



## IRS revises frequently asked questions to assist those claiming the 2021 Recovery Rebate Credit

FS-2022-09, February 2022

This Fact Sheet updates frequently asked questions (FAQs) for the 2021 Recovery Rebate Credit. Individuals who did not qualify for, or did not receive, the full amount of the third Economic Impact Payment may be eligible to claim the 2021 Recovery Rebate Credit based on their 2021 tax year information.

These FAQs revisions are as follows:

- 2021 Recovery Rebate Credit — Topic A: General Information: Q3
- 2021 Recovery Rebate Credit — Topic D: Claiming the 2021 Recovery Rebate Credit: Q1, Q2, Q6
- 2021 Recovery Rebate Credit — Topic F: Receiving the Credit on a 2021 Tax Return, Q8, Q9
- 2021 Recovery Rebate Credit — Topic G: Finding the Third Economic Impact Payment Amount to Calculate the 2021 Recovery Rebate Credit: Q2

*These FAQs are being issued to provide general information to taxpayers and tax professionals as expeditiously as possible. Accordingly, these FAQs may not address any particular taxpayer's specific facts and circumstances, and they may be updated or modified upon further review. Because these FAQs have not been published in the Internal Revenue Bulletin, they will not be relied on or used by the IRS to resolve a case. Similarly, if an FAQ turns out to be an inaccurate statement of the law as applied to a particular taxpayer's case, the law will control the taxpayer's tax liability. Nonetheless, a taxpayer who reasonably and in good faith relies on these FAQs will not be subject to a penalty that provides a reasonable cause standard for relief, including a negligence penalty or other accuracy-related penalty, to the extent that reliance results in an underpayment of tax. Any later updates or modifications to these FAQs will be dated to enable taxpayers to confirm the date on which any changes to the FAQs were made. Additionally, prior versions of these FAQs will be maintained on [IRS.gov](http://IRS.gov) to ensure that taxpayers, who may have relied on a prior version, can locate that version if they later need to do so.*

More information about [reliance is available](#). These FAQs were announced in [IR-2022-28](#).

## 2021 Recovery Rebate Credit Questions and Answers

### Background

If you didn't get the full amount of the third Economic Impact Payment, you may be eligible to claim the 2021 Recovery Rebate Credit and must file a 2021 tax return – even if you don't usually file taxes – to claim it. Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

If your income is \$73,000 or less, you can file your federal tax return electronically for free through the IRS [Free File](#) Program. The fastest way to get your tax refund is to [file electronically](#) and have it direct deposited, contactless and free, into your financial account. You can have your refund [direct deposited](#) into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.



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If you didn't get the full amounts of the first and second Economic Impact Payments, you may be eligible to claim the [2020 Recovery Rebate Credit](#) and must file a 2020 tax return – even if you don't usually file taxes - to claim it. DO NOT include any information regarding the first and second Economic Impact Payments or the 2020 Recovery Rebate Credit on your 2021 return.

Below are frequently asked questions about the 2021 Recovery Rebate Credit, separated by topic. Please do not call the IRS.

- [Topic A: General Information](#)
- [Topic B: Claiming the Recovery Rebate Credit if you aren't required to file a 2021 tax return](#)
- [Topic C: Eligibility for claiming a Recovery Rebate Credit on a 2021 tax return](#)
- [Topic D: Claiming the 2021 Recovery Rebate Credit](#)
- [Topic E: Calculating the 2021 Recovery Rebate Credit](#)
- [Topic F: Receiving the Credit on a 2021 tax return](#)
- [Topic G: Finding the third Economic Impact Payment Amounts to calculate the 2021 Recovery Rebate Credit](#)
- [Topic H: Correcting issues after the 2021 tax return is filed](#)

## 2021 Recovery Rebate Credit — Topic A: General Information

### **Q A1. How does the 2021 Recovery Rebate Credit differ from the 2020 Recovery Rebate Credit? (added January 13, 2022)**

**A1. 2020 Recovery Rebate Credit:** The first two rounds of Economic Impact Payments were advance payments of 2020 Recovery Rebate Credits claimed on a 2020 tax return. The IRS issued the first and second rounds of Economic Impact Payments in 2020 and in early 2021. See [2020 Recovery Rebate Credit Questions and Answers](#).

**2021 Recovery Rebate Credit:** The third round of Economic Impact Payments, including the plus-up payments, were advance payments of the 2021 Recovery Rebate Credit claimed on a 2021 tax return. The IRS began issuing the third round of Economic Impact Payments in March 2021 and continued through December 2021. In addition, the third payments differ from the earlier payments in several respects:

- **Payment amounts are different.** The maximum credit is \$1,400 per person, including all qualifying dependents claimed on a tax return. Typically, this means a single person with no dependents will have a maximum credit of \$1,400, while married taxpayers who file a joint return that claims two qualifying dependents will have a maximum credit of \$5,600.
- **Qualifying dependents expanded.** Unlike the 2020 Recovery Rebate Credits and first two rounds of Economic Impact Payments, the 2021 Recovery Rebate Credit and third round of Economic Impact Payments include additional amounts for all dependents, not just children under 17. Eligible individuals will get up to \$1,400 for each qualifying dependent claimed on their return, including older relatives like college students, adults with disabilities, parents, and grandparents.
- **Income thresholds changed.** The credit amount begins to be reduced at the same income thresholds as the 2020 Recovery Rebate Credits, for example with adjusted gross income of more than \$75,000 if filing as single or \$150,000 if filing as married filing jointly. However, the 2021 Recovery Rebate Credit amount is fully reduced to



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\$0 more quickly. For example, individuals can't claim any credit with adjusted gross income of \$80,000 or more if filing as single or \$160,000 or more for if filing as married filing jointly. Due to these new income limitations, some individuals won't be eligible to claim the 2021 Recovery Rebate Credit even if they received a 2020 stimulus payment.

### **Q A2. What were Plus-Up Payments? (added January 13, 2022)**

A2. Some eligible individuals received more than one third Economic Impact Payment.

The IRS sent additional or plus-up payments to people who:

- Received a third Economic Impact Payment based on a 2019 tax return or information received from the Social Security Administration, Railroad Retirement Board, or the Department of Veterans Affairs, and
- Filed a 2020 tax return which allowed a greater third Economic Impact Payment but only if the 2020 return was processed by Dec 1, 2021.

For example, you may have gotten a plus-up payment if your income was less in 2020 compared to 2019 or you added a dependent on your 2020 return.

We automatically evaluated your eligibility for plus-up payments after we processed your 2020 return. We sent plus-up payments separately from your 2020 tax refund and previous Economic Impact Payments. We issued weekly plus-up payments to eligible taxpayers until December 31, 2021, the deadline set by law to make Economic Impact Payments. Individuals who did not receive the full amount of the third Economic Impact Payment, including the plus-up payments, may be eligible to claim the 2021 Recovery Rebate Credit on their 2021 tax return.

### **Q A3. Will the IRS send me a letter or notice about the third Economic Impact Payment? (updated February 8, 2022)**

A3. Yes, the IRS mailed Notice 1444-C, Your Third Economic Impact Payment, to the address we had on file for you. The IRS sent separate letters to people who received a plus-up payment.

Through March 2022, the IRS will send [Letter 6475](#), Your 2021 Economic Impact Payment(s), to confirm the total amount of the third Economic Impact Payment and any plus-up payments you received for tax year 2021. If you received joint payments with your spouse, the letter shows the total amount of your half of the payment. If you file separate 2021 tax returns, each of you must enter your half of the amount of the payment.

Please keep any IRS notices/letters you receive related to the third round of Economic Impact Payments with your tax records and refer to it when you file your 2021 tax return.

Individuals can also view the total amount of their third Economic Impact Payments through their individual Online Account. If you and your spouse received joint payments, each of you will need to sign into your own account to retrieve your separate amounts.

### **Q A4. Returning a Payment: What should I do to return an Economic Impact Payment that was received as a direct deposit or a paper check? (added January 13, 2022)**



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A4. You should return the payment as described below.

**If the payment was a paper check:**

1. Write "Void" in the endorsement section on the back of the check.
2. Mail the voided Treasury check immediately to the appropriate IRS location listed below.
3. Don't staple, bend, or paper clip the check.
4. Include a brief explanation stating the reason for returning the check.

**If the payment was a paper check and you have cashed it, or if the payment was a direct deposit:**

1. Submit a personal check, money order, etc., immediately to the appropriate IRS location listed below.
2. Make the check/money order made payable to "U.S. Treasury"
3. Write Third EIP, and the Social Security Number (or individual taxpayer identification number) of the recipient of the check.
4. Include a brief explanation of the reason for returning the EIP.

**For your paper check, here are the IRS mailing addresses to use based on the state:**

<b>If you live in...</b>	<b>then mail to this address</b>
<b>Maine, Maryland, Massachusetts, New Hampshire, Vermont</b>	Andover Internal Revenue Service  310 Lowell St. Andover, MA 01810
<b>Georgia, Iowa, Kansas, Kentucky, Virginia</b>	Atlanta Internal Revenue Service 4800 Buford Hwy Chamblee, GA 30341
<b>Florida, Louisiana, Mississippi, Oklahoma, Texas</b>	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741
<b>New York</b>	Brookhaven Internal Revenue Service 1040 Waverly Ave. Holtsville, NY 11742
<b>Alaska, Arizona, California, Colorado, Hawaii, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, Wyoming</b>	Fresno Internal Revenue Service 3211 S Northpointe Dr. Fresno, CA 93725
<b>Arkansas, Connecticut, Delaware, Indiana, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, Ohio, West Virginia</b>	Kansas City Internal Revenue Service 333 W Pershing Rd. Kansas City, MO 64108
<b>Alabama, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee</b>	Memphis Internal Revenue Service 5333 Getwell Rd. Memphis, TN 38118



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<b>District of Columbia, Idaho, Illinois, Pennsylvania, Rhode Island</b>	Philadelphia Internal Revenue Service 2970 Market St. Philadelphia, PA 19104
<b>A foreign country, U.S. possession or territory, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien.</b>	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741

**Q A5. How do I return an Economic Impact Payment (EIP) that was received as an EIP Card (debit card) if I don't want the payment re-issued? (added January 13, 2022)**

A5. If you received your EIP as a debit card and want to return the money to the IRS and NOT have the payment re-issued, send the card along with a brief explanation stating you don't want the payment and do not want the payment re-issued to:

Money Network Cardholder Services  
2900 Westside Parkway  
Alpharetta, GA 30004

2021 Recovery Rebate Credit — Topic B: Claiming the 2021 Recovery Rebate Credit if you aren't required to file a tax return

**Q B1. I used the Non-Filers tool last year and don't usually file a tax return. What should I do to claim a 2021 Recovery Rebate Credit? (added January 13, 2022)**

A1. If you're eligible – and either didn't qualify for a third Economic Impact Payment or got less than the full amount – you'll need to file a 2021 tax return to claim the [Recovery Rebate Credit](#) even if you otherwise are not required to file a tax return.

The best way to file a complete and accurate 2021 tax return is to file electronically. The tax preparation software will ask you questions about your income, credits and deductions and will help you figure your 2021 Recovery Rebate Credit. If your income is \$73,000 or less, you can use brand-name software to prepare and file your Federal tax return electronically for free with [IRS Free File](#). IRS Free File is a great option for people who are only filing a tax return – even if you don't usually file taxes - to claim the 2021 [Recovery Rebate Credit](#).

Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about IRS Free File, [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The safest and fastest way to get a tax refund (which would include your Recovery Rebate Credit) is to combine electronic filing with [direct deposit](#).

**Q B2. I do not have a filing requirement, but I think I qualify for more than I received for the third Economic Impact Payment. How can I file for the Recovery Rebate Credit? (added January 13, 2022)**

A2. If you're eligible – and either didn't receive the full amount of the third Economic Impact Payment or if you think you qualify for a Recovery Rebate Credit that is more than the amount of the third Economic Impact Payment you received – you'll need to file a 2021 tax return to claim the [Recovery Rebate Credit](#) even if you otherwise are not [required to file a tax return](#).





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The best way to file a complete and accurate 2021 tax return is to file electronically in 2022. The tax preparation software will ask you questions about your income, credits and deductions and will help you figure your 2021 Recovery Rebate Credit.

If your income is \$73,000 or less, you can use brand-name software to prepare and file your Federal tax return electronically for free with IRS Free File. IRS Free File is a great option for people who are only filing a tax return – even if you don't usually file taxes - to claim the Recovery Rebate Credit.

Visit [IRS.gov/filing](https://irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The safest and fastest way to get a tax refund (which would include your Recovery Rebate Credit) is to combine electronic filing with [direct deposit](#).

### **Q B3. What information do I need to provide to claim the 2021 Recovery Rebate Credit? (added January 13, 2022)**

A3. If you file electronically, the tax preparation software will ask you for specific information. No matter how you file, you will need to do the following to claim the 2021 Recovery Rebate Credit:

- Compute the 2021 Recovery Rebate Credit amount using tax preparation software, or the line 30 worksheet found in [2021 Form 1040 and Form 1040-SR Instructions](#).
- Enter the computed amount from the worksheet onto line 30, Recovery Rebate Credit, of your 2021 Form 1040 or Form 1040-SR.

Reminder: Complete direct deposit information on line 35b-35d or check the box on line 35a and complete Form 8888 if you want to split your refund for deposit into more than one account or buy a U.S. Savings Bond. [Direct deposit](#) is the safest and fastest way to receive your refund. If you don't choose direct deposit, a paper check will be mailed to you. See [FAQ B7. How can I get a direct deposit if I don't have a bank account?](#)

Free [tax return preparation](#) is also available for those who qualify.

### **Q B4. Should I include income on the return even if I am not usually required to file? (added January 13, 2022)**

A4. Yes, you may be eligible to claim additional tax credits if you have earned income and include all your income with the information about a spouse or any dependents on your tax return. Filing your 2021 tax return electronically is the fastest and most accurate way for you to file. If your income is \$73,000 or less, you can use brand-name software to prepare and file your Federal tax return electronically for free with IRS Free File. You can also file electronically with commercial tax preparation software. The tax preparation software will ask you questions about your income, credits and deductions and will help you figure your 2021 Recovery Rebate Credit and any other credits that may apply to you.

### **Q B5. I am filing electronically, and the software asks me to enter my prior year Adjusted Gross Income (AGI) to submit my return. Where do I find this information? (added January 13, 2022)**

A5. When preparing your taxes and filing electronically, you must sign and validate your electronic tax return by entering your prior-year Adjusted Gross Income (AGI) or your prior-year Self-Select PIN.

- If you successfully used the Non-Filers tool last year to register for an advance Child Tax Credit payment or claim a 2020 Recovery Rebate Credit, enter "\$1" as the prior year AGI verification.



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- If you did not use the Non-Filers tool last year and you did not file an electronic or a paper 2020 Form 1040 or Form 1040-SR, you should enter “\$0” as the [prior year AGI verification](#).
- If you filed an electronic or a paper 2020 Form 1040 or Form 1040-SR, enter the AGI amount from line 11 of the submitted 2020 Form 1040 or Form 1040-SR as the prior year AGI verification.

### **Q B6. Can I use IRS Free File to file a tax return – even if I don’t usually file taxes - to claim a 2021 Recovery Rebate Credit? (added January 13, 2022)**

A6. Yes. IRS Free File online is especially valuable for people who do not have a tax filing obligation. These are people whose taxable income is below certain income levels. For example, single people with income below \$12,550, the amount of the standard deduction, would have no filing obligation if they had no other special tax issues.

Eligible individuals who did not get a third Economic Impact Payment or got less than the full amount, must file a 2021 tax return – even if they do not usually file a tax return - to claim the 2021 Recovery Rebate Credit.

Even if you don’t have a computer, you can access IRS Free File and file your tax return on your smart phone. Here’s how it works if you do not have a 2021 tax filing requirement and file in 2022:

1. Go to [IRS.gov/freefile](https://www.irs.gov/freefile).
2. Select “Choose an IRS Free File Offer” blue button.
3. Select “Browse all offers” and look for a product that has no minimum income requirement.
4. Select the product that best meets your needs, and you will be automatically redirected to the company’s website.
5. Answer the tax product questions to complete your tax return, accurately report your taxable income, if any.
6. If you have no taxable income, simply answer the questions including those requesting information needed to compute the 2021 Recovery Rebate Credit.
7. Complete the information for your refund, sign the tax return electronically and file the tax return electronically.

Individuals who do not have a tax filing obligation who use IRS Free File may find they are eligible for additional tax benefits such as the Earned Income Tax Credit, or EITC. Free File uses easy interview-based software products to walk you through the tax filing process step-by-step to help ensure you get all the tax benefits you are due.

### **Q B7. How can I get a direct deposit if I don’t have a bank account? (added January 13, 2022)**

A7. Filing electronically and having your refund sent via [direct deposit](#) is the fastest and safest way to receive your money.

If you don’t have a bank account, visit the [FDIC website](#) or the National Credit Union Association using their [Credit Union Locator Tool](#) for information on where to find a bank or credit union that can open an account online and how to choose the right account for you.



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If you are a veteran, see the [Veterans Benefits Banking Program \(VBBP\)](#) for access to financial services at participating banks.

If you have a prepaid debit card, you may be able to have your refund applied to the card. Many reloadable prepaid cards or mobile payment apps have account and routing numbers that you could provide to the IRS. You would need to check with the financial institution to ensure your card can be used and to obtain the routing number and account number, which may be different from the card number.

Note: Any previously issued Economic Impact Payment debit card is not a reloadable card.

**Q B8. I don't usually file a tax return and used the new Child Tax Credit Non-filer Sign-up Tool in 2021. Am I also eligible to claim a 2021 Recovery Rebate Credit? (added January 13, 2022)**

A8. Most eligible people already received their 2021 Recovery Rebate Credit in advance as third Economic Impact Payments, including those who successfully used the Non-Filers tool. We used the information you entered in the Child Tax Credit Non-Filer Sign-up Tool to calculate and send to eligible people the Third Economic Impact Payment.

If you didn't qualify for a third Economic Impact Payment or got less than the full amount and would like to know if you're eligible for the 2021 Recovery Rebate Credit, see [FAQ Eligibility Requirements: What are the eligibility requirements for the credit?](#)

**Q B9. I'm not sure how much of the 2021 Recovery Rebate Credit I'm eligible for. If I enter the wrong amount, what will happen? (added January 13, 2022)**

A9. When you file your 2021 tax return, your tax preparation software or the line 30 worksheet found in the 2021 [Form 1040 and Form 1040-SR Instructions](#) can help you figure your Recovery Rebate Credit amount. You will need to know the amount of your third Economic Impact Payment and any plus-up payments. Log into your [Online Account](#) to look up these amount(s) or you may also refer to the Notice 1444-C, Your Third Economic Impact Payment. In early 2022, we'll send Letter 6475 confirming the total amount of the third Economic Impact Payment and any plus-up payments you received for tax year 2021.

If you figure your 2021 Recovery Rebate Credit incorrectly, the IRS will calculate the credit for you only if you do not enter \$0 or leave line 30 of your 2021 Form 1040 or Form 1040-SR blank. Otherwise, we'll make the correction to your tax return and continue processing your return. The IRS will not contact you before making this correction, and you will not be required to provide any additional information.

If we need to correct your return, it may take longer to process, which may also slow your tax refund. We will send you a notice explaining any change made to your return. See [Topic H: Correcting issues after the 2021 tax return is filed for more information.](#)

**DO NOT file an amended tax return.**

**Q B10. What will happen if I enter \$0 for the credit and that amount is incorrect or I leave line 30 of 2021 Form 1040 or Form 1040-SR blank? (added January 13, 2022)**

A10. The IRS will not calculate and correct your entry if you enter \$0 or leave the line blank for the Recovery Rebate Credit. Instead, the IRS will treat your entry of \$0 or blank as your decision not to claim the Recovery Rebate Credit.





See [Topic H: Correcting issues after the 2021 tax return is filed for more information](#).

## 2021 Recovery Rebate Credit — Topic C: Eligibility for claiming a Recovery Rebate Credit on a 2021 tax return

### **QC1. Eligibility Requirements: What are the eligibility requirements for the credit? (added January 13, 2022)**

A1. The eligibility requirements for the 2021 Recovery Rebate Credit are the same as they were for the third Economic Impact Payments, except that the credit eligibility and amount are based on your 2021 tax year information. Third Economic Impact Payments were based on your 2019 or 2020 tax year information.

If you didn't qualify for third Economic Impact Payment or did not receive the full amount, may be eligible to claim the 2021 Recovery Rebate Credit based on your 2021 tax information. If you received the full amount for the third Economic Impact Payment, you won't need to include any information about it when you file your 2021 tax return.

You received the full amount of your third Economic Impact Payment if the total amount was:

- \$1,400 for an eligible individual who has a valid Social Security number (SSN) (\$2,800 for married couples filing a joint return if both spouses have a valid SSN or if one spouse has a valid SSN and one spouse was an active member of the U.S. Armed Forces at any time during the taxable year) plus
- \$1,400 for each qualifying dependent who has a valid SSN or Adoption Taxpayer Identification Number (ATIN) issued by the IRS

Generally, if you were a U.S. citizen or U.S. resident alien in 2021, you were not a dependent of another taxpayer, and you either have a valid SSN or claim a dependent who has a valid SSN or ATIN, you are eligible to claim the 2021 Recovery Rebate Credit. You may also be eligible if you file a joint return with your spouse, you or your spouse were a U.S. citizen or U.S. resident alien in 2021, and either you, your spouse, or both of you, have a valid SSN or you claim a dependent who has a valid SSN or ATIN.

Your credit amount will be reduced by the amount of your third Economic Impact Payment. It is then reduced if the adjusted gross income (AGI) amount on line 11 of your 2021 Form 1040 or Form 1040-SR is more than:

- \$150,000 if married and filing a joint return or filing as a qualifying widow or widower
- \$112,500 if filing as head of household or
- \$75,000 for all others.

No credit is allowed when AGI is at least the following amount:

- \$160,000 if married and filing a joint return or if filing as a qualifying widow or widower
- \$120,000 if filing as head of household or
- \$80,000 for all others.

For example, a single person with no dependents and an AGI of \$77,500 will have a maximum credit of \$700 (half the full amount). Married taxpayers who file a joint return that claims two qualifying dependents and an AGI of \$155,000 will have a maximum credit \$2,800 (again, half the full amount).



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You aren't eligible to claim the 2021 Recovery Rebate Credit if any of the following apply:

- You could be claimed as a dependent on another taxpayer's 2021 tax return
- You're a nonresident alien.
- You don't have a valid SSN issued to you by the due date of your tax return and you don't claim a dependent who has a valid SSN or ATIN.

Also, estates, trusts, and individuals who died before January 1, 2021 do not qualify for the 2021 Recovery Rebate Credit.

If your income is \$73,000 or less, you can file your federal tax return electronically for free through the IRS [Free File Program](#). The fastest way to get your tax refund is to [file electronically](#) and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

### **Q C2. Not Eligible for Third Economic Impact Payments: If I wasn't eligible for a third Economic Impact Payment, am I not eligible to claim the 2021 Recovery Rebate Credit? (added January 13, 2022)**

A2. If you were not eligible for the full third Economic Impact Payment, you may be eligible to claim the 2021 Recovery Rebate Credit since it's based on your 2021 tax return information. Third Economic Impact Payments were based on your 2019 or 2020 tax information.

Factors that may affect eligibility for the 2021 Recovery Rebate Credit include:

**Income change:** Some people may have received less than the full third Economic Impact Payment because their adjusted gross income was too high. Lower income in 2021 could make you eligible to claim the 2021 Recovery Rebate Credit.

**Qualifying dependent:** If an individual became your dependent in 2021, including by birth or adoption, you may be eligible to claim the 2021 Recovery Rebate Credit for the dependent on your 2021 tax return that you file in 2022.

**No longer a dependent:** Individuals who were claimed or could be claimed as a dependent on someone else's tax return for 2019 or 2020 may now be eligible if they can't be claimed as a dependent on someone else's tax return for 2021.

**Social Security number:** Individuals who did not have a Social Security number in 2021 but are issued one by the due date of their 2021 tax return (including an extension if the extension was requested by the due date) may now be eligible.

You'll claim the 2021 Recovery Rebate Credit when you file your 2021 tax return.

If your income is \$73,000 or less, you can file your federal tax return electronically for free through the IRS [Free File Program](#). The fastest way to get your tax refund is to [file electronically](#) and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.



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**Q C3. Change in Eligibility: If I received a third Economic Impact Payments and, based on my 2021 tax return, I'm no longer eligible, do I need to pay that money back? (added January 13, 2022)**

A3. No, if you qualified for a third payment based on your 2019 or 2020 tax return, the law doesn't require you to pay back all or part of the payment you received based on the information reported on your 2021 tax return.

**Q C4. Social Security Number Requirement: Do I need to have an SSN to claim the credit? (added January 13, 2022)**

A4. Generally, yes. One eligibility requirement for the 2021 Recovery Rebate Credit is that you must have a valid SSN or claim a dependent who has a valid SSN or Adoption Taxpayer Identification Number issued by the IRS.

A valid SSN for the 2021 Recovery Rebate Credit is one that is issued by the Social Security Administration by the due date of your 2021 tax return (including an extension if you requested the extension by the due date).

If you file jointly with your spouse and only one individual has a valid SSN, you can claim up to \$1,400 for the spouse who has a valid SSN and up to \$1,400 for each qualifying dependent claimed on the tax return.

If neither spouse has a valid SSN, you can claim only up to \$1,400 for each qualifying dependent claimed on the tax return.

**Active Military:** If either spouse is an active member of the U.S. Armed Forces at any time during the taxable year, only one spouse needs to have a valid SSN for the couple to receive up to \$2,800 for themselves, plus up to \$1,400 for each qualifying dependent.

**Q C5. Social Security Number Spouses Filing Jointly: My spouse has an SSN and I have an ITIN. Are we eligible to claim the credit? (added January 13, 2022)**

A5. If you file jointly with your spouse and only one individual has a valid SSN, you can claim up to \$1,400 for the spouse who has a valid SSN and up to \$1,400 for each qualifying dependent claimed on the tax return.

If neither spouse has a valid SSN, you can claim only up to \$1,400 for each qualifying dependent claimed on the tax return.

A valid SSN for the credit is one that is issued by the Social Security Administration by the due date of your tax return (including an extension if you request the extension by the due date).

**Active Military:** If either spouse is an active member of the U.S. Armed Forces at any time during the taxable year, only one spouse needs to have a valid SSN for the couple to receive up to \$2,800 for themselves, plus up to \$1,400 for each qualifying dependent.

**Q C6. Social Security number Spouses Filing Jointly if one spouse is a member of the military: My spouse has an SSN and I have an ITIN. Are we eligible for the credit? (added January 13, 2022)**

A6. If either spouse is an active member of the U.S. Armed Forces at any time during the taxable year, only one spouse needs to have a valid SSN for the couple to claim up to \$2,800 for themselves, plus up to \$1,400 for each qualifying dependent.



If spouses file separately, the spouse who has an SSN may claim the 2021 Recovery Rebate Credit; the other spouse without a valid SSN will not qualify unless claiming a qualifying dependent on the tax return.

## **Q C7. Dependents: Who's considered a qualifying dependent for the 2021 Recovery Rebate Credit? (added January 13, 2022)**

A7. If you can be claimed as a dependent on someone else's 2021 tax return, then you cannot claim a dependent on your tax return. You also can't claim the 2021 Recovery Rebate Credit.

The 2021 Recovery Rebate Credit includes up to an additional \$1,400 for each qualifying dependent you claim on your 2021 tax return. A qualifying dependent is a dependent who has a valid Social Security number (SSN) or Adoption Taxpayer Identification Number issued by the IRS. A valid SSN for the 2021 Recovery Rebate Credit is one that is issued by the Social Security Administration by the due date of your 2021 tax return (including an extension if you requested the extension by the due date).

To claim a person as a dependent on your tax return, that person must be your qualifying child or qualifying relative.

A child is your qualifying child if the following conditions are met:

- **Relationship to you:** The child is your son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister, or a descendant of any of them (for example, grandchild, niece, or nephew).
- **Age:** The child was:
  - under age 19 at the end of the tax year and younger than you,
  - under age 24 at the end of the tax year, a student, and younger than you, or
  - any age and permanently and totally disabled.
- **Citizenship:** The child's a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico.
- **Residency:** The child lived with you for more than half of the tax year. For exceptions to this requirement, see [Residency Test](#) in Publication 501, Dependents, Standard Deduction, and Filing Information.
- **Support:** The child didn't provide over half of his or her own support for the tax year.
- **Tax return:** The child doesn't file a joint return for the year (or files it only to claim a refund of withheld income tax or estimated tax paid).

A person is your qualifying relative if the following conditions are met:

- The person can't be your qualifying child or the qualifying child of any other taxpayer.
- The person either is related to you in one of several ways or lived with you all year as a member of your household (and your relationship must not violate local law).
- The person is a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico.
- The person's gross income for the year must be less than \$4,300. (Exceptions exist if the person is disabled.)
- You must provide more than half of the person's total support for the year. (Exceptions exist for multiple support agreements, children of divorced or separated parents, and parents who live apart.)
- The person doesn't file a joint return for the year (or files it only to claim a refund of withheld income tax or estimated tax paid).



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To claim a person as a dependent on your tax return, that person must be your qualifying child or qualifying relative. See [Whom May I Claim as a Dependent?](#) to determine if you can claim someone as a dependent.

**Q C8. Dependents: Is a child born, adopted, or placed into my foster care in 2021 a qualifying dependent for the 2021 Recovery Rebate Credit? (added January 13, 2022)**

A8. Yes. The third Economic Impact Payment in 2021 did not include payments for these children because it was based on information from your 2020 or 2019 tax return, but you may claim a 2021 Recovery Rebate Credit for them if they are a qualifying dependent and you're eligible for the credit. You may claim a 2021 Recovery Rebate Credit for the qualifying dependent, if you're eligible, on your 2021 tax return that you will file in 2022.

To claim a person as a dependent on your tax return, that person must be your qualifying child or qualifying relative. See [Whom May I Claim as a Dependent?](#) to determine if you can claim someone as a dependent.

**Q C9. Dependents: I didn't receive the Economic Impact Payment because I was claimed as a dependent on someone else's 2020 return. Can I claim the Recovery Rebate Credit if I'm not a dependent in 2021? (added January 13, 2022)**

A9. Maybe. If you were claimed as a dependent on someone else's tax return for 2020, you were not eligible for the third Economic Impact Payment. If no one can claim you as a dependent for 2021 and you are otherwise eligible, you can claim the 2021 Recovery Rebate Credit on your 2021 tax return.

Married persons who didn't receive the third Economic Impact Payment should determine their eligibility for the Recovery Rebate Credit when filing their 2021 tax return. You and your spouse can't be claimed as a dependent on someone else's return for the 2021 tax year if you claim the 2021 Recovery Rebate Credit on a joint tax return that you and your spouse file together. See [Joint Return Test](#) under Dependents in [Publication 501, Dependents, Standard Deduction, and Filing Information](#).

If you [file electronically](#), the tax preparation software will help you figure your 2021 Recovery Rebate Credit. Visit [IRS.gov/filing](http://IRS.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#), [free VITA or TCE tax preparation sites](#) in your community or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help calculate the credit.

**QC10. Incarcerated Individuals: Can I claim the credit if I was incarcerated in 2021? (added January 13, 2022)**

A10. Yes. Individuals will not be denied the 2021 Recovery Rebate Credit solely because they are incarcerated. An incarcerated individual may claim a 2021 Recovery Rebate Credit if all eligibility requirements are met and the individual files a 2021 tax return – even if not required to file - to claim the credit.

**Q C11. Deceased Individuals: Are individuals who died during 2021 eligible for the 2021 Recovery Rebate Credit? (added January 13, 2022)**

A11. An individual who died in 2021 or in 2022 and did not receive the full amount of the third Economic Impact Payment may be eligible for the 2021 Recovery Rebate Credit if the individual met the eligibility requirements while alive.

An individual who died prior to January 1, 2021 does not qualify for the 2021 Recovery Rebate Credit.





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### **Q C12. Social Security Number (SSN) Dependents: I don't have a valid SSN, but I have a dependent who does. May I claim a 2021 Recovery Rebate Credit for my dependent? (added January 13, 2022)**

A12. A dependent who has a valid SSN is a qualifying dependent. You can claim up to \$1,400 for each qualifying dependent claimed on your tax return, even if you do not have a valid SSN, but you must meet all other eligibility and income requirements.

For example, if you file as head of household and your adjusted gross income is \$120,000 or more you would not qualify for any credit for you or your qualifying dependent. If your income was under \$120,000, you are a U.S. resident alien and not a dependent on another taxpayer's 2021 return, you can't claim \$1,400 for yourself, but you may still claim up to \$1,400 for each dependent you claimed on your return who has a valid SSN.

You can claim the 2021 Recovery Rebate Credit for your qualifying dependent by filing a 2021 tax return.

If you [file electronically](#), the tax preparation software will help you figure your 2021 Recovery Rebate Credit. Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#), [free VITA or TCE tax preparation sites](#) in your community or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help calculate the credit.

### **Q C13. U.S. Territory Residents: Can I claim a 2021 Recovery Rebate Credit if I was a bona fide resident of a U.S. territory in 2021? (added January 13, 2022)**

A13. No, you may not claim the credit from the IRS. Instead, tax authorities in U.S. territories will provide the Recovery Rebate Credit to eligible residents. Individuals who were territory residents in 2021 should direct questions about the third Economic Impact Payments received or the 2021 Recovery Rebate Credit to the tax authorities in the territories where they reside.

## 2021 Recovery Rebate Credit — Topic D: Claiming the 2021 Recovery Rebate Credit

### **Q D1. How to Claim: How do I claim the 2021 Recovery Rebate Credit? (updated February 8, 2022)**

A1. You must file a 2021 tax return to claim a Recovery Rebate Credit, even if you are otherwise not required to file a tax return. Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

[File electronically](#) and tax preparation software will help you figure your Recovery Rebate Credit. The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible for the credit.

If your income is \$73,000 or less, you can file your federal tax return electronically for free through the IRS [Free File Program](#). The fastest way to get your tax refund is to file electronically and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

### **Q D2. The IRS hasn't finished processing my 2020 tax return. Can I file my 2021 tax return – even if I don't usually file taxes - to claim the 2021 Recovery Rebate Credit if I did not get my full amount of the third Economic Impact Payment? (updated February 8, 2022)**



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A2. Yes. If you did not receive the full amount of the third Economic Impact Payment and you are eligible for the 2021 Recovery Rebate Credit, you can file your 2021 tax return – even if you don't usually file taxes - to claim the credit even if your 2020 tax return hasn't finished processing. Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

**NOTE:** By law, the IRS cannot issue third Economic Impact Payments after December 31, 2021.

Avoid processing delays that can slow your refund by filing a complete and accurate tax return. You will need the total amount of your third Economic Impact payment and any plus-up payments to claim the 2021 Recovery Rebate Credit. You can find this amount in your [Online Account](#). You may also refer to Notice 1444-C, Your Third Economic Impact Payment, which shows the amount of the third payment. Through March 2022, we'll send [Letter 6475](#) confirming the total amount of the third Economic Impact Payment and any plus-up payments you received in 2021. Any third Economic Impact Payments you received will reduce the amount of the Recovery Rebate Credit you claim on your tax return.

[File your 2021 tax return electronically](#) and the tax preparation software will help you figure your 2021 Recovery Rebate Credit. Your Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund, and can be [direct deposited](#) into your financial account. You can use a bank account, prepaid debit card or alternative financial products for your direct deposit. You will need to provide routing and account numbers.

Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help calculate the credit.

See the special instructions to Validate Your 2021 Electronic Tax Return if you need help.

**Q D3. I'm not required to file a return for 2021, and I received my third Economic Impact Payment based on my 2021 federal benefits, but it did not include amounts for my spouse or qualifying dependents. Should I file a 2021 tax return – even if I don't usually file taxes - to get an additional amount? (added January 13, 2022)**

A3. Yes. If you did not receive the full amount of the third Economic Impact Payment, you must file a 2021 tax return to claim a 2021 Recovery Rebate Credit even if you are otherwise not required to file. This includes amounts for your spouse, if eligible, and qualifying dependents reported on your 2021 tax return for whom you did not receive a third payment.

Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

If your income is \$73,000 or less, you can file your federal tax return electronically for free through the [IRS Free File Program](#). The fastest way to get your tax refund is to [file electronically](#) and have it direct deposited, contactless and free, into your financial account. You can have your refund [direct deposited](#) into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

**Q D4. What is the quickest way to get the 2021 Recovery Rebate Credit? (added January 13, 2022)**

A4. You must file a 2021 tax return – to claim a 2021 Recovery Rebate Credit, even if you are otherwise not required to file a tax return. Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.



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The fastest and most accurate way for you to file is electronically where the tax preparation software will help you figure your 2021 Recovery Rebate Credit. Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible to claim the credit.

The fastest way to get your tax refund is to [file electronically](#) and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

### **Q D5. Where can I get help completing my 2021 tax return for the 2021 Recovery Rebate Credit if I can't do it myself? (added January 13, 2022)**

A5. If you are unable to or choose not to use the [IRS Free File](#) or [Free File Fillable Forms](#) to file your 2021 tax return – even if you don't usually file taxes – to claim the 2021 Recovery Rebate Credit, there are various types of tax return preparers, including certified public accountants, enrolled agents, attorneys and others who can assist you in filing your return. See [Need someone to prepare your tax return?](#) For information on how to choose the right preparer for you.

### **Q D6. Where can I find the amount of my Third Economic Impact Payment? (updated February 8, 2022)**

A6. To find the amount of your Economic Impact Payments, check:

**[Your Online Account](#):** This is an online IRS application that allows you to securely access your individual account information. The amount of your third Economic Impact Payment is shown on the Tax Records tab/page under the section "Economic Impact Payment Information." If you and your spouse received joint payments, each of you will need to sign into your own account to retrieve your separate amounts.

**IRS letters:** We mailed Notice 1444-C that shows the third Economic Impact Payment to the address we have on file. If you received a joint payment with your spouse, the letter shows the total amount of payments. If you file separate 2021 tax returns, each of you must enter half of the amount of the payment.

**Letter 6475:** Through March 2022, we'll send this letter confirming the total amount of the third Economic Impact Payment and any plus-up payments you received for tax year 2021. If you and your spouse received joint payments, each of you will receive your own letter showing half of the third payment. If you file separate 2021 tax returns, each of you must enter your half of the payment amount when calculating any 2021 Recovery Rebate Credit you may be eligible for as shown on [Letter 6475](#).

**Your 2021 account transcript:** You can request this online or by mail using [Get Transcript](#). You may also call us at 800-908-9946 to have one sent by mail or you can submit [Form 4506-T](#). If you received joint payments with your spouse, the transcript shows the total amount of each payment under the primary taxpayer. If you file separate 2021 tax returns, each of you must enter half of the amount of the payment.

## 2021 Recovery Rebate Credit — Topic E: Calculating the 2021 Recovery Rebate Credit

### **Q E1. How do I figure the credit? (added January 13, 2022)**



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A1. You must file a 2021 tax return to claim a 2021 Recovery Rebate Credit, even if you usually don't file a tax return. See the [2021 Recovery Rebate Credit FAQs — Topic B: Claiming the Recovery Rebate Credit if you aren't required to file a tax return](#).

To figure the credit on your tax return, you will need to know the amount of any third Economic Impact Payments you received. This includes any plus-up payments.

Log into [your online account](#) to find your Economic Impact Payment amounts. You can also refer to IRS Notice 1444-C mailed to your address of record. In January 2022, we'll send Letter 6475 confirming the total amount of the third Economic Impact Payment and any plus-up payments you received for tax year 2021. See: [Where can I find the amount of my Third Economic Impact Payment?](#)

The fastest and most accurate way for you to file is electronically where the tax preparation software will help you figure your 2021 Recovery Rebate Credit.

You can also use the Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) to help determine if you are eligible for the credit.

### **Q E2. Errors: Will the IRS figure the credit for me on my 2021 tax return? What happens if I claim an incorrect amount? (added January 13, 2022)**

A2. If you're eligible, you'll need to file a 2021 tax return to claim the 2021 Recovery Rebate Credit even if you aren't required to file a tax return. Line 30 on 2021 Form 1040 and Form 1040-SR is used to claim the Recovery Rebate Credit. File a complete and accurate return – even if you don't usually file taxes - to avoid processing delays that slow your tax refund.

The IRS will not calculate the Recovery Rebate Credit for you or correct your entry if you enter \$0 or leave the line blank for the credit.

If you make a mistake on the Line 30 amount (\$1 or more), we will calculate the correct amount of the Recovery Rebate Credit, correct your tax return, and continue processing it. This will delay the processing of your return. We will send you a notice explaining any changes we make.

To calculate and claim the Recovery Rebate Credit, you'll need the amounts of any third Economic Impact Payments, including plus-up payments that you received. Log into [your online account](#) to find your third Economic Impact Payment amounts. You can also refer to IRS Notice 1444-C mailed to your address of record. In early 2022, we'll send Letter 6475 confirming the total amount of the third Economic Impact Payment and any plus-up payments you received for tax year 2021. See: [Where can I find the amount of my Third Economic Impact Payment?](#)

[File electronically](#) and the tax preparation software will help you figure your 2021 Recovery Rebate Credit. Visit [IRS.gov/filing](http://IRS.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible to claim the credit and the amount to enter on line 30.

Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.





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The fastest way to get your tax refund is to [file electronically](#) and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

### **Q E3. Worksheet: Am I required to complete the 2021 Recovery Rebate Credit Worksheet? (added January 13, 2022)**

A3. There is no need to claim the 2021 Recovery Rebate Credit or complete the worksheet if you received the full amount of the third Economic Impact Payment.

If you didn't receive the full amount of the third Economic Impact Payment, then the 2021 Recovery Rebate Credit Worksheet will help you find out how much of the credit you qualify for when filing your 2021 tax return. Completing the worksheet is not required, but it may be helpful for you to use it and keep it for your records.

To calculate and claim the 2021 Recovery Rebate Credit, you'll need to know the amounts of any third Economic Impact Payments you received. This includes any plus-up payments. Log into your online account to find your third Economic Impact Payment amounts. You can also refer to IRS Letter 1444-C mailed to your address of record. In early 2022, we'll send Letter 6475 confirming the total amount of the third Economic Impact Payment and any plus-up payments you received in 2021. See: [Where can I find the amount of my Third Economic Impact Payment?](#)

Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

If your income is \$73,000 or less, you can file your federal tax return electronically for free through the IRS [Free File](#) Program. The fastest way to get your tax refund is to [file electronically](#) and have it direct deposited, contactless and free, into your financial account. You can have your refund [direct deposited](#) into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

### **Q E4. Deadline: Will I still be able to claim the credit if I file my tax return after the filing deadline? (added January 13, 2022)**

A4. Your 2021 tax refund will include your 2021 Recovery Rebate Credit.

To claim any refund, you generally must file your tax return within 3 years from the date the return was due (including extensions if you requested the extension by the due date) to get that refund. This includes any amount of the 2021 Recovery Rebate Credit included in your refund.

### **Q E5. Not Required to File a Return: How do I claim the credit if I'm not required to file a 2021 tax return? (added January 13, 2022)**

A5. The only way to get a Recovery Rebate Credit is to file a 2021 tax return, even if you are otherwise not required to file a tax return. The fastest and most accurate way for you is to file electronically where the tax preparation software will help you figure your 2021 Recovery Rebate Credit. Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible to claim the credit.

Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

The fastest way to get your tax refund is to [file electronically](#) and have it direct deposited, contactless and free, into your financial account. You can have your refund [direct deposited](#) into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.





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See the [Claiming the Recovery Rebate Credit if you aren't required to file a tax return FAQ section](#).

**Q E6. Joint Return Deceased Spouse: How do I complete the 2021 Recovery Rebate Credit Worksheet if I received joint Economic Impact Payments with my spouse who died before January 1, 2021? (added January 13, 2022)**

A6. If your spouse died before January 1, 2021, and you received third Economic Impact Payments that included an amount for your deceased spouse, return the decedent's portion of the payment as described in [Does someone who died qualify for the payment?](#)

If you did not get the full amount for the third Economic Impact Payment, you may be eligible to claim the 2021 Recovery Rebate Credit. Do not include your deceased spouse's portion of the Economic Impact Payment (no more than \$1,400) on the worksheet when filing your 2021 tax return. You should only include your portion of the payment and the amount for any qualifying children on the worksheet.

If your 2021 tax return has been processed and you didn't claim the credit on your return but are eligible for it, you must file an amended return to claim the credit. See the [2021 Recovery Rebate Credit FAQs — Topic G: Correcting issues after the 2021 tax return is filed](#).

**Q E7. Joint Return Deceased Spouse: How do I complete the 2021 Recovery Rebate Credit Worksheet if my spouse died in 2021? (added January 13, 2022)**

A7. If you are filing your 2021 return with your deceased spouse as married filing jointly, you should enter \$2,800 on line 6 of the worksheet and \$1,400 on line 8 of the worksheet (if you answered "Yes" to question 2 or 3 in the worksheet). Also include the amount of any third Economic Impact Payments you both received on lines 16 and 19 of the worksheet. Please refer to the 2021 [Form 1040 and Form 1040-SR instructions](#) for more information.

**Q E8. Joint Return: What if I'm filing a joint return with my spouse this year and my spouse received a third Economic Impact Payment, but I did not? (added January 13, 2022)**

A8. If you did not receive the full amount for the third Economic Impact Payment and you and your spouse meet all the eligibility requirements based on your 2021 tax return, you may claim the 2021 Recovery Rebate Credit.

The only way to get a 2021 Recovery Rebate Credit is to file a 2021 tax return, even if you are otherwise not required to file a tax return. When you answer the tax preparation software questions or complete the 2021 Recovery Rebate Credit Worksheet for a joint tax return with your spouse, enter the combined third Economic Impact Payment amounts you and your spouse received.

Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund. If your income is \$73,000 or less, you can file your federal tax return electronically for free through the IRS [Free File Program](#). The fastest way to get your tax refund is to [file electronically](#) and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

**Q E9. Federal Benefits Recipients: I'm a federal benefits recipient who didn't receive a third Economic Impact Payment and who is not required to file a 2021 tax return. How do I claim the credit? (added January 13, 2022)**



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A9. The only way to get a 2021 Recovery Rebate Credit is to file a 2021 tax return, even if you are otherwise not required to file a tax return. The fastest and most accurate way for you is to file electronically where the tax preparation software will help you figure your Recovery Rebate Credit. Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible to claim the credit.

Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

The fastest way to get your tax refund is to [file electronically](#) and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

**Q E10. Third Economic Impact Payment Reporting: Do I have to report my third Economic Impact Payment as income on my 2021 tax return? (added January 13, 2022)**

A10. No, the third payment is not includible in your 2021 gross income. You should not include the payments as income on your Federal income tax return or pay income tax on them. They will not affect your income for purposes of determining eligibility for federal government assistance or benefit programs.

**Q E11. Joint Economic Impact Payments: What if my spouse and I received a joint third Economic Impact Payment and we are not filing a joint 2021 tax return? (added January 13, 2022)**

A11. When third Economic Impact Payments were jointly issued to two spouses, each spouse must claim half the payment when calculating the 2021 Recovery Rebate Credit if they are not filing their 2021 tax return jointly. Each spouse must enter half the payment in the tax preparation software or on the 2021 Recovery Rebate Credit Worksheet. If filing a joint return, you will include the total amount of the third payment issued to you and your spouse.

The fastest and most accurate way for you is to file electronically where the tax preparation software will help you figure your 2021 Recovery Rebate Credit. Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible for the credit.

Log into your [online account](#) to view the amounts of your third Economic Impact Payments. You can also refer to your Notice 1444-C, Your Third Economic Impact Payment, which shows the amount of the third payment. In early 2022, we'll send Letter 6475 confirming the total amount of the third Economic Impact Payment and any plus-up payments you received in 2021. See: [Where can I find the amount of my Third Economic Impact Payment?](#)

**Q E12. Joint Economic Impact Payments: What if my Economic Impact Payment was sent to my ex-spouse and I never received my half? (added January 13, 2022)**

A12. When a third Economic Impact Payment was issued jointly to two spouses, each spouse is treated as receiving half the payment. When determining any 2021 Recovery Rebate Credit, each spouse must enter half the payment in the tax preparation software or on the 2021 Recovery Rebate Credit Worksheet.

**NOTE:** If the third Economic Impact Payment was based on a return was filed without your consent, refer to [Missing Economic Impact Payment: If I didn't receive the third Economic Impact Payments because a 2019 or 2020 joint return was filed in my name without my consent, can I claim the 2021 Recovery Rebate Credit?](#)



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The fastest and most accurate way to file is electronically where the tax preparation software will help you figure your 2021 Recovery Rebate Credit. Visit [IRS.gov/filing](https://irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible for the credit.

Log into your [online account](#) to view the amounts of your third Economic Impact Payments. You can also refer to your Notice 1444-C, Your Third Economic Impact Payment, which shows the amount of the third payment. In early 2022, we'll send Letter 6475 confirming the total amount of the third Economic Impact Payment and any plus-up payments you received in 2021. See: [Where can I find the amount of my Third Economic Impact Payment?](#)

**Q E13. EIP Card Not Activated: I received an EIP card for my third Economic Impact Payment but didn't activate it to use the funds. Can I claim the full amount of the credit? (added January 13, 2022)**

A13. No, you must reduce your 2021 Recovery Rebate Credit amount by the amount of third Economic Impact Payments that were loaded on the EIP cards. Whether you have activated your card is not relevant to the requirement that your 2021 Recovery Rebate Credit amount be reduced by the amount of the third Economic Impact Payment.

Your EIP card will continue to be available for use once you properly activate it. If not activated, no action will be taken on the card until it expires. The funds will remain valid on the card and accessible once you activate the card. The funds will not be returned to the IRS, unless you return the card to MetaBank®. If your card is lost or destroyed, you can request a replacement by contacting MetaBank®, N.A., at 800-240-8100 (option 2 from the main menu).

For more information, visit [EIPcard.com](https://EIPcard.com).

**Q E14. Filing Status Change: My filing status in 2021 is different from that in 2020. Does this affect the amount of the credit I can claim? (added January 13, 2022)**

A14. Maybe. When a third Economic Impact Payment was issued jointly to two spouses, each spouse is treated as receiving half the payment.

If your filing status for 2021 changed to or from Married Filing Jointly or if you remarried in 2021, each spouse should include their half of the third Economic Impact Payment when entering information into the tax preparation software or completing the worksheet to determine the amount of the 2021 Recovery Rebate Credit.

**Q E15. Dependents: Can my 2021 Recovery Rebate Credit include an amount for a qualifying dependent if the dependent received the third Economic Impact Payment or someone else received the third Economic Impact Payment for the dependent? (added January 13, 2022)**

A15. Yes, if you meet the eligibility requirements to claim the 2021 Recovery Rebate Credit. The amount of your credit may include up to \$1,400 for a qualifying dependent you are claiming on your 2021 return.

**Note: Qualifying dependents expanded for 2021 Recovery Rebate Credit.** Unlike the 2020 Recovery Rebate Credit, the 2021 credit includes additional amounts for all dependents, not just children under 17. Eligible individuals can claim the 2021 credit based on all of their qualifying dependents claimed on their return, including older relatives like college students, adults with disabilities, parents, and grandparents.



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When you answer the tax preparation software questions or complete the 2021 Recovery Rebate Credit Worksheet, include only the third Economic Impact Payment amounts issued to you (and your spouse, if filing a 2021 joint return). Do not include third Economic Impact Payment amounts issued to anyone else, even if their payments included amounts for an individual who is your qualifying dependent for 2021. See: [Where can I find the amount of my Third Economic Impact Payment?](#)

Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund. If your income is \$73,000 or less, you can file your federal tax return electronically for free through the IRS [Free File](#) Program. The fastest way to get your tax refund is to [file electronically](#) and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

### **Q E16. Who's a qualifying dependent for the Recovery Rebate Credit? (added January 13, 2022)**

A16. The 2021 Recovery Rebate Credit includes up to an additional \$1,400 for each qualifying dependent you claim on your 2021 tax return. A qualifying dependent is a dependent who has a valid Social Security number (SSN) or Adoption Taxpayer Identification Number issued by the IRS. A valid SSN for the 2021 Recovery Rebate Credit is one that is issued by the Social Security Administration by the due date of your 2021 tax return (including an extension if you requested the extension by the due date).

To claim a person as a dependent on your tax return, that person must be your qualifying child or qualifying relative. If you can be claimed as a dependent on someone else's 2021 tax return, then you cannot claim a dependent on your tax return. You also can't claim the 2021 Recovery Rebate Credit.

See [Topic C: Eligibility for claiming a Recovery Rebate Credit on a 2021 tax return](#) for more information.

### **Q E17. Dependents: My third Economic Impact Payments included an amount for a dependent who was not my dependent in 2021. I have another qualifying dependent, born in 2021 to claim on my 2021 tax return who wasn't my qualifying dependent for the third Economic Impact Payment. Will I receive a 2021 Recovery Rebate Credit for the qualifying dependent born in 2021 who I will claim as a dependent for 2021? (added January 13, 2022)**

A17. The third Economic Impact Payment was an advance payment of the 2021 Recovery Rebate Credit. To issue the Economic Impact Payments as quickly as possible, applicable laws allowed the IRS to use your 2020 tax information. If your 2020 tax return was not on file, the IRS used your 2019 tax return information.

Generally, if you had the same number of qualifying dependents on your 2020 tax return that you'll have on your 2021 tax return – even if they are not the same dependents – it's likely we already issued you the full amount of the 2021 Recovery Rebate Credit as the third Economic Impact Payment.

If you were issued the full amount of the third Economic Impact Payment, you won't be eligible to claim the 2021 Recovery Rebate Credit for your dependent born in 2021 even though that child is a qualifying dependent for the credit. You were issued the full amount of the Recovery Rebate Credit if the third Economic Impact Payment was \$1,400 (\$2,800 if married filing jointly for 2021) plus \$1,400 for the number of qualifying dependents you had in 2021.

If you didn't receive the full amount of the third Economic Impact Payment and you meet all the eligibility requirements based on your 2021 tax return, you may claim the 2021 Recovery Rebate Credit.





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### 2021 Recovery Rebate Credit — Topic F: Receiving the Credit on a 2021 Tax Return

#### **Q F1. Credit Delivery: How and when can I expect to get my 2021 credit? (added January 13, 2022)**

A1. If you didn't qualify for the third Economic Impact Payment or did not receive the full amount, you may be eligible to claim the 2021 Recovery Rebate Credit based on your 2021 tax information.

If you are eligible for the 2021 Recovery Rebate Credit, the credit amount will reduce the amount of tax you owe for 2021. If more than the tax you owe, it will be included as part of your 2021 tax refund. It will not be issued separately. You will receive your 2021 Recovery Rebate Credit included in your refund after your 2021 tax return is processed. If your income is \$73,000 or less, you can file your federal tax return electronically for free through the IRS [Free File](#) Program. The fastest way to get your tax refund is to [file electronically](#) and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.

You can check the status of your refund under [Where's My Refund?](#) Generally, you will receive your refund within 3 weeks if you file electronically or 8 weeks if you mail your return. If the IRS identifies an error in your calculation for this (or anything else reported on your return), it could cause a delay while we make any necessary corrections.

#### **Q F2. Back Taxes: Will the credit be applied to back taxes I owe? (added January 13, 2022)**

A2. The 2021 Recovery Rebate Credit amount will not be applied to past due federal income tax debts.

Generally, tax refunds are applied to tax you owe on your return or your outstanding federal income tax liability. If you claim a 2021 Recovery Rebate Credit, and your return reflects a tax refund – the refund amount associated with the 2021 Recovery Rebate Credit will not be applied to a federal income tax liability.

#### **Q F3. Government Debts: Will the credit offset debts I owe to other government agencies? (added January 13, 2022)**

A3. Yes, the 2021 Recovery Rebate Credit can be reduced to pay debts owed to other Federal government agencies (separate from federal income tax debt) as well as to state agencies. Keep in mind that the credit is part of your tax refund and your tax refund is subject to any offset.

#### **Q F4. Refunds or Tax Owed: How does the credit affect my tax refund or amount owed? (added January 13, 2022)**

A4. Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund. The most accurate way for you to file is electronically where the tax preparation software will help you figure your 2021 Recovery Rebate Credit. Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#) or finding a [trusted tax professional](#). The 2021 Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible for the credit.

The fastest way to get your tax refund is to [file electronically](#) and have it [direct deposited](#), contactless and free, into your financial account. You can have your refund direct deposited into your bank account, prepaid debit card or mobile app and will need to provide routing and account numbers.





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### **Q F5. Tax Return Processing: Will it take longer to process my 2021 tax return if I claim the credit? (added January 13, 2022)**

A5. Claiming the 2021 Recovery Rebate Credit on your tax return will not delay the processing of your tax return. However, it is important that you claim the correct amount. Any errors in the credit amount on your tax return will be corrected, unless you entered \$0 or left the line blank for the Recovery Rebate Credit. If you are due a refund it may be delayed while we make any necessary corrections.

To figure the credit amount, you will need to know the amount(s) of any third Economic Impact Payments you received. Log into [your online account](#) to find your third Economic Impact Payment amounts. You may also refer to Notice 1444-C, Your Third Economic Impact Payment, which shows the amount of the third payment. In early 2022, we'll send Letter 6475 confirming the total amount of the third Economic Impact Payment and any plus-up payments you received in 2021. See: [Where can I find the amount of my Third Economic Impact Payment?](#)

The fastest and most accurate way for you to file is electronically where the tax preparation software will help you figure your Recovery Rebate Credit. Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#), [free VITA](#) or [TCE tax preparation sites](#) in your community or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible for the credit.

Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

### **Q F6. Missing Economic Impact Payment: If I didn't receive the third Economic Impact Payments because a 2019 or 2020 joint return was filed in my name without my consent, can I claim the 2021 Recovery Rebate Credit? (added January 13, 2022)**

A6. You may be able to claim the Recovery Rebate Credit if you can establish in writing that the return was signed under duress, your signature was forged, the return was filed without your consent, or you were not legally married at the end of the year on which the third payment was based. We issued the third payments based on information from your 2020 tax return, or, if that wasn't available, your 2019 return.

To show that you could not resist your spouse's demands and signed under duress, you can provide written documentation to support your claim that the joint election was invalid. You may submit a separate return for the prior year if you had a filing requirement or provide a statement signed and sworn under penalties of perjury that you didn't need to file a tax return for the prior year or that the return was filed without your consent.

### **Q F7. Repayment: I received a third Economic Impact Payment. Do I need to pay back all or some of the payments if, based on the information reported on my 2021 tax return, I don't qualify for the amount that I already received? (added January 13, 2022)**

A7. No, if you qualified for a third payment based on your 2019 or 2020 tax return, the law doesn't require you to pay back all or part of the payment you received based on the information reported on your 2021 tax return.

### **Q F8. Missing Economic Impact Payment: I received my third payment by check, but it was lost, stolen, or destroyed. How do I get a new one? (updated February 8, 2022)**



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A8. If you received your third payment by check and it was lost, stolen or destroyed, you should request a payment trace so the IRS can determine if your payment was cashed. See [How do I request a payment trace to track my third Economic Impact Payment?](#)

If a trace is initiated and the IRS determines that the check wasn't cashed, the IRS will credit your account for that payment, but the IRS cannot reissue your payment. Instead, you will need to claim the 2021 Recovery Rebate Credit on your 2021 tax return if eligible.

**Note:** If you are filing your 2021 tax return before your trace is complete, do not include the payment amount on the Recovery Rebate Credit Worksheet. If you do, you may receive a notice saying your 2021 Recovery Rebate Credit was changed, but an adjustment will be made after the trace is complete and it is determined your payment has not been cashed. You will not need to take any additional action to receive the credit.

If you do not request a trace on your payment, you may receive an error when claiming the 2021 Recovery Rebate Credit on your 2021 tax return. Since the payment was issued to you, you may not be eligible for any credit.

### **Q F9. Missing Economic Impact Payment: How do I request a payment trace to track my third Economic Impact Payments? (updated February 8, 2022)**

A9. If your payment was issued as a direct deposit, your first step is to check with your bank and make sure they didn't receive a deposit.

You should only request a payment trace to track your payment if a payment was issued to you and you have not received it within the timeframes below. IRS assistors cannot initiate a payment trace unless it has been:

- 5 days since the deposit date and the bank says it hasn't received the payment
- 4 weeks since the payment was mailed by check to a standard address
- 6 weeks since the payment was mailed, and you have a forwarding address on file with the local post office
- 9 weeks since the payment was mailed, and you have a foreign address

**Note:** If you have a foreign address, there may be international service disruptions at the United States Postal Service (USPS) or the foreign country you are in due to the COVID-19 pandemic. See the [USPS Service Alerts](#) page and check with your local consulate for more information.

**Do not request a payment trace** to determine if you were eligible for a payment or to confirm the amount of payment you should have received.

### **How we process your claim**

We'll process your claim for a missing payment in one of two ways:

- If a trace is initiated and the IRS determines that the check wasn't cashed, the IRS will credit your account for that payment, but the IRS cannot reissue your payment. Instead, you will need to claim the 2021 Recovery Rebate Credit on your 2021 tax return if eligible.



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**Note:** If you are filing your 2021 tax return before your trace is complete, do not include the payment amount on the Recovery Rebate Credit Worksheet. If you do, you may receive a notice saying your 2021 Recovery Rebate Credit was changed, but an adjustment will be made after the trace is complete and it is determined your payment has not been cashed. You will not need to take any additional action to receive the credit.

If you do not request a trace on your payment, you may receive an error when claiming the 2021 Recovery Rebate Credit on your 2021 tax return. Since the payment was issued to you, you may not be eligible for any credit.

- If the check **was** cashed, the Treasury Department's Bureau of the Fiscal Service will send you a claim package that includes a copy of the cashed check. Follow the instructions. The Treasury Department's Bureau of the Fiscal Service will review your claim and the signature on the canceled check before determining whether the payment can be reversed and your Recovery Rebate adjusted.

### To start a payment trace:

- Call us at 800-919-9835
- Mail or fax a completed [Form 3911, Taxpayer Statement Regarding Refund](#) PDF.

**Reminder: DO NOT request a trace prior to the timeframes above. IRS assistors cannot start a trace prior to those timeframes.**

### To complete the Form 3911:

- Write "EIP3" on the top of the form to identify the payment you want to trace.
- Complete the form answering all refund questions as they relate to your Economic Impact Payment.
- When completing item 7 under Section 1:
  - Check the box for "Individual" as the **Type of return**
  - Enter "2021" as the **Tax Period**
  - Do not write anything for the **Date Filed**
- Sign the form. If you file married filing joint, both spouses must sign the form.

You will generally receive a response 6 weeks after we receive your request for a payment trace, but there may be delays due to limited staffing. Get up-to-date status on affected [IRS operations and services](#). Do not mail or fax Form 3911 if you have already requested a trace by phone.

- If you mail or fax the form prior to the timeframes above, your request will not be processed until those timeframes are met.

### Mail or fax the form to:

**Note:** Do not send anything other than a Form 3911 to the fax numbers below.

If you live in....	then mail to this address...	or fax to...
Maine, Maryland, Massachusetts, New Hampshire, Vermont	Andover Internal Revenue Service 310 Lowell St. Andover, MA 01810	<a href="tel:855-253-3175">855-253-3175</a>



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<b>Georgia, Iowa, Kansas, Kentucky, Virginia</b>	Atlanta Internal Revenue Service 4800 Buford Hwy Chamblee, GA 30341	<a href="tel:855-275-8620">855-275-8620</a>
<b>Florida, Louisiana, Mississippi, Oklahoma, Texas</b>	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741	<a href="tel:855-203-7538">855-203-7538</a>
<b>New York</b>	Brookhaven Internal Revenue Service 1040 Waverly Ave. Holtsville, NY 11742	<a href="tel:855-297-7736">855-297-7736</a>
<b>Alaska, Arizona, California, Colorado, Hawaii, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, Wyoming</b>	Fresno Internal Revenue Service 3211 S Northpointe Dr Fresno, CA 93725	<a href="tel:855-332-3068">855-332-3068</a>
<b>Arkansas, Connecticut, Delaware, Indiana, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, Ohio, West Virginia</b>	Kansas City Internal Revenue Service 333 W Pershing Rd. Kansas City, MO 64108	<a href="tel:855-344-9993">855-344-9993</a>
<b>Alabama, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee</b>	Memphis Internal Revenue Service 5333 Getwell Rd. Memphis, TN 38118	<a href="tel:855-580-4749">855-580-4749</a>
<b>District of Columbia, Idaho, Illinois, Pennsylvania, Rhode Island</b>	Philadelphia Internal Revenue Service 2970 Market St. Philadelphia, PA 19104	<a href="tel:855-404-9091">855-404-9091</a>
<b>A foreign country, U.S. possession or territory, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien.</b>	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741	<a href="tel:855-203-7538">855-203-7538</a>

2021 Recovery Rebate Credit — Topic G: Finding the Third Economic Impact Payment Amount to Calculate the 2021 Recovery Rebate Credit

**Q G1. Who needs to know their third Economic Impact Payment amount when they file their 2021 tax return? (added January 13, 2022)**



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A1. If you didn't qualify for a third Economic Impact Payment or got less than the full amount, you may be eligible to claim the 2021 Recovery Rebate Credit based on your 2021 tax year information. If you're eligible, you'll need to file a 2021 tax return even if you don't usually file a tax return. Your 2021 Recovery Rebate Credit will reduce any tax you owe for 2021 or be included in your tax refund.

Anyone eligible to claim the 2021 Recovery Rebate Credit needs to know their third Economic Impact Payment amount, including any plus-up payments, to correctly calculate the credit. Spouses filing a joint return for 2021 need to know the payment amounts for both spouses in order to claim the credit.

You don't need to claim the Recovery Rebate Credit on your 2021 tax return if you were issued the full amount of that credit through the third round of Economic Impact Payments. You were issued the full amount of the Recovery Rebate Credit if your third Economic Impact Payment was \$1,400 (\$2,800 if married filing jointly for 2021) plus \$1,400 for each qualifying dependent reported on your 2021 tax return.

If filing your return electronically, the tax preparation software will help you accurately figure your 2021 Recovery Rebate Credit. Visit [IRS.gov/filing](https://www.irs.gov/filing) for details about [IRS Free File](#), [Free File Fillable Forms](#), [free VITA or TCE tax preparation sites](#) in your community or finding a [trusted tax professional](#). The Recovery Rebate Credit Worksheet in the 2021 [Form 1040 and Form 1040-SR instructions](#) can also help determine if you are eligible to claim the credit.

### **Q G2. Where can I find the amount of my third Economic Impact Payments to help me calculate the 2021 Recovery Rebate Credit? (updated February 8, 2022)**

A2. You can find the amount of the third Economic Impact Payments in one of the following ways:

- **Your [online account](#).** It's an online IRS application that allows you to securely access your individual account information. The amounts of your third Economic Impact Payments are shown on the Tax Records tab/page under the section "Economic Impact Payment Information". If you and your spouse received joint payments, each of you will need to sign into your own online account to retrieve your separate amounts.
- **Your Letter 1444-C, Your Third Economic Impact Payment, which shows the amount of the third payment.** If you received joint payments with your spouse, the letters show the total amount of each payment. If you file separate 2021 tax returns, each of you must enter half of the amount of the payment shown on Letter 1444-C. Individuals who received plus-up payments received a separate Letter 1444-C after your payment was issued.
- **Letter 6475, Your 2021 Economic Impact Payment(s).** Through March 2022, we'll send this letter confirming the total amount of the third Economic Impact Payment and any plus-up payments you received for tax year 2021. If you and your spouse received joint payments, each of you will receive your own letter showing half of the third payment. If you file separate 2021 tax returns, each of you must enter your half of the payment amount shown on [Letter 6475](#) when calculating any 2021 Recovery Rebate Credit you may be eligible for .
- **Your 2021 account transcript, which you can request online or by mail using [Get Transcript](#).** You may also call our automated phone transcript service at 800-908-9946 for it be sent by mail or you can submit [Form 4506-T](#). If you received joint payments with your spouse, the transcript shows the total amount of each payment under the primary taxpayer. If you file separate 2021 tax returns, each of you must enter half of amount of the payment.

### **Q G3. What if my online account or letter shows I was issued a payment, but I never received one? (added January 13, 2022)**





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A3. There are several possibilities for why your account shows you were issued a third Economic Impact Payment even though you did not receive one.

- You were issued an EIP Card and inadvertently discarded it not realizing it was your Economic Impact Payment. You may request a free replacement through MetaBank® Customer Service by calling 800-240-8100 and following the prompts for a lost or discarded card. Please see the Economic Impact Payment Information Center — [Topic E: EIP Cards](#) for more information.
- Your payment was made to a bank account or address you shared with a spouse.

See [How do I request a Payment Trace to track my third Economic Impact Payment?](#)

- If your payment was returned by the post office or financial institution and hasn't been credited back to your account yet.
- If none of the scenarios above apply and you never received your payment even though your online account or letter show it was issued to you

### **Q G4. How do I access my online account? (added January 13, 2022)**

A4. You can access your online account through a secure login at [IRS.gov/account](https://irs.gov/account). You can also find the online account application by going to the IRS.gov homepage and clicking on "Sign in to your Account".

### **Q G5. I received joint Economic Impact Payments with my spouse. Does my online account include my spouse's amount? (added January 13, 2022)**

A5. No, your account online will show only your portion of the payments. Your spouse will need to sign into their own account to retrieve their portion of the payments.

### **Q G6. Does my online account show whether I received more than one third Economic Impact Payment? (added January 13, 2022)**

A6. The 2021 Tax Records tab will show the total amount of the third payments you received including any plus-up payments. Any plus up payment will not be shown separately.

2021 Recovery Rebate Credit — Topic H: Correcting issues after the 2021 tax return is filed

### **Q H1. I'm eligible for a 2021 Recovery Rebate Credit but did not claim it on my 2021 tax return. Do I need to amend my 2021 tax return? (added January 13, 2022)**

A1. Yes, if you didn't claim the credit on your original tax return you will need to file an [Amended U.S. Individual Income Tax Return, Form 1040-X](#), to claim it. The IRS will not calculate the 2021 Recovery Rebate Credit for you if you did not enter any amount on your original tax return, or you entered \$0. Use the Interactive Tax Assistant, [Should I File an Amended Return?](#), to help determine if you should amend your original tax return.

If you need to file an amended return – even if you don't usually file taxes - to claim the 2021 Recovery Rebate Credit, use the worksheet in the [2021 instructions for Form 1040 and 1040-SR](#) to determine the amount of your credit. Enter



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the amount on the Refundable Credits section of the 1040-X and include "Recovery Rebate Credit" in the Explanation of Changes section.

If you filed your 2021 return electronically and need to file an amended return, you may be able to file Form 1040-X electronically.

If you did not file your 2021 return electronically, you will need to submit a paper version of the Form 1040-X and should follow the instructions for preparing and mailing the paper form.

Use the [Where's My Amended Return?](#) online tool to check the status of your amended return. The tool works for paper and electronic amended returns.

**DO NOT file an amended tax return if you entered an incorrect amount for the 2021 Recovery Rebate Credit on your tax return.** If you entered an amount other than \$0 on line 30 but made a mistake in calculating the amount, the IRS will calculate the correct amount of the 2021 Recovery Rebate Credit, make the correction to your tax return, and continue processing your return. If a correction is needed, there may be a delay in processing your return and the IRS will send you a notice explaining any change made.

To check the status of your refund from your original return, check [Where's My Refund?](#)

**Q H2. I received a notice indicating I made an error when calculating the 2021 Recover Rebate Credit on my return. How do I respond? (added January 13, 2022)**

**A2. DO NOT file an amended tax return with the IRS.** If you entered an amount other than \$0 on line 30 but made a mistake in calculating the amount, the IRS will calculate the correct amount of the 2021 Recovery Rebate Credit, make the correction to your tax return, and continue processing your return. If a correction is needed, there may be a delay in processing your return and the IRS will send you a notice explaining any change made.

If you agree with the changes we made, no response or action is required.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

If the IRS agrees to make a change to the amount of Recovery Rebate Credit you are owed and it results in a refund, you may check the status of your refund from your original return using Where's My Refund?

If you did not enter an amount on line 30 of your 2021 Form 1040 or Form 1040-SR or entered \$0, see [I'm eligible for a 2021 Recovery Rebate Credit but did not claim it on my 2021 tax return. Do I need to amend my 2021 tax return?](#)

**Q H3. I filed my 2021 return electronically, but made a mistake calculating my 2021 Recovery Rebate Credit. Will my return be rejected? (added January 13, 2022)**

**A3. No, the IRS will not reject your tax return if you made an error in calculating your 2021 Recovery Rebate Credit. DO NOT file an amended tax return with the IRS.**

If you entered an amount greater than \$0 on line 30 and made a mistake on the amount, the IRS will calculate the correct amount of the Recovery Rebate Credit, make the correction to your tax return and continue processing your return. If a correction is needed, there may be a delay in processing your return and the IRS will send you a notice explaining any change made.



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If the IRS agrees to make a change to the amount of Recovery Rebate Credit you are owed and it results in a refund, you may check the status of your refund from your original return using [Where's My Refund?](#)

**Q H4. I received a Notice CP10, CP11, CP12, CP13, CP16, CP23, CP24 or CP25 saying there was an issue with my 2021 Recovery Rebate Credit. What do I need to do? (added January 13, 2022)**

A4. If you agree with the changes we made, no response is required.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

**Q H5. I received a notice saying that my 2021 Recovery Rebate Credit was changed because I was claimed as a dependent on another taxpayer's 2021 return. What do I need to do? (added January 13, 2022)**

A5. If you filed a 2021 return and checked the box stating you can be claimed as a dependent by another taxpayer, you do not qualify for the 2021 Recovery Rebate Credit. To claim the 2021 Recovery Rebate Credit, you cannot be a dependent of another person.

If you agree with the changes we made, no response or action is required. The notice is informing you that the IRS already adjusted your return and disallowed the 2021 Recovery Rebate Credit.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

**Q H6. I received a notice saying my 2021 Recovery Rebate Credit was changed because there was an issue with my (or my spouse's or qualifying dependent's) Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN). What do I need to do? (added January 13, 2022)**

A6. If you, your spouse, and qualifying children have a valid Social Security number and entered it on your return, compare the number and name entered with what is on the Social Security card. If this information does not match or it was left blank on your 2021 return, the amount associated with that identification number would be denied.

If you agree with the changes we made, no response or action is required.

If you disagree, read the following to help determine if any action is needed:

- If you identify an error in the tax return entry, contact the IRS at the number provided on your notice and have a copy of the Social Security card(s) available.
- If the information entered on the 2021 tax return matches the Social Security card or you have recently changed your name and did not update it with the Social Security Administration (SSA), please contact the SSA to confirm the information they have on file is accurate.

If one spouse has not been issued a Social Security number by the due date of your return (including extensions) and you file a joint return, your 2021 Recovery Rebate Credit should not include the portion for the spouse who does not have the required Social Security number, unless one of you was an active member of the U.S. Armed Forces in 2021.



## Fact Sheet

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If one of you was an active member of the U.S. Armed Forces in 2021 and you were denied the 2021 Recovery Rebate Credit for the spouse without the required Social Security number, contact the IRS and have a copy of your 2021 military Form W-2, Wage and Tax Statement, available for further verification. A contact phone number for assistance is on the top right corner of your letter or notice.

You are allowed up to \$1,400 for a qualifying dependent claimed on your return, even if neither you nor your spouse (if married) has a Social Security number. If your dependent does not have a valid SSN or an Adoption Taxpayer Identification Number (ATIN) issued by the IRS, you are not allowed any 2021 Recovery Rebate Credit for the dependent. However, if an SSN or ATIN is issued to your dependent, contact the IRS with their SSN or ATIN to have the 2021 additional credit issued. A contact phone number for assistance is on the top right corner of your letter or notice.

**Q H7. I received a notice saying my 2021 Recovery Rebate Credit was changed because I forgot to include a Social Security number for a dependent. What do I need to do? (added January 13, 2022)**

A7. If your dependent has a valid Social Security number or an Adoption Taxpayer Identification Number issued by the IRS and you forgot to enter it on your return, call us at the phone number on the top right corner of your letter or notice. Have a copy of the Social Security cards or ATIN available.

If you agree with the changes we made, no response or action is required.

**Q H8. I received a notice saying my 2021 Recovery Rebate Credit was changed because there was an issue with my qualifying dependent's last name. What do I need to do? (added January 13, 2022)**

A8. Compare the information you entered on your 2021 return for your dependent against the Social Security card. If the name and number entered on the return does not match what is on the card, the credit will be denied for that dependent. If you agree with the changes we made, no response or action is required.

If you identify an error in the tax return entry and therefore disagree with the changes, contact the IRS at the number provided on your notice and have a copy of the Social Security card(s) available.

If the information entered on the tax return matches the Social Security card or you have recently changed your dependent's last name and did not update it with the Social Security Administration (SSA), please contact the SSA prior to contacting the IRS to confirm that the information they have on file is accurate.

**Q H9. I received a notice saying my 2021 Recovery Rebate Credit was changed because my qualifying dependent did not meet the requirements. What do I need to do? (added January 13, 2022)**

A9. If your dependent does not meet the qualifying dependent requirements for a 2021 Recovery Rebate Credit, you do not need to take any action or call the IRS. The IRS has already adjusted your credit and notice is to inform you of the change.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

For additional eligibility information, see [Eligibility Requirements: Who's considered a qualifying dependent for the 2021 Recovery Rebate Credit?](#)

**Q H10. I received a notice saying my 2021 Recovery Rebate Credit was changed because my adjusted gross income was too high. What do I need to do? (added January 13, 2022)**





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A10. The 2021 Recovery Rebate Credit has the same income limitations as the third Economic Impact Payments. No credit is allowed if the adjusted gross income (AGI) amount on line 11 of your 2021 Form 1040 or Form 1040-SR is at least:

- \$160,000 if married and filing a joint return or if filing as a qualifying widow or widower
- \$120,000 if filing as head of household or
- \$80,000 for all others.

Your 2021 Recovery Rebate Credit amount will be reduced if the adjusted gross income (AGI) amount is less than these amounts above but is more than:

- \$150,000 if married and filing a joint return or filing as a qualifying widow(er)
- \$112,500 if filing as head of household or
- \$75,000 for all others.

You do not need to take any action; the IRS has already adjusted your credit. The notice was to inform you of the change. No further action or calls are necessary.

If you disagree, you can call us at the toll-free number listed on the top right corner of your notice.

IRS-FAQ