



# **CARES Act Economic Impact Payment**

**Lisa Novack, IRS**



# Economic Impact Payments

**Economic Impact Payments (EIP) have also been referred to as:**

- **“Stimulus Payments”**

**They are advance refunds of the “Recovery Rebates” provided in the legislation.**





# Amount of Payment

**Payments are up to the following amounts:**

- **\$2,400 for two eligible individuals filing joint returns**
- **\$1,200 for each eligible individual**
- **\$500 for each qualifying child claimed by an eligible individual**





# No Filing Requirement



Americans without a tax filing requirement should sign up for an Economic Impact Payment by Oct. 15.

Spread the word:

[www.irs.gov/nonfilereip](http://www.irs.gov/nonfilereip)





# Economic Impact Payments

The IRS is committed to helping you get your Economic Impact Payment as soon as possible. The payments, also referred to by some as stimulus payments, are automatic for most taxpayers. No further action is needed by taxpayers who filed tax returns in 2018 and 2019 and most seniors and retirees.

[See if you are eligible for an Economic Impact Payment.](#)

If you are eligible, [use our guide to figure out which IRS tool you should use to get your payment.](#)



## Filers: Get Your Payment

Use the "Get My Payment" application to:

- Check your payment status
- Confirm your payment type: direct deposit or by mail?
- Enter your bank account information for direct deposit if:
  - We don't have your direct deposit information and
  - We haven't scheduled your payment yet

[Get My Payment](#)



## Non-Filers: Enter Your Payment Info Here

Use the "Non-Filers: Enter Payment Info Here" application if:

- You are **not required to file** federal income tax returns for 2018 and 2019 for any reason including:
  - Your income is less than \$12,200
  - You're married filing jointly and together your income is less than \$24,400
  - You have no income
- You have qualifying children under age 17 and you receive SSI or VA benefits (you must enter your info by May 5)

**Do not** use this tool if you are required to file a 2018 or 2019 tax return; you should file as you normally would.

[Non-Filers: Enter Payment Info Here](#)

## Get more information about Economic Impact Payments

Visit our [Economic Impact Payments Information Center](#) to answer your questions about eligibility, payment amounts, what to expect, when to expect it and more.

Also, visit the [FDIC website](#) for information on where to find a bank that can open an account online and how to choose the right account for you.



# Get My Payment

## Check on the status of your Economic Impact Payment

This application will give you information about:

- Your payment status
- Your payment type
- Whether we need more information from you, including bank account information



### You May Need:

- Your 2019 return, if filed, and
- Your 2018 return

Data is updated once per day overnight, so there's no need to check back more than once per day.

**Note:** If you receive SSI or VA benefits, your information is not yet available in this application.

[Get My Payment](#)

## Reasons You May Get “Status Not Available”

Get My Payment will return “Payment Status Not Available” if:

- The application doesn't yet have your data, or
- You are not eligible for a payment.

Get details on why you may get “[Payment Status Not Available](#)” in our [Frequently Asked Questions](#).

## Questions about Get My Payment?

Visit our [Get My Payment Frequently Asked Questions page](#) to answer your questions about using the application, eligibility, payment amounts, and more.

## Didn't file a return in 2018 or 2019?

If you have a [filing requirement](#) and have not filed a tax return for 2018 or 2019, you must file a 2019 tax return to receive the payment.

If you are not required to file a 2018 or 2019 tax return, visit [Non-Filers: Enter Payment Info Here](#).

## Get more information about Economic Impact Payments

Visit our [Economic Impact Payments Information Center](#) to answer your questions about eligibility, payment amounts, what to expect, when to expect it and more.

## Provide Anonymous Feedback for Get My Payment

Please [give us feedback](#) to help us continue to improve this application. Please DO NOT include personal information such as email addresses, phone numbers, etc.



# Non-Filers: Enter Payment Info

## SSI and Veterans Affairs Benefit Recipients with Dependents: Register by May 5



**Register by May 5** if you receive SSI or VA benefits, have qualifying children under the age of 17 and didn't file a tax return in 2018 or 2019. Use the Non-Filers: Enter Payment Info Here tool below to register to have \$500 per child added to the \$1,200 Economic Impact Payment you'll receive this year.



Do **NOT** use this tool if you will be filing a 2019 return. If you are [required to file a return](#), file your tax return by May 5 to receive the full amount of your Economic Impact Payment this year. Using the tool instead of filing your 2019 return will slow down processing of your tax return and receiving any tax refund.

## When should I use the Non-Filers: Enter Payment Info Here tool?

See our [scenarios for using the Non-Filers: Enter Payment Info Here tool](#).

## Who is eligible for the Economic Impact Payment?

U.S. citizens, permanent residents or [qualifying resident aliens](#) who:

- Have a valid Social Security number,
- Could not be claimed as a dependent of another taxpayer, and
- Had adjusted gross income under certain limits.

## Who will receive the Economic Impact Payment automatically without taking additional steps?

Most eligible U.S. taxpayers will [automatically receive](#) their Economic Impact Payments including:

- Individuals who filed a federal income tax for 2018 or 2019
- Social Security retirement, disability (SSDI), survivor benefits, Supplemental Security Income (SSI)
- Recipients of Veterans Affairs benefits
- Individuals who receive Railroad Retirement benefits

If you receive these benefits but have qualifying children under 17, use Non-Filers: Enter Payment Info Here by noon Wednesday, April 22, to have \$500 per eligible child added to your Payment. For more details see our latest [news](#) on this topic.

## Who should use Non-Filers: Enter Payment Info to provide additional information to receive the Economic Impact Payment?

Eligible U.S. citizens or permanent residents who:

- Had gross income that did not exceed \$12,200 (\$24,400 for married couples) for 2019
- Were not otherwise required to file a federal income tax return for 2019, and didn't plan to

You can provide the necessary information to the IRS easily and quickly for no fee through Non-Filers: Enter Payment Info. We will use this information to determine your eligibility and payment amount and send you an Economic Impact Payment. After providing this information you won't need to take any additional action.

**Note: We've provided English and Spanish options for you to enter your information. Clicking either button below will take you from the IRS site to one of our Free File Alliance partners. The sites are safe and secure.**

Enter your information

Ingrese su información



# Frequently Asked Questions

## Economic Impact Payment Information Center

- [EIP Eligibility and General Information](#)
- [Requesting My Economic Impact Payment](#)
- [Calculating My Economic Impact Payment](#)
- [Receiving My Payment](#)
- [Prepaid Debit Cards](#)
- [Payment Issued but Lost, Stolen, Destroyed or Not Received](#)
- [Non-Filer Tool](#)
- [Social Security, Railroad Retirement and Department of Veteran Affairs benefit recipients](#)
- [Returning the Economic Impact Payment](#)







## Some Payments via Debit Cards



Treasury and IRS  
are delivering millions  
of Economic Impact  
Payments with  
prepaid debit cards.

[www.irs.gov/eip](http://www.irs.gov/eip)

[www.eipcard.com](http://www.eipcard.com)





# IRS.gov homepage

 [Non-Filers: Enter Payment Info Here](#)


 [Get Coronavirus Tax Relief](#)

 [Do Your Taxes for Free](#)

 [View Your Account](#)

 [Get My Payment](#)

 [Get Your Refund Status](#)

 [Get Your Tax Record](#)

 [Make a Payment](#)





# Coronavirus-related scams

Be on the lookout for IRS impersonation calls, texts and email phishing attempts about the coronavirus or COVID-19 Economic Impact Payments. These scams can lead to tax-related fraud and identity theft.

A graphic warning about a scam. It features a person in a dark hoodie looking at a smartphone. Text on the right says "IRS will share details about the economic impact payment as soon as it's available." Below that, a red box contains the text "The IRS will NOT contact you to ask you to pay a fee or to confirm personal information" and "IT IS A SCAM!". At the bottom, the IRS logo and the URL "www.irs.gov/coronavirus" are displayed.

IRS will share details about the economic impact payment as soon as it's available.

The IRS will NOT contact you to ask you to pay a fee or to confirm personal information

**IT IS A SCAM!**

 IRS [www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)





# What taxpayers should know...

The IRS will not call, email or text you to verify or request your financial, banking or personal information.

Watch out for websites and social media attempts to request money or personal information. The official website is [IRS.gov](https://www.irs.gov).

Don't open surprise emails that look like they're coming from the IRS or click on attachments or links.

Don't provide personal or financial information or engage with potential scammers online or over the phone.

Forward suspicious emails to [phishing@irs.gov](mailto:phishing@irs.gov), then delete.

Go to [IRS.gov](https://www.irs.gov) for the [most up-to-date information](#).



## **Scammers may...**

**Ask an individual to sign over their Economic Impact Payment check to them.**

**Ask for verification of personal or banking information.**

**Suggest that they can get someone tax refund or Economic Impact Payment faster by working on their behalf.**

**Issue a bogus check, often in an odd amount, then tell a person to call a number or verify information online in order to cash it.**





# Keyword: Coronavirus

**[Coronavirus Tax Relief](#) page on IRS.gov**

**We encourage you to share this information with family and friends. Many people who normally don't normally file a tax return may not realize they're eligible for an Economic Impact Payment.**





## Coronavirus tax relief on social media

- Twitter: @IRSnews or @IRSenEspanol
- IRS on Facebook
- IRS on Instagram
- IRS on LinkedIn

**IRS** @IRSnews Follow

You can now find a section addressing common question on tax filing and payment relief granted by #IRS in response to the #COVID19 outbreak. See [irs.gov/coronavirus](https://www.irs.gov/coronavirus)

*The IRS has posted answers to frequently asked questions on the tax relief provided in response to the COVID-19 outbreak*

**IRS** [www.irs.gov/coronavirus](https://www.irs.gov/coronavirus)

2:46 PM - 24 Mar 2020

37 Retweets 26 Likes

39 37 26



# CARES Act

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## **Employee Retention Credit**

Stakeholder Liaison





# What is the Employee Retention Credit?

**A fully refundable tax credit for employers equal to 50 percent of qualified wages (including allocable qualified health plan expenses) that Eligible Employers pay their employees.**





# Eligible Employer

Carry on a trade or business in 2020 that either:

1. Was fully or partially suspended by government order due to COVID-19
2. Experiences a significant decline in gross receipts

Not eligible:

- Governmental employers
- Self-employed individuals for own services and earnings





# Qualified Wages

- **Paid to employees after March 12, 2020, and before January 1, 2021**
- **Depends on the average number of full-time employees employed during 2019**
- **Includes qualified health plan costs that are allocable to wages**





# Qualified Wages

**Wages based on the average number of a business's employees in 2019.**

**Employers with less than 100 FT employees:**

- **The credit is based on wages paid to *all* employees, regardless of whether they provided services.**

**Employers with more than 100 FT employees:**

- **The credit is allowed *only* for wages paid to employees for the time when they are not providing services .**





# Claiming the credit

- **Report qualified wages and credits for each calendar quarter on federal employment tax returns.**
- **Tax credit may be claimed against the employer portion of certain employment taxes.**
- **If credit exceeds payroll deposit employer may apply for advance refund per Form 7200, Advance Payment of Employer Credits Due To COVID-19.**





# Resources

[FAQs: Employee Retention Credit under the CARES Act](#)

[IR-2020-62, March 31, 2020 IRS: Employee Retention Credit available for many businesses financially impacted by COVID-19](#)

[Form 7200, Advance Payment of Employer Credits Due to COVID-19](#)

[Relief from Penalty for Failure to Deposit Employment Taxes](#)





# **Families First Coronavirus Response Act (FFRCA)**

**2020 COVID-19 Related Tax Credits for Required Paid Leave Provided by Small and Midsize Businesses**





# Paid Sick Leave Credit

**If you have an employee unable to work due to the coronavirus, you may be entitled to receive a credit in the full amount of the required sick leave and family leave.**



[www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)







# Paid Family Leave Credit

An employer credit is available to business that pay family leave to employees who are unable to work because they must care for a child whose school or daycare is closed due to the coronavirus.



[www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)





# Resources

[Dept of Labor: Families First Coronavirus Response Act: Questions and Answers](#)

[FAQs COVID-19-Related Tax Credits for Required Paid Leave Provided by Small and Midsize Businesses](#)

[NR-57 Treasury, IRS and Labor announce plan to implement Coronavirus-related paid leave for workers and tax credits for small and midsize bus to swiftly recover the cost of providing COVID-19-related](#)

[About Form 7200, Advance Payment of Employer Credits Due to COVID-19](#)





# File and Pay by July 15



[www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)

## Reminder File and Pay Federal Taxes by July 15.

- > File 2019 federal tax returns electronically by July 15. [IRS.gov/efile](http://IRS.gov/efile) has more information about electronic filing options, including using IRS Free File, commercial software or an authorized e-file provider.
- > Taxpayers have until July 15, 2020, to pay federal income taxes originally due on April 15. No late-filing penalty, late-payment penalty or interest will be due. This includes estimated tax payments normally due April 15 and June 15, which are now postponed to July 15, 2020.
- > Taxpayers who owe for 2019, should file and pay by July 15 to avoid possible penalties. [IRS.gov/Payments](http://IRS.gov/Payments) has information about payment options. Most tax software products give taxpayers various payment options, including the option to withdraw the funds from a bank account. Schedule a payment electronically online, by phone or using a mobile device and the IRS2Go app.

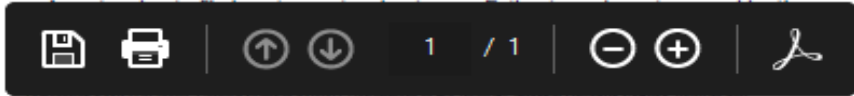


## Need more time to file?

[IRS.gov/extension](http://IRS.gov/extension) has information for those who need more time to file beyond the postponed date of July 15. Taxpayers must request an extension to file by July 15. This gives them until October 15 to file their tax return.

To request an extension to file, taxpayers must:

- > **File Form 4868** through their tax professional, tax software or using **Free File** on [IRS.gov](http://IRS.gov) or
- > Submit an **electronic payment** with **Direct Pay, Electronic Federal Tax Payment System** or by **debit, credit card or digital wallet** and select Form 4868 or extension as the payment type.





# Understanding Payment Options





# Payment Options: Pay Online, Installment Plans and More

## Payment Options: Pay Online, Installment Plans and More



[Español](#) | [中文](#) | [한국어](#) | [TiếngViệt](#) | [Русский](#)



Pay online, by phone or using your mobile device and get instant confirmation that your payment has been submitted.

### Pay Online Directly from Your Bank Account



If you're an individual taxpayer, IRS Direct Pay offers you a free, secure electronic payment method.

IRS Direct Pay



### Pay with Your Debit or Credit Card



Choose an approved payment processor to make a secure tax payment online or by phone.

Pay by Card



### Other Ways You Can Pay

- [Electronic Federal Tax Payment System](#) (best option for businesses or large payments; enrollment required)
- [Electronic Funds Withdrawal](#) (during e-filing)
- [Same-day wire](#) (bank fees may apply)
- [Check or money order](#)
- [Cash](#) (at a retail partner)

### Can't Pay Now?

- Meet your tax obligation in [monthly installments](#) by applying for an [online payment agreement](#)
- Find out if you qualify for an [offer in compromise](#) -- a way to settle your tax debt for less than the full amount
- Request that we [temporarily delay collection](#) until your financial situation improves



**Pay balance due with electronically filed return**

**Individual and business filers can e-file and e-pay in a single step**

**Payments can be scheduled for a future date, up to the return due date**





**Direct Pay**



# Direct Pay

Make a tax payment online directly from your checking or savings account. It is free and secure.

Go to [IRS.gov/Payments](https://www.irs.gov/Payments).



## Direct Pay Is ...

### For individual taxpayers only

- **Free**
- **Secure**
- **Available on [IRS.gov/payments](https://www.irs.gov/payments) and the IRS2Go app**







# Other Payment Options

## Payment Options: Pay Online, Installment Plans and More



[Español](#) | [中文](#) | [한국어](#) | [TiếngViệt](#) | [Русский](#)



Pay online, by phone or using your mobile device and get instant confirmation that your payment has been submitted.

### Pay Online Directly from Your Bank Account



If you're an individual taxpayer, IRS Direct Pay offers you a free, secure electronic payment method.

IRS Direct Pay



### Pay with Your Debit or Credit Card



Choose an approved payment processor to make a secure tax payment online or by phone.

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## Pay by Debit or Credit Card

**Pay online, by phone or with a mobile device using the IRS2Go app**

**Safe & secure**

**Several payment processors to choose from**

**Service fee charged by processors not IRS**

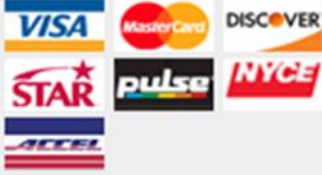








**Can pay tax due with paper or e-filed return as well as IRS bills and notices**





# Payment Processors

## Choose your Payment Processor

PROCESSOR	DEBIT CARD	CREDIT CARD	DIGITAL WALLET
<p><a href="https://www.payusatax.com">PayUSAtax.com</a> (WorldPay US, Inc.) 844-729-8298 Payment 855-508-0159 Live Operator 844-825-8729 Service</p> <p>International Non Toll-Free 1-615-550-1491 Payment 1-615-942-1141 Live Operator 1-615-550-1492 Service</p>	<p>\$2.65 flat fee</p> 	<p>1.98% fee Minimum fee \$2.69</p> 	<p>See debit or credit card fees</p> 
<p><a href="https://www.pay1040.com">Pay1040.com</a> (Link2GovCorporation) 888-729-1040 Payment 888-658-5465 Service</p> <p>International Non Toll-Free 1-501-748-8507 Live Operator</p>	<p>\$2.59 flat fee</p> 	<p>1.87% fee Minimum fee \$2.59</p> 	<p>See debit or credit card fees</p> 
<p><a href="https://www.officialpayments.com/fed">OfficialPayments.com/fed</a> (Official Payments) 888-872-9829 Payment 877-754-4420 Live Operator 877-754-4413 Service</p> <p>International Non Toll-Free 1-334-521-3842 Payment</p>	<p>\$2.25 flat fee (\$3.95 flat fee for payments over \$1,000)</p> 	<p>2.00% fee Minimum fee \$2.50</p> 	<p>See debit or credit card fees</p> 



## How to enroll:

- Go to the [www.eftps.gov](http://www.eftps.gov) website
- Use your taxpayer identification number (SSN or EIN)
- Provide your banking information (account and routing number)
- Get your Personal Identification Number (PIN) five days later in the mail





## About Payments:

**Payments must be scheduled at least one calendar day prior to the tax due date (before 8:00 p.m. ET.)**

**For Individual taxpayers: Payment instructions can be submitted on the same day up to 11:45 p.m. eastern time and receive credit for a same day payment.**

**Remember, you can use EFTPS to make all federal tax payments and to review up to 16 months of your electronic federal tax payment history.**





Electronic Federal Tax Payment System

HOME

ENROLLMENT

MY PROFILE

PAYMENTS

HELP & INFORMATION

CONTACT US

LOGIN

ABOUT EFTPS

HOW TO USE EFTPS

FAQ

WHAT'S NEW?

PRIVACY STATEMENT

ACCESSIBILITY STATEMENT



U.S. Department of the Treasury

NO RETIREMENT SAVINGS  
OPTION AT WORK?

GET TO KNOW myRA

## WELCOME TO EFTPS®

### New to our site?

The Electronic Federal Tax Payment System® tax payment service is provided free by the U.S. Department of the Treasury. After you've enrolled and received your credentials, you can pay any tax due to the Internal Revenue Service (IRS) using this system.

MAKE A PAYMENT

ENROLL

### You asked, we listened!

The EFTPS® Web site was recently updated based on feedback from users like you. You can now:

- Verify the bank account that will be used when making a payment
- Change the bank account used for a payment
- Self-select your PIN when creating an additional enrollment
- Terminate an enrollment you are no longer using

See [What's New](#) for complete details.

**Please note:** Your tax payment is due regardless of this Web site's availability. You can always make a tax payment by calling our voice response system at 1.800.555.3453. Follow the prompts to make your payment.



## IRS PayNearMe

**Pay with cash at a retail partner (participating 7-Eleven locations in 34 states.)**

**Visit: [IRS.gov/paywithcash](https://www.irs.gov/paywithcash) for instructions.**

**Receive an email confirming identity - IRS confirms identity in 2-3 days.**

**Receive payment bar code – print or send to smart phone.**

**Take payment bar code to store, code will be scanned, receive receipt.**





## Payable to U.S. Department of the Treasury

### Please include the following information:

- Your name/address
- Daytime phone number
- SSN (of primary if joint return) or EIN
- Tax year
- Related tax form or notice number







# Can't Pay Now?



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# QUESTIONS

