRS Notice and using the Non-Filer tool at IRS.gov is safe and secure.

Thank you for anything you can do to help! The rest of this guide is designed to help you walk through the process with someone who may need help signing up for their Economic Impact Payment.

# What's in this guide

# Before registering for an Economic Impact Payment

## 1.  Understand general information

### What is an Economic Impact Payment?
The Coronavirus Aid, Relief & Economic Security Act (CARES) includes emergency assistance for individuals, families and businesses affected by the 2020 coronavirus pandemic. The CARES Act authorized the IRS to issue Economic Impact Payments of up to $1,200 for individuals, $2,400 for married couples to most U.S. citizens and residents and $500 for each qualifying child under 17.

### How do people get an Economic Impact Payment?
Though most Americans − more than 160 million in all − have already received their Economic Impact Payments, the IRS reminds anyone with little or no income who is not required to file a tax return that they may be eligible to receive an Economic Impact Payment.

The IRS doesn't have enough information to issue their payment, so they need to provide that information by October 30.

The *Non-Filers: Enter Payment Info Here* tool is a free IRS tool that allows people to easily and quickly provide information about themselves and their family to get a payment. If you can't use the online tool, which is the fastest and highly recommended option, you can mail the information. See details later in this guide.

The IRS will use this information to determine your eligibility and send you an Economic Impact Payment.

### Who is a non-filer?
A non-filer is someone who is not required to file a federal tax return. Generally, this is someone with income below:
- $12,200 for single filers,
- $18,350 for head of household filers,
- $24,400 for married couples who file jointly.

**Alert:** Some people who are not required to file can still file a return to claim withholding or tax credits. See page 9 for more details.

Also, some people who receive federal benefits received an automatic Economic Impact Payment for themselves, but have a spouse that doesn't receive benefits and didn't receive a payment yet. The spouse can sign up – and add a qualifying child – until October 30.

**What deadlines do people need to know about?**

October 30, 2020 is the deadline for:

- non-filers who need to provide information about themselves and their family in order to get an Economic Impact Payment.
- the spouse of a federal benefit recipient, in situations where the benefit recipient received a payment, but the spouse did not. In this case, the spouse can add a qualifying child if the couple did not receive the $500 per child payment earlier.

Anyone who misses this deadline will need to wait until next year and claim the payment as a credit on their 2020 federal income tax return.

**Note:** There was a September 30, 2020 deadline for federal benefit recipients to provide information about qualifying children to get a "catch-up" payment. This applied to federal benefit recipients who:

- didn't receive $500 per child earlier this year when they received their own Economic Impact Payment,
- didn't already use the Non-Filers tool after May 5 to provide information about qualifying children, and
- have not filed a 2018 or 2019 federal tax return and don't plan to file.

Federal benefit recipients who missed this deadline to add a qualifying child will need to wait until next year and claim the payment as a credit on their 2020 federal income tax return.


**What else do people need to know about receiving an Economic Impact Payment?**

- You may be eligible for a payment even if you have no income or are experiencing homelessness.

- Getting an Economic Impact Payment does not affect eligibility for other benefits, such as SNAP (Supplemental Nutrition Assistance Program), unemployment or federal government assistance or benefit programs.

- An Economic Impact Payment is not taxable income.

- An Economic Impact Payment can't be reduced or offset to apply to someone's federal or state debts, such as taxes or student loans. The payment can, however, be offset for past-due child support. The Bureau of the Fiscal Service will send a notice if an offset occurs. Nevertheless, tax refunds paid under the Internal Revenue Code, including the Economic Impact Payment, are not protected from garnishment by creditors once the proceeds are deposited into an individual's bank account.

## 2. Confirm eligibility for an Economic Impact Payment

**People are eligible for an Economic Impact Payment if they**:
- ✓ are a U.S. citizen, permanent resident or qualifying resident alien,
- ✓ have a work-eligible Social Security number,
- ✓ could not be claimed as a dependent of another taxpayer, and
- ✓ had adjusted gross income under certain limits. People who are not required to file tax returns have income within the income limits for an Economic Impact Payment, so the amounts are not listed here.

**Someone is <u>not</u> eligible if they**:
- ✓ can be claimed as a dependent on someone else's return, such as:
    - o a child,
    - o a student who can be claimed on a parent's return, or
    - o a dependent parent who is claimed on their child's return.
- ✓ do not have a work-eligible Social Security number.
- ✓ are a nonresident alien.
- ✓ filed Form 1040-NR or Form 1040NR-EZ, Form 1040-PR or Form 1040-SS for 2019.
- ✓ are an incarcerated individual.
- ✓ are a deceased individual.
- ✓ are an estate or trust.

**Exception:** Both spouses must have work-eligible SSNs to receive a payment with one exception: If either spouse is a member of the U.S. Armed Forces at any time during the taxable year, only one spouse needs to have a work-eligible SSN.

**Qualifying children:** Eligible individuals will receive an additional $500 payment for each qualifying child. All of these factors must apply for the child to be a qualifying child for the purpose of an Economic Impact Payment:
- ✓ **Child's taxpayer identification number:** The child has a valid Social Security number or an Adoption Taxpayer Identification Number (ATIN).
- ✓ **Relationship to the individual who is eligible for the payment:** The child is the 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:
    - o under age 17 at the end of the taxable year and is younger than the individual eligible for the payment, or
    - o permanently or totally disabled.
- ✓ **Dependent of the individual who is eligible for the payment:** The child is claimed as a dependent on the 2018 or 2019 tax return or entered on the Non-Filers: Enter Payment Info Here tool.
- ✓ **Child's citizenship:** The child is a U.S. citizen, U.S. national or U.S. resident alien.
- ✓ **Child's residency:** Child must have lived with the individual eligible for the payment for more than half the tax year.

✓ **Support for child:** Child must not provide over half of his or her own support for the tax year.

3. **Encourage people to see if they *should* file a return by October 15 to claim tax credits and their Economic Impact Payment instead of using the Non-Filers tool or forms**

   **Alert:** This deadline is October 15, not October 30, because October 15, 2020, is the extension deadline for most people to file a federal tax return. It's the last day to file 2019 tax returns.

   Many low-income individuals qualify for tax credits, even if they owe no tax or aren't required to file tax returns. Credits may include:
   - Child Tax Credit, worth up to $2,000 per child
   - Credit for Other Dependents, worth up to $500 per dependent
   - Earned Income Tax Credit, for low- and moderate-income workers and working families. Amounts vary based on income and dependents.

   So, before people use the Non-Filers tool, urge them to explore the IRS Interactive Tax Assistant and EITC Assistant on IRS.gov to see if they qualify for other tax credits.

   If they do qualify, they:
   - can file a 2019 tax return by October 15, 2020, to claim these credits and get their EIP, using Free File options at IRS.gov.
   - should stop here and **not** use the Non-Filers tool or other methods in this guide to get an Economic Impact Payment. Their payment will be issued automatically after their 2019 return is processed.

---

**Need to file a return instead?**

- IRS Free File with direct deposit is the fastest way to get a tax refund and an Economic Impact Payment.

- Individuals can print tax forms from IRS.gov to mail, but paper return processing is currently delayed due to COVID-19 restrictions in IRS buildings.

- Due to COVID-19, a number of Volunteer Income Tax Assistance sites and all Tax Counseling for the Elderly sites are closed for an undetermined period of time. To locate an open VITA site near you, use the VITA Locator Tool.

---

4. **Be sure the person has the information required to get an Economic Impact Payment**

   Any non-filer signing up for an Economic Impact Payment needs to have:
   ✓ Name, exactly as it appears on Social Security card
   ✓ Date of birth
   ✓ A work-eligible Social Security number
   ✓ An address to receive a mailed payment (if not choosing direct deposit) and Notice 1444, *Your Economic Impact Payment*, which the IRS mails about 15 days after issuing a payment.
   ✓ Spouse's name and SSN, if they are registering a spouse for a payment
   ✓ Each qualifying child's name, relationship and Social Security number (or Adoption Tax Identification Number), if registering children

**Special situations**

✓ If the IRS has sent an Identity Protection Personal Identification Number (IP PIN) in the past to the individual, their spouse or a dependent, they also need that number. Taxpayers who previously have been issued an Identity Protection PIN but lost it must use the Get an IP PIN tool at IRS.gov to retrieve their number

**Optional information**

✓ An email address. To create an account in the Non-Filers tool, non-filers need an email address. However, it is not required to get a payment via the two mailed options. If a person has an email address or the ability to create an email account, the IRS highly recommends using the Non-Filers: Enter Payment Info Here tool at IRS.gov for the fastest processing and delivery of Economic Impact Payments.

✓ License number or state ID number. The Non-Filers tool includes a space for a person's license or state ID number, if they have one, to digitally sign a document in the Non-Filers tool. There are other ways to do this, so a license or state ID is optional in the tool. However, identification may be requested by an organization that is helping someone register for their Economic Impact Payment.

## 5. See if they want direct deposit for a faster Economic Impact Payment and have the information needed

Non-filers can choose direct deposit for their Economic Impact Payment, regardless of which method they use to sign up for it – the Non-Filers tool or either mailed method.

If a person wants a payment via direct deposit, they'll need banking information, including their routing number and account number. This information is generally found on the bottom of a person's checks. They may need to contact their bank if they don't have it.

If someone wants to receive their EIP by direct deposit but doesn't have a bank account, they can visit the FDIC website for information on how to choose the right account and where to find a bank that can open an account online, if needed.

**6. Choose a method to sign up for an Economic Impact Payment and then follow the instructions in that section of this guide**

**Method A is highly recommended** for quicker processing and faster Economic Impact Payments. The *Non-Filers: Enter Payment Info* tool takes users from the IRS website to one of the IRS's Free File Alliance partners. The sites are safe and secure.

Methods B and C are options for individuals who can't access or use the *Non-Filers: Enter Payment Info* tool at IRS.gov.

| | **METHOD A:** *Electronic* | **METHOD B:** *Prepare online, then print and mail* | **METHOD C:** *Prepare on paper, then mail* |
|---|---|---|---|
| **How you do it** | • Create an account in the *Non-Filers: Enter Payment Info* tool at IRS.gov <br> • Enter information in the *Non-Filers* tool at IRS.gov <br> • Submit the registration online | • Create an account in the *Non-Filers: Enter Payment Info* tool at IRS.gov <br> • Enter information in the *Non-Filers* tool, but <u>don't</u> click "Continue to E-file." <br> • Print the form from the tool <br> • Mail the form to the IRS for processing* | • Print a Form 1040 or Form 1040-SR from IRS.gov/Forms <br> • Complete the form, with modifications described below <br> • Mail the form to the IRS for processing* |
| **Option is good for** | People who: <br> • want the **fastest option** to sign up and get an EIP <br> • have or can use a computer with internet access <br> • have an email address to create an account in the tool | People who: <br> • have or can use a computer with internet access <br> • have an email address to create an account in the Non-Filers tool | People who: <br> • can't access the *Non-Filers: Enter Payment Info* tool at IRS.gov <br> • don't have an email address to create an account in the Non-Filers tool |
| **Details** | Page 12 | Page 20 | Page 21 |

**Pandemic effect on IRS operations:** To protect the public and employees, and in compliance with orders of local health authorities around the country, certain IRS services such as live assistance on telephones, processing paper tax returns and responding to correspondence continue to be extremely limited. The IRS is experiencing delays in processing paper returns, including forms for Economic Impact Payments, due to limited staffing.

# Registering for an Economic Impact Payment

**Method A: Signing up for an Economic Impact Payment using the Non-Filers tool on IRS.gov**

**Start at IRS.gov.** From the IRS.gov homepage, select Non-Filers: Enter Payment Info Here.
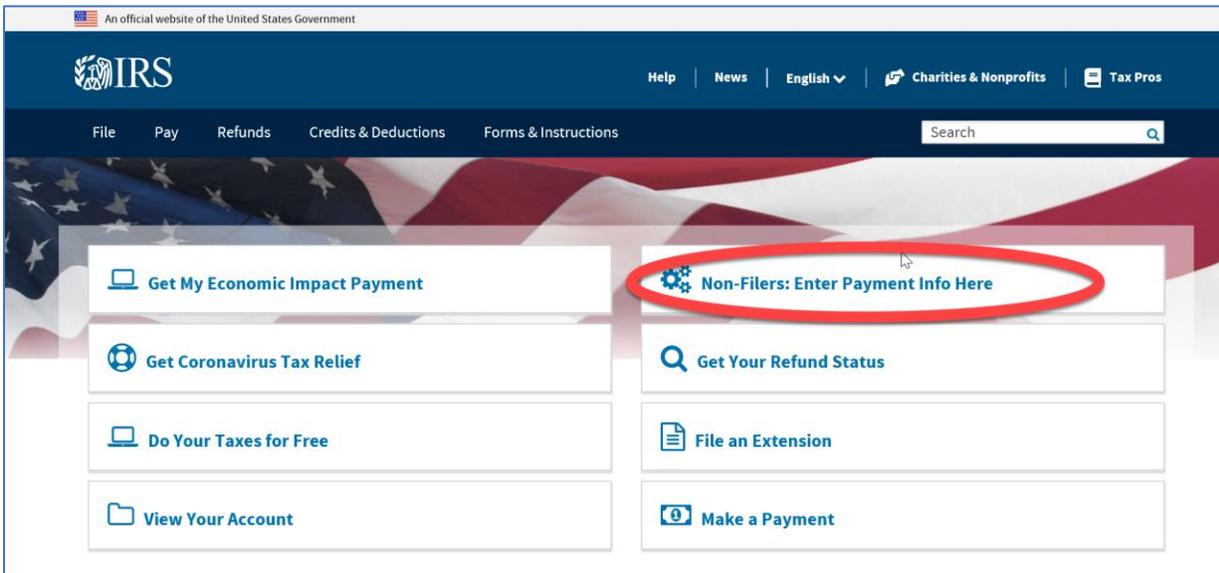


**Choose language preference: English or Spanish.** After you review the important information and alerts on the Non-Filers: Enter Payment Info Here page, select whether you want to use the English or Spanish version.
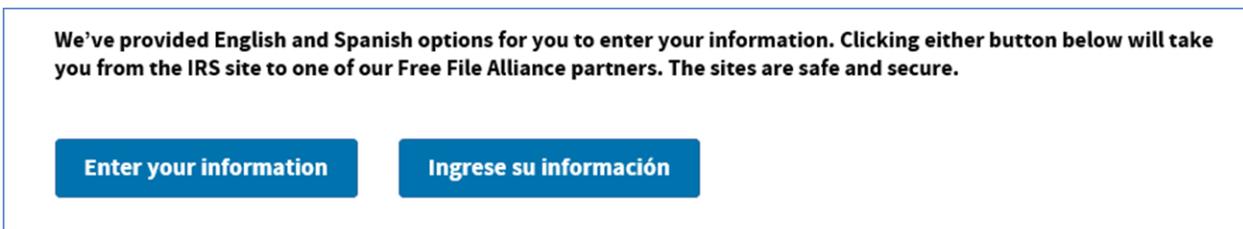
**Confirm you can use the Non-Filers tool.** Carefully review the information on the screen to make sure you can use the tool. Click on "Get Started" after you confirm this is the correct tool to use.

## Non-Filers: Enter Payment Info

**Resources**

FAQs
Return to IRS

**freefile**

IT'S FAST. IT'S SAFE. IT'S FREE.

This is a Free File Fillable Forms product.

### If you don't usually file a tax return, submit your information here to get the Economic Impact Payment

If you receive veterans disability compensation, a pension, or survivor benefits from the Department of Veterans Affairs, or your income level does not require you to file a tax return, then you need to submit information to the IRS to receive an Economic Impact Payment.

**Complete this free online form** so that the IRS can identify you and your dependents, and receive valid direct deposit and address information about you. This information allows the IRS to calculate your eligibility and send you the Economic Impact Payment.

**Do NOT continue here if:**

- You have already filed a 2019 federal income tax return.
- Your 2019 gross income exceeded $12,200 ($24,400 for a married couple) or other reasons require you to file a 2019 federal tax return.
- You were married at the end of 2019 and are not submitting information here with your spouse.
- You were not a U.S. citizen, permanent resident or qualifying resident alien in 2019.

**Get Started**

**Create an account.** Review the privacy statement. Then, to create your account, enter your email address and create a user ID and password. Enter a phone number, if applicable. If you already created an account and are returning to the tool, click the "Sign In" button or the "I forgot my user ID or password" link as needed.

**Create an Account or Sign In**

## Create an Account

Create a new account to file a minimal return for the Economic Impact Payment.

**This service is delivered by** ▒▒▒▒▒ **For details on how we process your personal information, see the Privacy Statement.**

**Email address**

**Confirm email**

**User ID**

**Phone** (recommended)

Standard call, messaging or data rates may apply.

**Password**

**Confirm password**

☐ Remember me

🔒 **Create Account**

*By clicking Create Account, you agree to our Terms of Service and Privacy Statement.*

Invisible reCAPTCHA by Google Privacy Policy and Terms of Use.

## Or Continue Filing

**Sign In**

I forgot my user ID or password

Click "Create Account" to move on.

**Get your account confirmation.** This screen confirms you successfully created an account. You will also receive an email confirmation from customer_service@freefilefillableforms.com. You can print this page for your records.
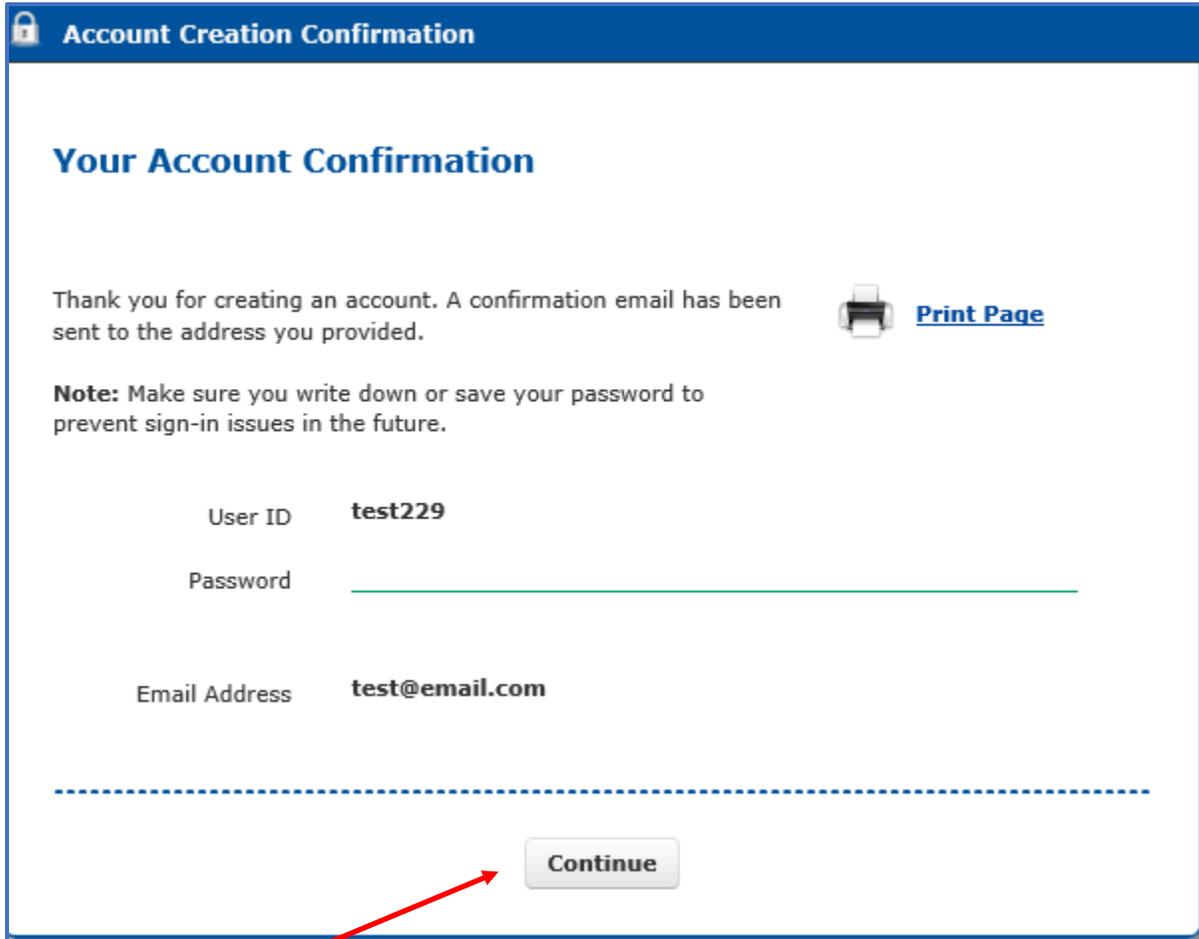


Select "Continue." You will be directed to a "Step 1" screen where you will input your information to register for the payment.

**STEP 1 page: Register for your payment.** On the top section of this page, take the following steps:

✓ Select your filing status (Single or Married filing jointly).

> **Alert:** If you are entering information for yourself, and your spouse receives Social Security, Supplemental Security Income, Railroad Retirement or Veteran's benefits, you should enter your information as a "Single" filer instead of "Married Filing Jointly."

✓ Enter your personal information, including your Social Security number (and your spouse's, if you select "Married filing jointly)," and your address. **Note:** Do not use the "Foreign Country Name" field if your address is in the U.S.

✓ Check the box if someone can claim you or your spouse as a dependent.

✓ Enter any dependents and their SSN or Adoption Tax Identification number (ATIN). If you have more than four dependents, click the "Add" box to enter more.

✓ If the IRS has sent an Identity Protection Personal Identification Number (IP PIN) for any of your dependents, enter the IP PIN on the appropriate line for that dependent.

| STEP 1. Fill Out Your Tax Forms | STEP 2. E-File Your Tax Forms |
| --- | --- |

**Enter Your Information**

**Filing Status**
◯ Single     ◯ Married filing jointly
If there is one adult on this registration, select Single. If there are two, select Married filing jointly.

**Personal Info**

| Your first name and middle initial | | Last name | Your social security number |
| --- | --- | --- | --- |
| | | | 000-00-0000 |
| If joint return, spouse's first name and middle initial | | Last name | Spouse's social security number |
| | | | 000-00-0000 |

Home address (number and street). If you have a P.O. box, enter the P.O. box only if no mail is delivered to your home. | Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below.

| City/town/post office | US state | US ZIP code |
| --- | --- | --- |
| | ▼ | |

| Foreign country name | Foreign province/state/county | Foreign postal code |
| --- | --- | --- |
| ▼ | | |

**Someone can claim:** ☐ You as a dependent   ☐ Your spouse as a dependent

If someone else claimed you on their tax return you will not be eligible for the Economic Impact Payment.

**Dependents**

| (1) First name | Last name | (2) Social security number | (3) Relationship to you | (4) Dependent's IP PIN (if applicable) |
| --- | --- | --- | --- | --- |
| | | 000-00-0000 | ▼ | 000000 |
| | | 000-00-0000 | ▼ | 000000 |
| | | 000-00-0000 | ▼ | 000000 |
| | | 000-00-0000 | ▼ | 000000 |

If you have additional dependents, check this box and add them here ☐ [Add]

On the bottom two sections of this page:

- ✓ Complete your bank information if you want your payment as direct deposit (otherwise the IRS will mail your payment as a check or a debit card).
- ✓ Double check your routing and account numbers for accuracy.
- ✓ Enter an Identity Protection Personal Identification Number (IP PIN) for you or your spouse, if applicable.



Then select "Continue to Step 2" to advance to the next screen.

**STEP 2 page: Verifications and signatures:** Simply follow the instructions on the page. You'll need your driver's license (or state-issued ID) information. If you don't have one, leave it blank.

The form asks for last year's Adjusted Gross Income (AGI) from your tax return, or your five-digit self-selected signature PIN. If you didn't file a tax return last year, enter "0" for the AGI and continue to the next section, where you'll digitally sign.

For the last step on this page, you'll need to verify your email address. In your email account, look for a verification email from customer_service@freefilefillableforms.com. In that verification email, select "Update Your Account." This will verify your email address. Then you can return to the Non-Filers tool to complete filing.

Select "Continue to E-File."

**After you register:** You will receive an e-mail from Customer Service at Free File Fillable Forms, a trusted IRS partner. The email will either acknowledge you have successfully submitted your information or tell you there is a problem and how to correct it.

If you are using a public computer, such as a public library computer or other shared computer, be sure to sign out and completely close the Non-Filers: Enter Payment Info browser before leaving the computer.

**Resources**
- Frequently Asked Questions at the IRS.gov Economic Impact Payments Information Center for information on eligibility, emerging issues and more.
- Frequently Asked Questions within the Non-Filers tool itself have information about using the tool.
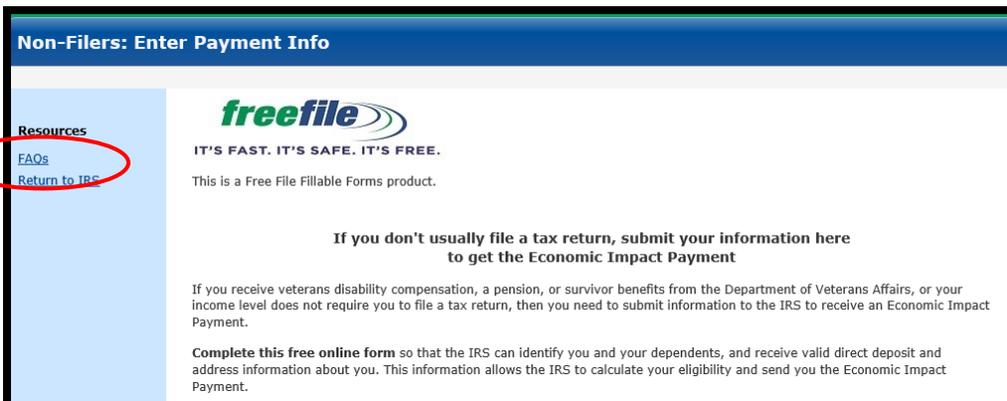
## Method B: Signing up for an Economic Impact Payment by mailing information printed from the Non-Filers tool

As an alternative to Method A, an individual can use the *Non-Filers: Enter Payment Info Here* tool to enter the required information and then print and mail in the document.

**Alert:** It is important that they submit the information only once (either online or by mailing the printed form to the IRS). Do not submit the information twice.

**To use method B:**
- Follow the instructions in method A to enter information in the tool but **STOP** before "Continue to E-File."
- Print the form on that page of the tool, but do **NOT** click "Continue to E-file."
- Before mailing the document, check that "EIP 2020" printed at the top of the document. If it did not, write it there.
- **Data security reminder:** Remind anyone using a public computer to be sure to close the browser and log out of any email accounts.
- Mail the printed document to the IRS address as directed below to provide information to the IRS by October 30. Be sure to have correct postage.

**Form 1040 and Form 1040-SR mailing addresses**

| If you live in... | mail your document to this address |
|---|---|
| Alabama, Arkansas, Delaware, Georgia, Indiana, Iowa, Kentucky, Maine, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Oklahoma, South Carolina Tennessee, Vermont, Virginia | Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002 |
| Arizona, Colorado, Connecticut, District of Columbia, Idaho, Kansas, Maryland, Montana, Nebraska, New Mexico, Nevada, North Dakota, Oregon, Pennsylvania, Rhode Island, South Dakota, Utah, West Virginia, Wyoming | Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002 |
| Florida, Louisiana, Mississippi, Texas | Department of the Treasury Internal Revenue Service Austin, TX 73301-0002 |
| Alaska, California, Hawaii, Illinois, Michigan, Minnesota, Ohio, Washington, Wisconsin | Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002 |
| 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. | Department of the Treasury Internal Revenue Service Austin, TX  73301-0215 USA |

*If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern

Mariana Islands, see IRS Pub. 570, Tax Guide for Individuals With Income From U.S. Possessions

## Method C: Signing up for an Economic Impact Payment by mailing IRS Form 1040 or Form 1040-SR

If you don't typically need to file taxes, the fastest way to get your payment is to use the Non-Filers: Enter Payment Info Here online tool.

There is another way to register, however: You can mail the IRS a simplified paper tax return. This means that you'll be filing a 2019 income tax return so you can get your Economic Impact Payment.

You must mail your simplified paper tax return by October 30, 2020, to get your payment before the end of the year.

**Alert:** It is important that you submit the information only once (either online or by mailing the printed form to the IRS). Do not submit the information twice.

### Who can file
You can file a simplified paper tax return to get your payment **only** if **all** of these statements are true:
- You haven't filed a tax return for 2019
- You aren't required to file a tax return for 2019 – typically because your income is too low
- You have a Social Security number that lets you work in the United States
- You can't be claimed as someone else's dependent

### How to file
Download and print a 2019 tax form from IRS.gov/Forms. You'll need either:
- Form 1040, U.S. Individual Income Tax Return, or
- Form 1040-SR, U.S. Tax Return for Seniors, if you are over age 65

To fill out the form and get your payment, follow these steps:
1. Write "EIP2020" on the top of your form.

### *Filing status section*
2. Check the filing status that applies to you. If you need help figuring that out, see the IRS's Interactive Tax Assistant.
3. Enter your name, mailing address, and Social Security number.
   o If you are married and you're filing a joint return for you and your spouse, you have to enter your Social Security numbers and your spouse's.
   o If you or your spouse was an active member of the U.S. Armed Forces any time in 2019, you need to enter one spouse's Social Security number. For the other spouse, you can enter either their Social Security number or their individual taxpayer identification number (ITIN).

### Standard deduction section

4. Check any of the boxes that apply to you (and your spouse, if you're filing jointly). Remember that if someone else can claim you as a dependent on their taxes, you don't qualify for an Economic Impact Payment.

### Dependents section

5. Enter the information for your children who qualify for the Economic Impact Payment. Your children only qualify for a payment if they were age 16 or younger on December 31, 2019, and if they lived with you for more than half of 2019.

   The information you'll need is:
   - Your child's full name
   - Their Social Security number or Adoption Taxpayer Identification Number
   - Their relationship to you
   - In column 4, you will:
     - Check the "child tax credit" box if your child has a Social Security number
     - Check the "credit for other dependents" box if your child has an Adoption Taxpayer Identification number

### Income and tax sections (Lines 1-11)

6. Enter $1 on lines 2b, 7b, and 8b.
7. Enter $0.00 on line 11b.
8. Leave every other line in this section blank.

### Refund section

9. If you want your payment deposited directly into your bank, put your bank account information in lines 21b through 21d. The account must be in the name of the filer who is receiving the Economic Impact Payment.
10. Leave the rest of this section blank.

### Sign here section

11. Sign your name. If you are married and filing jointly, your spouse needs to sign, too. By signing, you are saying that everything on the form is true, and you will face a penalty if you have lied.
12. If you have an identity protection personal identification number (also called an IP PIN), enter it. If you don't have an IP PIN, you can leave that space blank.
13. In addition, a simplified return filer may enter the identifying information of any third-party designee, if applicable, at the bottom of page 2 of Form 1040 or Form 1040-SR.

### Mail your simplified tax return

14. Mail your completed form to the IRS by October 30, 2020. Use the chart on page 20 to determine where to mail your form. Be sure to use correct postage.

## Helpful resources

- [Non-Filers: Enter Payment Info Here](#) page
- [Economic Impact Payments Information Center](#) on IRS.gov includes FAQs on EIP eligibility, emerging issues and more
- [Examples](#) of who should use the Non-Filers tool
- [FAQs in the Non-Filer tool](#) for answers to questions about the tool itself

## Takeaway page

Organziations can provide individuals they helped with the following takeaway page. It answers common questions and has information they may need later, including how to check their payment status.

# Important Reminders About Economic Impact Payments

**Spread the word**

- Share information about Economic Impact Payments, also called stimulus payments, with people who don't normally have to file a tax return, but may be eligible. This includes people with no income and those experiencing homelessness. The payment is up to $1,200 for each eligible individual and $500 for each qualifying child. They can learn more at the Internal Revenue Service's website at IRS.gov. They need to sign up by October 30, 2020 to get a payment this year.
- Anyone who misses this deadline will need to wait until next year and claim the payment as a credit on a 2020 federal income tax return.

**Beware of scams**

Don't fall for email or phone scams regarding Economic Impact Payments. Information you will receive about your payment:

- You'll get an email from customer_service@freefilefillableforms.com, a trusted IRS partner, after you use the Non-Filers tool. It will either acknowledge you successfully submitted your information, or tell you there is a problem and how to correct it.
- Within 15 days of issuing your payment, the IRS will send you Notice 1444, *Your Economic Impact Payment*, about your payment. Keep it for your records.
- NOTE: In late September, the IRS is mailing letters (IRS Notice 1444-A) to some people who don't typically file returns and may be eligible for an Economic Impact Payment but haven't registered yet. You could receive this mailing if your income is below a certain amount, based on Forms W-2, 1099 or other third-party statements that are availble to the IRS. If you already registered for an Economic Impact Payment you can disregard that letter.

**Mailed payments**

If you didn't choose direct deposit for your EIP or your financial institution rejects the direct deposit, your mailed payment will be issued as a paper check to the address you entered in the Non-Filers tool.

**Checking payment status with the IRS Get My Payment tool**

The IRS will use the information you provided to calculate and issue your payment. You can check the Get My Payment tool at IRS.gov for a status two weeks after you submit your registration. Allow for mailing time if you used a mail-in option to register.

- Until your payment is scheduled, you will receive a "Payment Status Not Available" message.
- You'll need your Social Security number or ITIN, date of birth and address to verify your identity by answering security questions. If the information you enter does not match our records multiple times, you will be locked out of Get My Payment for 24 hours for security reasons.
- Data is updated once per day overnight, so there's no need to check more than once per day.
- For more information, including what to do if Get My Payment says your payment was issued but you don't receive it, see the Get My Payment Frequently Asked Questions.