



This publication includes information as of February 12, 2021.
Please also monitor nyc.gov/dcwp.



IMPORTANT

- **File your tax year 2020 return by April 15, 2021 to claim the Recovery Rebate Credit if you did not receive a first or second round Economic Impact Payment (stimulus payment). See pages 2, 4, and 5 for details.**
- The faster and safer way to receive your payment is by direct deposit.

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

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

Second Round Eligibility and Payment Amount

Eligibility	Payment Amount – Single Filer	Payment Amount – Joint Filers
<p>To be eligible, you must:</p> <ul style="list-style-type: none"> • Be a U.S. citizen, permanent resident, or resident alien. • Have a valid Social Security number (SSN). • Have Adjusted Gross Income (AGI) in 2020 that is under: <ul style="list-style-type: none"> ▪ \$87,000 (single filer) ▪ \$174,000 (joint filers) <p>To be eligible, 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"> • \$600 <p>AGI between \$75,001 and \$87,000:</p> <ul style="list-style-type: none"> • \$5 less for each \$100 above \$75,000 <p>Note:</p> <ul style="list-style-type: none"> • Additional \$600 for each dependent child under age 17. • Single filers <i>with dependent children</i> who make above \$87,000 may still qualify. 	<p>AGI up to \$150,000:</p> <ul style="list-style-type: none"> • \$1,200 <p>AGI between \$150,001 and \$174,000:</p> <ul style="list-style-type: none"> • \$5 less for each \$100 above \$150,000 <p>Note:</p> <ul style="list-style-type: none"> • Additional \$600 for each dependent child under age 17. • Joint filers <i>with dependent children</i> who make above \$174,000 may still qualify.
	<p>Example:</p> <ul style="list-style-type: none"> • \$350 (\$80,000 AGI) • <i>See above regarding dependent children under age 17.</i> 	<p>Example:</p> <ul style="list-style-type: none"> • \$950 (\$155,000 AGI) • <i>See above regarding dependent children under age 17.</i>
For more information, visit irs.gov/coronavirus/second-eip-faqs	To check payment status, visit irs.gov/eip	

Note:

<p>If you claim a dependent who is older than 17:</p> <ul style="list-style-type: none"> • You will <i>not</i> receive a \$600 payment for that dependent. AND • That dependent will <i>not</i> be eligible to receive a payment up to \$600. 	<p>Payments will not:</p> <ul style="list-style-type: none"> • 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).
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<p>You Received a First Round Payment:</p>	<p>You Did <i>Not</i> Receive a First Round Payment OR You Did Not Receive Full Payment:</p>
<p>If you received payment by direct deposit, please note that <i>you may receive a second round payment by mail in a different form</i>; for example, paper check or EIP Card (debit card).</p> <p>About EIP Card:</p> <ul style="list-style-type: none"> • The EIP Card 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>You may be eligible for <i>both stimulus payments or any unpaid amount for the first round payment</i> by claiming the Recovery Rebate Credit on your 2020 federal tax return. See page 5 for details about NYC Free Tax Prep services.</p> <p>Expanded Eligibility:</p> <p>The COVID relief legislation passed in December 2020 expanded the eligibility rules for the first round payment. You are now eligible if:</p> <ul style="list-style-type: none"> • You are a married couple who files jointly and <i>only one of you has a SSN</i>. The spouse with the SSN can claim the Recovery Rebate Credit to get: <ul style="list-style-type: none"> ▪ the first round payment of \$1,200 plus \$500 for each qualifying child with a SSN. ▪ the second round payment of \$600 plus \$600 for each qualifying child with a SSN. • You are a military couple and <i>only one of you has a SSN</i>. You can claim the Recovery Rebate Credit to get: <ul style="list-style-type: none"> ▪ the first round payment of \$1,200 for the spouse without the SSN. (Previously, only the military spouse with the SSN got the payment.) • You are incarcerated. You can claim the Recovery Rebate Credit to get the stimulus payment.

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Who WILL Receive an Automatic Second Payment

You will receive an automatic second payment if you:

- Meet the income eligibility and filed your 2019 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 tax return or registered using the IRS Non-Filer Tool	None	irs.gov/getmypayment Use the IRS Get My Payment Tool to track the status of your payment.
Receive SSA, RRB, SSI, or VA Compensation & Pension benefits, are not required to file, and have <u>no dependent children</u>	None	
Receive SSA or RRB benefits, are not required to file, and <u>have dependent children under age 17</u>	If you did not receive payments in 2020 for qualifying children: You must file your 2020 tax return by April 15, 2021 and claim the Recovery Rebate Credit.	
Receive SSI or VA Compensation & Pension benefits, are not required to file, and <u>have dependent children under age 17</u>	If you did not receive payments in 2020 for qualifying children: You must file your 2020 tax return by April 15, 2021 and claim the Recovery Rebate Credit.	

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Who Will NOT Receive an Automatic Second Payment

You will NOT receive an automatic second round payment if you did not file a 2019 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
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 tax return	File your 2020 tax return by April 15, 2021 to receive a stimulus payment. See NYC Free Tax Prep on page 5.	No
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 [†] Applies to eligible individuals and families whose AGI for tax year 2019 was under: <ul style="list-style-type: none">• \$12,200 (single filer)• \$24,400 (joint filers) *See KEY below.	File your 2020 tax return by April 15, 2021 and claim the Recovery Rebate Credit. See NYC Free Tax Prep on page 5. You will need: <ul style="list-style-type: none">• Form 1040 or Form 1040-SR to claim the Recovery Rebate Credit.• Notice 1444, Your Economic Impact Payment: This shows how much of a payment you received in 2020. This amount is needed to calculate any Recovery Rebate Credit for which you may be eligible.	Yes Use the tool to track the status of your payment.

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

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NYC Financial Empowerment Centers:

You can get free financial counseling 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 (virtual tax preparation; assisted self-preparation online).

NYC Free Tax Prep can help you claim the Recovery Rebate Credit to get your stimulus payment. You must file by April 15, 2021.

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 assisted self-preparation)
- 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](#).