



CORI BUSH
CONGRESSWOMAN FOR MISSOURI'S 1ST

Accessing Your Survival Checks: A How-to Guide

The Office of Congresswoman Cori Bush has developed a resource guide to help individuals in Missouri's 1st Congressional District access the third **Economic Impact Payment (EIP)**, commonly known as a stimulus check. In accordance with the American Rescue Plan Act, the Internal Revenue Service (IRS) will distribute \$1,400 checks for individuals and \$1,400 for each qualifying dependent claimed on their tax return.

This resource guide is for individuals and advocacy organizations to overcome barriers in accessing the EIP. It prioritizes the District's most underserved communities, particularly our unhoused neighbors. Included is an overview of the steps involved, what information you will need to provide, and the resources available for completing this process.

1. If you **HAVE** received a previous stimulus check or recently filed taxes:

- A. You are already accounted for in the IRS system. You will automatically receive this stimulus payment in the manner you have received the others (e.g. direct deposit, mailed check, or mailed EIP card).
- B. Individuals already in the IRS system are encouraged to **Check the Status of their EIP** and visit the **Frequently Asked Questions** webpage on IRS.gov.

2. If you have **NOT** received a previous stimulus check or recently filed taxes*:

- A. You are not in the IRS system. You need to file **IRS Form 1040** to enter the IRS database. There are **two** main options for completing Form 1040:
 - a.) File electronically. If your income in 2020 was \$72,000 or less, you are eligible to file for free via the **Free File IRS** system. Filing electronically will expedite the process of receiving your check.
 - b.) File through the mail. You must print the forms, manually fill out the documents, and mail them in to the IRS. For Missouri Residents, mail your forms to:

Department of the Treasury
Internal Revenue Service
Kansas City, MO 64999-0002

Personal Information Needed for Form 1040

- a.) Name
- b.) Phone number
- c.) Social Security Number (SSN)
- d.) Mailing address
- e.) Spousal Information, if joint filing
- f.) Information on dependents
- g.) Total Income (can be \$0)

- B. You may claim the first two EIPs by using the **Recovery Rebate Credit**. Please refer to the Recovery Rebate Credit **Frequently Asked Questions** for further guidance.

Step-by-Step Guide to Help Unhoused Individuals Access Survival Checks

Step 1: Ask if they've already received a stimulus payment. If yes, there is no need to complete the following steps. If no, proceed to the following steps.

Step 2: Determine an address to put on their form. If receiving a physical check or EIP card, the address should be where individuals are able to receive mail. Review the following options if a reliable mailing address is not readily available:

- a. Ask the individual if they are already connected to any social services (e.g. SNAP, SSI, VA) that can be used as a physical address. This can include: homeless shelters; outreach services with a case-manager; day centers or other unhoused services providers; housed family members or friends; or businesses or organizations in the area that have volunteered their addresses for this purpose.
- b. Along with these options, individuals may utilize a post office address for "General Delivery." A post office will hold general delivery for 30 days. Individuals will need to contact the post office for General Delivery instructions in their area.

Step 3: Determine how the individual wishes to receive their stimulus payment. Individuals may choose from one of the following options:

- a. **Direct deposit:** requires having an account to deposit into, including Venmo, CashApp, or PayPal. A benefit of CashApp is the CashCard, which is free and can be used as a debit card. Venmo also has a debit card-like option.
- b. **Mailed Economic Impact Stimulus (EIP) card:** functions similar to a pre-loaded debit card.
- c. **Mailed check:** using one of the above address options.

Step 4: File the Tax Forms

- a. Follow the instructions above to complete Form 1040.
- b. Ensure the individual utilizes the **Recovery Rebate Credit** to receive the first two stimulus checks. To fill this out, enter the relevant information on line 30 of the form. There is a worksheet on page 58 of this IRS 1040 [instruction manual](#) to assist filers with completing line 30 of Form 1040.

Additional Important Information

- *The IRS will **automatically send EIP3** to people who did not file a return but receive Social Security retirement, survivor or disability benefits (SSDI), Railroad Retirement benefits, Supplemental Security Income (SSI) or Veterans Affairs benefits.
- Unhoused people can go to the nearest [IRS Volunteer Income Tax Assistance \(VITA\) site](#) for direct assistance.
- This Economic Impact Payment is **open to debt collectors** to collect from it before it is distributed to the person.

Additional Resources¹

- **IRS EIP Frequently Asked Questions**
- Access the **1040 Tax Form**
- Accessing Previous EIPs through the **Recovery Rebate Credit**
- **How to file** for the Recovery Rebate Credit (page 58)
- File for free using the **IRS Free File Lookup Tool**
- Find where to mail your form using the **IRS Tax Filing Address by State**
- Find assistance with your taxes in Missouri through **VITA**

¹ Resource list provided by unhoused advocate group, Remora House DC.