



More details about the third round of Economic Impact Payments

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The Internal Revenue Service, on behalf of the Treasury Department, worked to quickly begin delivery of the third round of Economic Impact Payments authorized by Congress in the American Rescue Plan Act in March 2021. Here are answers to some common questions about this set of stimulus payments, which differ in some ways from the first two sets of stimulus payments in 2020, referred to as EIP1 and EIP2.

How much is the third Economic Impact Payment?

Those eligible will automatically receive an Economic Impact Payment of up to \$1,400 for individuals or \$2,800 for married couples, plus \$1,400 for each dependent. Unlike EIP1 and EIP2, families will get a payment for all their dependents claimed on a tax return, not just their qualifying children under 17. Normally, a taxpayer will qualify for the full amount if they have an adjusted gross income of up to \$75,000 for singles and married persons filing a separate return, up to \$112,500 for heads of household and up to \$150,000 for married couples filing joint returns and surviving spouses. Payment amounts are reduced for filers with incomes above those levels.

Who is eligible for the third Economic Impact Payment and what incomes qualify?

Generally, if you are a U.S. citizen or U.S. resident alien, you are eligible for the full amount of the third Economic Impact Payment if you (and your spouse if filing a joint return) are not a dependent of another taxpayer and have a valid Social Security number (see exception when married filing jointly) and your adjusted gross income (AGI) on their tax return does 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 will be phased out – or reduced -- above those AGI amounts. This means taxpayers will not receive a third payment if their AGI exceeds:

- \$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.

For example, a single person with no dependents and an AGI of \$77,500 will normally get a \$700 payment (half the full amount). A married couple with two dependents and an AGI of \$155,000 will generally get a payment of \$2,800 (again, half the full amount). Filers with incomes of at least \$80,000 (single and married filing separately), \$120,000 (head of household) and \$160,000 (married filing joint and surviving spouse) will get no payment based on the law.

Determining eligibility for the third Economic Impact Payment

Most eligible people will get the third Economic Impact Payment automatically and won't need to take additional action. The IRS will use available information to determine eligibility and issue the third payment to eligible people who:

- Filed a 2020 tax return.
- Filed a 2019 tax return if the 2020 return has not been submitted or processed yet.

- Did not file a 2020 or 2019 tax return but registered for the first Economic Impact Payment using the special Non-Filers portal last year.
- Are federal benefit recipients as of Dec. 31, 2020, who do not usually file a tax return and received Social Security and Railroad Retirement Board benefits, Supplemental Security Income (SSI) and Veteran benefit recipients in 2020. The IRS is working with these agencies to get updated information for 2021 to assist with stimulus payments at a date to be determined. IRS.gov will have more details.

How do I find out if the IRS is sending me a payment?

Beginning Monday, people can check the status of their third payment by using the [Get My Payment](#) tool, available in English and Spanish only on IRS.gov. The tool is being updated with new information, and the IRS anticipates that updated information will be available soon.

How will the IRS know where to send my payment? What if I changed bank accounts?

The IRS will use data already in its systems to send the third stimulus payments. Taxpayers **with** direct deposit information on file will receive the payment that way. Those **without** current direct deposit information on file will receive the payment as a check or debit card in the mail.

Will people receive a paper check or a debit card?

The IRS encourages people to check [Get My Payment](#) for additional information; the tool on IRS.gov will be updated on a regular basis starting Monday, March 15. People who don't receive a direct deposit should watch their mail for either a paper check or a debit card. To speed delivery of the payments to reach as many people as soon as possible, some payments will be sent in the mail as a debit card. The form of payment for the third stimulus payment may differ from the first two.

People should watch their mail carefully. The Economic Impact Payment Card, or EIP Card, will come in a white envelope prominently displaying the U.S. Department of the Treasury seal. It has the Visa name on the front of the Card and the issuing bank, MetaBank®, N.A. on the back of the card. Information included with the card will explain that this is an Economic Impact Payment. More information about these cards is available at [EIPcard.com](#).

How are married couples affected, if only one spouse has a Social Security number?

As with EIP2, joint filers where only one spouse has a Social Security number (SSN) will normally get the third payment. This means that these families will now get a payment covering any family member who has a work-eligible SSN.

For taxpayers who file jointly with their spouse and only one individual has a valid SSN, the spouse with a valid SSN will receive up to a \$1,400 third payment and up to \$1,400 for each qualifying dependent claimed on the 2020 tax return.

Active Military: If either spouse is an active member of the U.S. Armed Forces at any time during the taxable year, only one spouse needs to have a valid SSN for the couple to receive up to \$2,800 for themselves in the third stimulus payment.

Is any action needed by Social Security beneficiaries, railroad retirees and those receiving veterans' benefits who are not typically required to file a tax return?

Most Social Security retirement and disability beneficiaries, railroad retirees and those received veterans' benefits in 2020 should not need to take any action to receive a payment. As with the first two stimulus payments, the IRS is to send out the new payments the same way benefits are normally paid. The IRS is working directly with other federal agencies to obtain updated 2021 information for recipients.

Some people who will receive an automatic third payment based on their federal benefits information may need to file a 2020 tax return even if they don't usually file. If your third payment does not include a payment for your qualified dependent who did not receive a third payment, you must file a 2020 tax return to be considered for an additional third payment even if you don't normally file.



If you're eligible and didn't get a first or second Economic Impact Payment or got less than the full amounts, you may be eligible for the 2020 [Recovery Rebate Credit but you'll need to file a 2020 tax return](#). See the special section on IRS.gov: [Claiming the 2020 Recovery Rebate Credit if you aren't required to file a tax return](#).

I didn't file a 2019 or 2020 tax return and didn't register with the IRS.gov non-filers tool last year. Am I eligible for a payment?

Yes, if you meet the eligibility requirements. While you won't receive an automatic payment now, you can still get all three payments. File a 2020 return and claim the Recovery Rebate Credit.

The IRS urges people who don't normally file a tax return and haven't received any stimulus payments to look into their filing options. The IRS will continue reaching out to non-filers so that as many eligible people as possible receive the stimulus payments they're entitled to.

The IRS encourages people to [file electronically](#), and the tax software will help figure the correct stimulus amount, which is called the Recovery Rebate Credit on 2020 tax forms. Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#), [free VITA or TCE tax preparation sites](#) in the community or finding a trusted tax professional.

Will people who receive a payment get a notice from the IRS?

Yes. As with EIP1 and EIP2, people will receive an IRS notice, or letter, after they receive a payment telling them the amount of the payment. They should keep this for their tax records.

Where can I get more information?

For more information about Economic Impact Payments, visit [IRS.gov/eip](https://www.irs.gov/eip). Check the payment status at [IRS.gov/GetMyPayment](https://www.irs.gov/GetMyPayment). For other COVID-19-related tax relief, visit [IRS.gov/Coronavirus](https://www.irs.gov/Coronavirus).