



How to Claim Economic Impact Payments (A.K.A. “Stimulus Checks”)

Eligibility

Eligibility for EIPs is based on your income for the year of issue. All EIPs also require that you had an SSN valid for work at the time of the payment’s issue. You also cannot be claimed as a dependent on another person’s taxes for the year on which the payment was issued (2020 or 2021).

- The income table below shows the maximum income limits for each EIP. It has two numbers for each entry because the amount of the payments phases out gradually based on income. So if you filed Single in 2020, for the first EIP you would get part of the payment if you made over \$75,000. But if you made more than \$99,000, you wouldn’t get any part of the payment.

	Round 1, 2020	Round 2, 2020	Round 3, 2021
Single / Married Filing Separately	\$75,000/99,000	\$75,000/99,000	\$75,000/80,000
Head of Household	\$112,500/136,500	\$112,500/136,500	\$112,500/120,000
Married Filing Jointly / Qualified Widow	\$150,000/198,000	\$150,000/198,000	\$150,000/160,000

Claiming the Credit

If you were eligible for an EIP but never received it, you can claim them as a Tax Credit on your income taxes – for the year in which that payment was sent out. If you can successfully claim the Credit, then you will receive the money even if you didn’t pay any taxes that year.

- In order to get a refund for 2020, the back tax return must be filed by **May 17, 2024**. For 2021, the back tax return must be filed by **April 18, 2025**.
- To claim an EIP from Round 1 or 2 (2020), claim any amount you were eligible for, but did not already receive, on line 30 of your 2020 Income Tax Return, the Recovery Rebate Credit. Use the Worksheet on page 59 of the **2020 Form 1040 and Form 1040-SR instructions** to determine the exact amount you were eligible for.
- To claim an EIP from Round 3 (2021), claim any amount you were eligible for, but did not receive, on line 30 of your 2021 Income Tax Return, the Recovery Rebate Credit. Use the Worksheet on page 59 of the **2021 Form 1040 and Form 1040-SR instructions** to determine the exact amount you were eligible for.
- These worksheets also let you calculate how any dependents you have may factor into your payments. They can be found on the IRS website.

Don’t guess! - The IRS will not issue payments if you claim an incorrect amount or claim the credit for the wrong years.

- To find a record of what payments you have already received, access or create an online account at **www.irs.gov**. You can check your Tax Records for 2020 and 2021, which will show what payments you received, if any. The IRS website also has instructional material on EIPs if you have a specific question not talked about on this factsheet.

Filing taxes for previous years can’t be done online – the forms have to be mailed in to the IRS. If you already filed for 2020 and/or 2021, but need to claim the credit, then you can file amended returns. **Finding a reputable tax preparer can help with this.**

This is not legal advice. Please consult an attorney about your specific situation. To get free legal help visit:

WWW.MVLSLAW.ORG/APPLY

Or call intake between 9 a.m. and 12 p.m. on Monday through Thursday at 1(800) 510-0050 or (410) 547-6537