

To our GCPS Families,

Gwinnett County Public Schools is sharing the following information on behalf of the Internal Revenue Service (IRS) to provide families with information regarding upcoming Economic Impact Payments, Earned Income Tax Credits, and Child Tax Credits. We hope that this information is beneficial to your family.

### **Economic Impact Payments (EIP)**

The IRS currently is issuing a third round of Economic Impact Payments (EIP), also known as stimulus payments, to eligible Americans. For most individuals, these payments are made automatically to their bank accounts.

However, some people who may qualify for stimulus payments may not receive them as they don't normally file a tax return and don't receive federal benefits. This includes those without a permanent address (including families experiencing homelessness/housing instability), an income, or bank account. *In order to be eligible for a payment, an individual must provide information to the IRS.*

Note that if you're eligible and did not get an Economic Impact Payment when they were issued in the first or second rounds or got less than the full amounts, you may be eligible for the [2020 Recovery Rebate Credit](#), but you'll need to file a 2020 tax return.

### **The Earned Income Tax Credit (EITC) and Child Tax Credit**

The Earned Income Tax Credit (EITC) for low- and moderate-income workers and working families can help individuals experiencing homelessness/housing instability who have a job. Like other categories of workers, some workers experiencing homelessness/housing instability earned too little income during 2020 to owe tax, but still qualify for the credit. The IRS recognizes that eligible workers experiencing homelessness often encounter unique challenges not faced by other people. To find out if you are eligible, please use the [EITC Assistant](#) on IRS.gov.

Taxpayers with children also may be eligible for the Child Tax Credit. Some people will be able to get [advance payments of the child tax credit](#) later this year. Those who qualify for advance payments just need to file a 2020 tax return.

### **Key Information for Homeless Individuals/Families and Families Who Do Not Have a Bank Account with Direct Deposit**

**A permanent address is not required.** Individuals can claim an Economic Impact Payment or other credits even if they don't have a permanent address.

**A homeless shelter counts as a home.** To qualify for EITC, federal law requires that a worker live in the U.S.—in any of the 50 states or the District of Columbia (D.C.)—for more than half of the year and meet other requirements. To qualify for EITC, individuals experiencing homelessness may claim a homeless shelter as their home address to meet this requirement.

**Many financial institutions will help a person lacking an account to open a low-cost or no-cost bank account.** Individuals who open accounts will then have an account and routing number available when they file and claim a direct deposit of the EIP payment. Please visit the [Federal Deposit Insurance Corporation \(FDIC\) website](#) for details, in both English and Spanish, on opening an account online.

### **How does the IRS determine eligibility for stimulus payments and tax credits?**

The IRS uses available information to determine eligibility and issue the payments to eligible people who:

- Filed a 2020 tax return
- Filed a 2019 tax return if the 2020 tax return has not been submitted or processed yet
- Did not file a 2020 or 2019 tax return but registered for the first EIP payment with the Non-Filers tool in 2020
- Are federal benefit recipients who do not usually file a tax return

The fastest and easiest way for qualifying individuals to get the 2020 Recovery Rebate Credit, the EITC, child tax credits, or stimulus payment is to file a return electronically using IRS [Free File](#). People can use a smartphone or computer to visit [IRS.gov](#) and click the "Free File" link.

Check the status for the third Economic Impact Payment by using [Get My Payment](#) on IRS.gov.