



*This publication includes information as of June 24, 2021.
Please also monitor nyc.gov/dcwp.*



IMPORTANT

- If you did not receive one or more rounds of Economic Impact Payments (stimulus payments), it is not too late. This publication includes what actions you need to take.
- Based on your situation, the Internal Revenue Service (IRS) may also issue a “Plus-up Payment.” See page 5 for information.
- You are eligible for stimulus payments even if you are incarcerated or experiencing homelessness. See page 5 if you do not have a permanent address.
- The fastest and safest way to receive your payment is by direct deposit.

What You Need to Know about the Third Round of Economic Impact Payments and the Recovery Rebate Credit

Under the American Rescue Plan Act of 2021, eligible individuals and families will receive a third round of Economic Impact Payments (EIP or stimulus payments) by mail (paper check or prepaid debit card) or by direct deposit to your bank account. No action is required by most eligible recipients. See below for details.

Third Round Eligibility and Payment Amount

Eligibility	Payment Amount – Single Filer	Payment Amount – Joint Filers
<p>You are eligible if you:</p> <ul style="list-style-type: none"> • Are a U.S. citizen, permanent resident, or resident alien. • Have a valid Social Security number (SSN). • Are a married couple who files jointly and only one of you has a SSN. <i>(See Single Filer column for payment amount.)</i> • Are a military couple and only one of you has a SSN. <i>(See Joint Filers column for payment amount.)</i> • Have Adjusted Gross Income (AGI) in 2020 that is under: <ul style="list-style-type: none"> ▪ \$80,000 (single filer) ▪ \$160,000 (joint filers) <p>To be eligible to receive a payment, you cannot:</p> <ul style="list-style-type: none"> • Be claimed as a dependent on someone else’s tax return. 	<p>AGI up to \$75,000:</p> <ul style="list-style-type: none"> • \$1,400 <p>AGI between \$75,001 and \$80,000:</p> <ul style="list-style-type: none"> • \$28 less for each \$100 above \$75,000 <p>Note:</p> <ul style="list-style-type: none"> • Additional \$1,400 for each dependent child or adult. Payment goes to the taxpayer. <p>Example:</p> <ul style="list-style-type: none"> • \$840 (\$77,000 AGI) 	<p>AGI up to \$150,000:</p> <ul style="list-style-type: none"> • \$2,800 <p>AGI between \$150,001 and \$160,000:</p> <ul style="list-style-type: none"> • \$28 less for each \$100 above \$150,000 <p>Note:</p> <ul style="list-style-type: none"> • Additional \$1,400 for each dependent child or adult. Payment goes to the taxpayer. <p>Example:</p> <ul style="list-style-type: none"> • \$560 (\$158,000 AGI)
<p>For more information, visit irs.gov/coronavirus</p>	<p>To check payment status, visit irs.gov/eip Filers can use the Coronavirus Stimulus Check Calculator at aarp.org to check their estimated payment amount.</p>	

Payments **will not**:

- Be considered taxable income.
- Count as income when determining eligibility for means-tested benefits such as Medicaid, Supplemental Nutrition Assistance Program (SNAP), and public housing.
- Count as resources for 12 months (for the purposes of public benefits).

Important Note about the Three Rounds of Stimulus Payments

<p>You Received First and Second Round Payments:</p>	<p>You Did Not Receive One or More Rounds of Payments OR You Did Not Receive Full Payment Amounts:</p>
<p>If you received the first two payments by direct deposit:</p> <ul style="list-style-type: none"> • You may receive the <u>third round payment</u> by mail in a different form; for example, paper check or EIP Card (prepaid debit card). <p>If you receive federal benefits and do not normally file a tax return:</p> <ul style="list-style-type: none"> • You should have received the <u>third round payment</u> in April 2021 per the IRS. <p>About EIP Card:</p> <ul style="list-style-type: none"> • You will receive the EIP Card by mail to the address on record with the IRS. It will be in a white envelope with the U.S. Department of the Treasury seal. • The EIP Card has the Visa name on the front and the issuing bank name, MetaBank®, N.A., on the back. • The mailing will include instructions on how to securely activate and use the EIP Card. • For more information about the EIP Card, including fees, visit EIPCard.com 	<p>If you did not receive a <u>first or second round payment</u>, or the full amount owed to you:</p> <ul style="list-style-type: none"> • Use the IRS Child Tax Credit Non-filer Sign-up Tool, if eligible (see page 4) OR claim the Recovery Rebate Credit on your 2020 federal tax return. See page 6 for details about NYC Free Tax Prep services which are available year-round. <p><i>Important:</i> COVID relief legislation passed in December 2020 expanded eligibility to include:</p> <ul style="list-style-type: none"> • <i>Married couples who file jointly and only one spouse has a SSN</i> The spouse with the SSN can claim the Recovery Rebate Credit to get: <ul style="list-style-type: none"> ▪ <u>First round payment</u> of \$1,200 plus \$500 for each qualifying child with a SSN. ▪ <u>Second round payment</u> of \$600 plus \$600 for each qualifying child with a SSN. • <i>Military couples and only one spouse has a SSN</i> You can claim the Recovery Rebate Credit to get: <ul style="list-style-type: none"> ▪ <u>First round payment</u> of \$1,200 for the spouse without the SSN. (In the first round, only the military spouse with the SSN got the payment.) • <i>Individuals who are incarcerated</i> You can claim the Recovery Rebate Credit to get the stimulus payment. • <i>Individuals who are experiencing homelessness</i> You can claim the Recovery Rebate Credit to get the stimulus payment. <p>If you did not receive the <u>third round payment</u>, or the full amount owed to you:</p> <ul style="list-style-type: none"> • File your 2020 taxes to provide information the IRS needs to send the payment.

Who WILL Receive an Automatic Third Payment

You will receive an automatic third payment if you:

- Meet the income eligibility and filed your 2019 or 2020 tax return or registered for the first round payment using the IRS Non-Filer Tool.
- Receive one of the federal benefits below and are not required to file a tax return:
 - Veterans Affairs (VA) Compensation & Pension benefits
 - Social Security Administration (SSA) benefits (*includes retirement and Social Security Disability Income (SSDI)*)
 - Supplemental Security Income (SSI)
 - Railroad Retirement Board (RRB) benefits
 - Survivors benefits (VA, SSA, RRB)

The IRS has tools to help you check the status of your payment. See the table below for guidance.

You:	Action You Need to Take:	Tool to Use:
Filed a 2019 or 2020 tax return or registered using the IRS Non-Filer Tool	None	irs.gov/getmypayment
Receive SSA, RRB, SSI, or VA Compensation & Pension benefits, are not required to file, and have <u>no dependents</u> <i>Note: Only children under the age of 17 qualified for payments in the first and second rounds.</i>	None	Use the IRS Get My Payment Tool to track the status of your payment.
Receive SSA or RRB benefits, are not required to file, and <u>have dependents</u> <i>Note: Only children under the age of 17 qualified for payments in the first and second rounds.</i>	If you did not receive <u>first</u> or <u>second</u> round payments for qualifying dependents: <ul style="list-style-type: none"> • Claim the Recovery Rebate Credit on your 2020 federal tax return. If you did not receive <u>third</u> round payments for qualifying dependents: <ul style="list-style-type: none"> • File your 2020 taxes to provide information the IRS needs to send payments for any qualified dependent. See NYC Free Tax Prep on page 6.	
Receive SSI or VA Compensation & Pension benefits, are not required to file, and <u>have dependents</u> <i>Note: Only children under the age of 17 qualified for payments in the first and second rounds.</i>	If you did not receive <u>first</u> or <u>second</u> round payments for qualifying dependents: <ul style="list-style-type: none"> • Claim the Recovery Rebate Credit on your 2020 federal tax return. If you did not receive <u>third</u> round payments for qualifying dependents: <ul style="list-style-type: none"> • File your 2020 taxes to provide information the IRS needs to send payments for any qualified dependent. See NYC Free Tax Prep on page 6.	

Who Will NOT Receive an Automatic Third Payment

You will NOT receive an automatic third round payment if you did not file a 2019 or 2020 tax return or register for the first round payment using the IRS Non-Filer Tool. See the table below for guidance.

You:	Action You Need to Take:	Should You Use IRS Get My Payment Tool? irs.gov/getmypayment
<p>Are required to file a return or plan to file a return because you expect to owe tax or expect a refund and did not file a 2019 or 2020 tax return</p>	<p>If you did not receive <u>first</u> or <u>second</u> round payments:</p> <ul style="list-style-type: none"> Claim the Recovery Rebate Credit on your 2020 federal tax return. <p>If you did not receive a <u>third</u> round payment:</p> <ul style="list-style-type: none"> File your 2020 taxes to provide information the IRS needs to send the payment. <p>See NYC Free Tax Prep on page 6.</p>	<p>No</p>
<p>Do not usually file taxes because you are not required to file a return[†] and you do not receive SSA*, RRB*, SSI*, or VA* Compensation & Pension benefits</p> <p>[†]Applies to eligible individuals and families whose AGI is under a certain amount.</p> <p>2019: AGI under:</p> <ul style="list-style-type: none"> \$12,200 (single filer) \$24,400 (joint filers) <p>2020: AGI under:</p> <ul style="list-style-type: none"> \$12,400 (single filer) \$24,800 (joint filers) <p>*See KEY below.</p>	<p>If you did not receive <u>first</u> or <u>second</u> round payments:</p> <p><i>Option 1:</i></p> <ul style="list-style-type: none"> Use the IRS Child Tax Credit Non-filer Sign-up Tool at irs.gov. You can use this tool even if you do not have children to claim the Recovery Rebate Credit (for missed or full amounts owed to you) and get your third round payment. <p><i>Option 2:</i></p> <ul style="list-style-type: none"> Claim the Recovery Rebate Credit on your 2020 federal tax return. <p>You will need:</p> <ul style="list-style-type: none"> Form 1040 or Form 1040-SR Notice 1444 (<i>if you received any payments; needed to calculate credit</i>) <p>If you did not receive a <u>third</u> round payment:</p> <ul style="list-style-type: none"> File your 2020 taxes to provide information the IRS needs to send the payment. <p>See NYC Free Tax Prep on page 6.</p>	<p>Yes</p> <p>Use the tool to track the status of your payment.</p>

KEY: RRB: Railroad Retirement Board SSI: Supplemental Security Income
 SSA: Social Security Administration VA: Veterans Affairs Compensation & Pension benefits

You can get stimulus payments even if you are experiencing homelessness or do not have a permanent mailing address. See **NYC Financial Empowerment Centers** and **NYC Free Tax Prep** in **Resources and Free Help** section on page 6 to:

1. Open a safe and affordable bank account if you don't have one to set up direct deposit. AND/OR
2. File a tax return.

What you need to file a tax return	What you DO NOT need to file a tax return
<p>Photo ID</p> <p>Acceptable forms:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Driver's or non-driver's license ID <input type="checkbox"/> IDNYC <input type="checkbox"/> Employee ID <input type="checkbox"/> School ID <input type="checkbox"/> Military ID <input type="checkbox"/> Passport <input type="checkbox"/> U.S. Visa <input type="checkbox"/> National ID Card <p><i>Check with the NYC Free Tax Prep site for additional forms of acceptable ID.</i></p> <p>Tax ID</p> <ul style="list-style-type: none"> <input type="checkbox"/> Social Security number OR <input type="checkbox"/> Individual Taxpayer Identification Number (ITIN) 	<p>Permanent Address</p> <p>You can provide:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Address of a friend <input type="checkbox"/> Address of a relative <input type="checkbox"/> Address of a trusted service provider or nonprofit (shelter, drop-in day center, transitional housing program) <p style="text-align: center;">BEWARE OF...</p> <p>Paid preparers who offer to get your payments for a commission of several hundred dollars.</p> <p><i>It's illegal for a tax preparer to charge a fee based upon the amount of tax owed or refund due.</i></p>

Important Information about Plus-up Payments

Per the IRS, “plus-up payments” are additional payments the IRS is sending to people who:

- Received a **third** stimulus payment *based on a 2019 tax return or information received from SSA, RRB, or VA.*
- May be eligible for a larger payment *based on their 2020 tax return.*

Examples of why people may receive a plus-up payment include:

- Decline in 2020 income compared to 2019 income.
- New child or dependent claimed on 2020 tax return.

You can also check the status of plus-up payments using the IRS Get My Payment Tool at [irs.gov/getmypayment](https://www.irs.gov/getmypayment).

NYC Financial Empowerment Centers:

You can get free financial counseling in person or by phone. Visit nyc.gov/TalkMoney or call 311 to book an appointment. Work with your counselor to open a bank account so you can set up direct deposit; manage changes to your household budget or income; contact creditors; and more. Your counselor can help you open an NYC SafeStart Account (see below).

NYC Free Tax Prep:

Visit nyc.gov/taxprep or call 311 to learn about ways to file your taxes for free with help from an IRS certified VITA/TCE volunteer preparer. Assistance is available in person, including drop-off service, or online (self-prep with help online, virtual tax preparation).

Note: The deadline to file a 2020 federal tax return was May 17, 2021; however, you can still file your taxes using NYC Free Tax Prep. If you owe the government money, be aware that late filing penalties apply.

To be eligible for NYC Free Tax Prep, you must:

- Earn less than \$68,000 (families) or \$48,000 (single filer)

To use the online services, you must have:

- Access to a computer, tablet, or smartphone
- A stable internet connection
- Texting or email
(for self-prep with help)
- The ability to download secure video conference software
(for virtual tax preparation)

NYC Department of Consumer and Worker Protection:

Visit nyc.gov/safestart for information about banking options and additional resources, including:

- **NYC SafeStart Account**
You can open an account at one of several banks and credit unions that offer the NYC SafeStart Account, a safe and affordable starter savings account.
- **Bank On**
You can open an account online that is Bank On-certified.
- **Do More With Your Money Tip Sheets**
[Open a Checking Account](#)
[Understand Prepaid Cards](#)
- **IDNYC**
You can open an account at an institution that accepts IDNYC as a primary form of ID.

AccessNYC:

Visit access.nyc.gov/coronavirus-covid-19-updates to learn about City Agency services, including housing, food, COVID-19 testing and vaccination sites, benefits information, schools and child care, and more.

IRS:

The IRS won't issue you a bogus check, in an odd amount, then tell you to call a number or verify information online in order to cash it. Watch out for that common scam tactic and others. Visit [IRS.gov/coronavirus](https://irs.gov/coronavirus).

Click [Tax Scams/Consumer Alerts](#).