

Stimulus Payment (Recovery Rebate Credit) FAQs

I didn't get all my stimulus payments. How do I get them now?

The IRS is done sending both rounds of 2020 stimulus payments. If you did not get a payment from either round (for yourself and/or your child), you must file

a 2020 tax return and claim the **Recovery Rebate Credit.**

Recovery Rebate Credit is another name for the stimulus payments.



How do I claim a Recovery Rebate Credit?



You must file a 2020 tax return. On Form 1040, enter the amount of the Recovery Rebate Credit (stimulus payment) that you did not get on Line 30.

If you have questions, go to the IRS website: <u>IRS</u>
Recovery Rebate FAQs.

Can someone help me file for the Recovery Rebate Credit?

Legal Aid has a <u>list of programs offering free tax prep help in the DC area</u>. Also, if your income is \$72,000 per year or less, you can file online for free through the <u>IRS Free File Program</u>.

Remind me. What are the amounts of the stimulus payments?

Adults got up to \$1,200 in the first round and up to \$600 in the second round.

In addition, parents with dependent children under age 17 as of December 31, 2019 got up to \$500 per child in the first round and up to \$600 per child in the second round.

So, for example, a married couple with two children could get up to \$5,800 from the two rounds of stimulus payments.

Who qualifies for these payments?

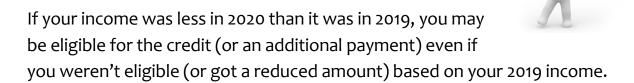


You must be a US citizen or non-citizen with a Social Security Number who is legally allowed to work.

If your income is less than \$75,000 (for an individual), \$112,500 (for a head of household) or \$150,000 (for a married couple), you can get the full benefit. Your benefits will go down as your income increases above these amounts.

How does the IRS figure out if I'm eligible for a payment?

Your eligibility for the **Recovery Rebate Credit** is based on your **2020** income.



If your income was higher in 2020 and you got stimulus payments based on your lower 2019 income, you don't need to pay anything back.

Why didn't I get a payment automatically like other people I know?

It might be because the IRS did not have your correct direct deposit bank information or a correct address for a paper check. You may be able to find out



if the IRS tried to send you your payments by checking <u>Get My Payment</u> on the IRS website. You will need to enter your Social Security Number, birth date, and address. For more information on how the IRS made the payments in 2020, check out <u>Legal</u> <u>Aid's FAQs on the 2020 stimulus payments</u>.

If you never got your payments or did not get all of the money you thought you should, you must file a 2020 tax return. On your return, provide your current bank account information (if you have one) and current address, and claim the **Recovery Rebate Credit**.

Were there other common problems in obtaining payments? What can I do to fix them?

Yes. Some adults did not get payments because a family member had claimed them as a dependent on a 2019 tax return. Some parents did not receive payments for a child because someone else claimed the same child as a dependent on their 2019 tax return.

The best way to address these issues is to file a 2020 tax return and claim the **Recovery Rebate Credit**. The IRS will look at this information rather than the 2019 information, which might mean you can get a payment.

I don't usually file taxes. What else should I know?

In addition to the **Recovery Rebate Credit**, you might be able to get other money by a tax return.



For example, if you earned less than \$12,400 in 2020 (\$18,650 for a head of household and \$24,800 for a married couple filing jointly) and had employment income, you may



be able to get a tax refund, claim the **Earned Income Tax Credit**, and/or claim the **Child Tax Credit**. Like the **Recovery Rebate Credit**, these are "refundable" credits, meaning the IRS will pay you even if you don't owe any taxes.