

Guidance for Survivors Regarding Stimulus Checks

1. How can a Survivor access their stimulus check when their abuser controls the bank account linked to tax filing?

As of right now, there is no immediate action that can be taken to access the payment if it has already been deposited. Payments can be tracked at [IRS Get My Payment](#). Survivors may file a claim that their payment was “lost, stolen, destroyed, or not received” with the IRS at the [Economic Impact Payment Information Center](#). The survivor can file a Payment Trace form through the IRS. You will generally receive a response 6 weeks after the IRS receives your request for a Payment trace, but there may be delays due to limited staffing. For New Hampshire residents the form must be mailed or faxed to:

Andover Internal Revenue Service
310 Lowell St.
Andover, MA 01810

855-253-3175 (Fax)

2. What if the Survivor has moved?

In general, it’s been very difficult to find information on how to address deposits that went to an account that may no longer be accessible to one of the taxpayers (i.e. the account is still active but in only the abuser’s name), but we will continue to monitor it.

However, if the direct deposit went to an account that is no longer active or closed, then the payment will be reverted to a paper check. In that case, the below will be helpful.

Under the law, the Treasury must send notice of the payment by mail to your last known address. The notice will include how the payment was made and the amount of the payment. The notice will also include a phone number for the appropriate point of contact at the Internal Revenue Service (IRS) if you didn’t receive the payment. You can help make sure that it goes to the right place by updating your address after a move. Usually, you’d do that on your tax return, but you can also submit a federal form 8822, Change of Address (downloads as a PDF). It generally takes four to six weeks to process a change of address.

3. Where can I find the latest and most up to date information regarding stimulus checks?

Visit the [IRS Coronavirus Website](#), including the section on [Economic Impact Payments](#), for the latest information.

4. If a Survivor has a different bank account than they had on their 2019 tax return:

The IRS advises people that if they don’t receive the full Economic Impact Payment, they should file their 2020 tax return electronically and claim the [Recovery Rebate Credit](#) on their tax return to get their payment and any refund as quickly as possible.

5. If a Survivor is divorced and their ex-partner received the stimulus check because they filed jointly last year:

The Survivor can file a return with the Single filing status and claim \$0 for the amount received. The stimulus is an advance payment of the Recovery Rebate Credit. Both stimulus payments can be claimed on the 2020 tax return.

6. What is the Recovery Rebate Credit?

Any eligible individual who did not receive the full amount of the recovery rebate as an advance payment, also known as an Economic Impact Payment (Stimulus Check), can claim the Recovery Rebate Credit on a 2020 Form 1040 or Form 1040-SR.

Generally, this credit will increase the amount of your tax refund or lower the amount of the tax you owe.