



Frequently Asked Questions about Federal Stimulus Payments

updated Jan. 11, 2021

The following answers are based on the information we have, but the best source of up-to-date information is the [IRS Economic Impact Payment website](#), in particular the [IRS Questions and Answers about the Second Economic Impact Payment \(leer en Español\)](#) and the older list of [Frequently Asked Questions](#) about the first round of economic impact payments.

1. I didn't get the new stimulus payment or think it might go to the wrong address or bank account. What should I do?

The second round of stimulus payments will be going out until the middle or end of January. There is nothing you need to do or can do now to make sure you get a payment. The IRS will use the information it already has. If you don't get your payment early, file a 2020 tax return and, if you are eligible, claim the Recovery Rebate Credit. More information is on the [IRS website](#).

2. I used a tax preparation service for my last tax return and my refund went to a temporary account that is now closed. What can I do if the new stimulus payment is sent there?

The IRS and tax preparation services [are working](#) to address the problem. Stay tuned and check the [IRS list of Questions and Answers about the Second Economic Impact Payment](#), which is being regularly updated. If you do not get the payment, if you are eligible you can claim the Recovery Rebate Credit when you file your 2020 tax return. More information is on the [IRS website](#).

3. I didn't get some or all of the first stimulus payment or missed the November deadline to claim it. Is there anything I can do?

Yes. The November deadline was only a deadline for people who haven't filed tax returns in recent years to identify themselves to the IRS in order to receive the payment, or the funding for dependents, in 2020. But anyone who thinks they are eligible for either the first or second stimulus payment but did not get some or all of it – whether you filed a 2018 or 2019 tax return or not – can file a tax 2020 tax return and attempt to claim the Recovery Rebate Credit. More information is on the [IRS website](#).

4. I got a prepaid or debit card in the mail. How do I know if it's a scam?

The EIP Cards will be sent out beginning January 7, 2021. EIP Cards are being sent in a [white envelope](#) that prominently displays the U.S. Department of the Treasury seal. The EIP Card has the Visa name on the front of the Card and the issuing bank name, MetaBank®, N.A. on the back of the card. Each mailing will include instructions on how to securely activate and use the EIP Card. A picture of the card and envelope are in [this IRS press release](#) and in NCLC's issue brief on [The EIP Stimulus Payment Prepaid Card: Not A Scam; How To Avoid Fees](#).

5. How can I avoid fees on the EIP debit card?

Our [issue brief](#) has a number of strategies to avoid fees, including transferring the money to your bank account, withdrawing the cash at a bank teller window, and using in-network ATMs.

6. I don't want a debit card. What can I do?

Nothing. You cannot change how the Treasury makes the payments in late December 2020 or in January 2021, before tax return season. But if you do not get the payment, when you file your 2020 tax return you can specify where you want your tax refund direct deposited.

7. I don't have a bank account. Where can I find a low-fee account so I can get my tax refund electronically?

The Bank On program led by Cities for Financial Empowerment has [a list of low-fee bank and prepaid accounts](#) that meet Bank On [National Account Standards](#) and can be opened online. All of these accounts have no overdraft or non-sufficient funds fees and low or no monthly fees.

8. Can my stimulus payment be garnished by debt collectors?

The second stimulus payment, if and when it is paid by direct deposit in late December 2020 or January 2021, will be coded in a manner that banks will automatically protect it from garnishment. That protection applies only to payments made by direct deposit, not to those made by check. The protection also only applies to payments made before tax season, not to payments that are claimed on the 2020 tax refund. There is no garnishment protection for general tax refunds, whether or not they include a credit for the first or second stimulus payment.

9. Will the stimulus payment be reduced (offset) if I owe back taxes, student loan payments, or child support?

The advance payments of the second stimulus payment will not be offset for debts owed to the federal government or to collect a state child support enforcement agency order. The first stimulus payment was protected from offset for federal debts but not state child support orders. It is unclear whether payments (first or second stimulus payment) that are claimed through the 2020 tax return will be offset.

10. Where can I get more information?

The best source of up to date information is the [IRS Economic Impact Payment website](#), in particular the list of [Frequently Asked Questions](#).