

Third Economic Impact Payments for Americans experiencing homelessness

Americans who don't have a permanent address or a bank account may qualify for up to \$1,400 – the third Economic Impact Payment.

They may also get \$1,400 for a qualified spouse and for each qualified dependent.

While payments continue to be made automatically to most people, the IRS still needs information from some people.

Missed out on the first two rounds of payments?

Eligible people can still get the first two Economic Impact Payments when they file a 2020 return by claiming the Recovery Rebate Credit. There's a special section on IRS.gov that can help: **Claiming the 2020 Recovery Rebate Credit if you aren't required to file a tax return.**

Use IRS Free File online

The fastest way to get the third Economic Impact Payment or claim the 2020 Recovery Rebate Credit is to file a return electronically and choose direct deposit. People can use a smartphone, tablet or computer to visit IRS.gov and click **IRS Free File.**

Get free tax help from IRS partners

Free tax return preparation is available for qualifying people. To find the nearest location, visit the **Free Tax Return Preparation** site or call 800-906-9887.

To be eligible:

They must have a valid Social Security number and cannot be claimed as a dependent on another taxpayer's 2020 tax return. See **exception when married filing jointly** and **exception for qualified dependents.**

To get a third Economic Impact Payment:

- The IRS needs information from people who don't usually file a tax return – even if they did not have any income last year or their income does not require them to file.
- The only way for people who don't receive certain federal benefits to get the third payment is to file a 2020 tax return so the IRS knows how and where to send the payment.
- When your tax return is processed, the IRS will issue the **RRC** as a tax refund and send you the third EIP amount you are eligible for separately.
- The IRS will issue the payment even if an eligible person hasn't filed a tax return in prior years.



If you don't have a bank account for direct deposit:

Many financial institutions can help a person lacking an account open a low-cost or no-cost bank account so they have an account and routing number available when they file a tax return to get an Economic Impact Payment or claim the 2020 Recovery Rebate Credit.

Here are some options and resources:

- The **Federal Deposit Insurance Corporation** website, including the **BankFind** tool to locate a nearby FDIC-insured bank.
- To open an account online:
 - **BankOn**
 - **American Bankers Association**
 - **Independent Community Bankers of America**
 - **National Credit Union Administration**
- The **Veterans Benefits Banking Program** offers access to financial services at participating banks.
- Reloadable prepaid debit cards or mobile payment apps with routing and account numbers may also be an option.
- **Note:** Any previously issued EIP debit card is not a reloadable card.