

My Dead Relative Received a Stimulus Check. Can We Keep It?

Here's what IRS says to do with payments sent to deceased

by John Waggoner, [AARP](#), Updated March 15, 2021

[En español](#) | Most people would be happy to find an extra couple hundred dollars in their mailbox or bank account — unless, of course, the unexpected windfall was earmarked for someone who died. Not only is the money a painful reminder of a loved one's absence, it raises vexing questions: What do I do with it? Should I spend it? Send it back? And if so, how?

That was the dilemma facing Americans who received \$1,200 stimulus payments in 2020 by paper check or direct deposit, in the names of deceased spouses and other family members. The federal government had sent stimulus payments to about 1.1 million dead people totaling nearly \$1.4 billion. The [Internal Revenue Service](#) (IRS) told people to give the money back.

But the rules have changed for the second, maximum \$600 stimulus checks, as well as the \$1,400 checks being issued now. The legislation that authorized the second stimulus payment to eligible recipients says that only recipients who died in 2019 or earlier must return the payments. Similarly, the legislation that authorized the third round of stimulus payments says that those who died in 2020 aren't qualified to get a stimulus check.

The IRS is checking to make sure that checks aren't issued to people who died in 2020 or earlier. If you filed a joint return in 2020 and your spouse is deceased, you won't receive a \$1,400 payment for your deceased spouse, but you'll still be issued up to \$1,400 for you and \$1,400 for any qualifying children or adult dependents.

If you received a payment via debit card or direct deposit for a deceased person, you must return it. You must return a canceled check, too. "A [stimulus] payment made to someone who died before receipt of the payment should be returned to the IRS by following the [instructions about repayments](#)," according to guidance posted on IRS.gov. "Return the entire payment unless the payment was made to joint filers and one spouse had not died before receipt of the payment, in which case, you only need to return the portion of the payment made on account of the decedent.

How do you return a stimulus payment?

The IRS provided specific instructions for returning an economic impact payment (EIP) sent to a person who is dead.

If the payment was a paper check and it hasn't been cashed:

- Write "Void" in the endorsement section on the back of the check.
- Mail the voided Treasury check immediately to the appropriate IRS location for your state.
- Don't staple, bend or paper clip the check.
- Include a note 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:

- Submit a personal check, money order, etc., immediately to the appropriate IRS location for your state.
- Write on the check/money order made payable to “U.S. Treasury” and write “2020EIP,” and the taxpayer identification number (Social Security number, or individual taxpayer identification number) of the recipient of the check.
- Include a brief explanation of the reason for returning the EIP.

IRS mailing addresses to send uncashed stimulus checks and reimbursements

If you live in...

Maine, Maryland, Massachusetts, New Hampshire, Vermont: Andover Refund Inquiry Unit, 310 Lowell St, Mail Stop 666A, Andover, MA 01810

Georgia, Iowa, Kansas, Kentucky, Virginia: Atlanta Refund Inquiry Unit, 4800 Buford Hwy, Mail Stop 112, Chamblee, GA 30341

Florida, Louisiana, Mississippi, Oklahoma, Texas: Austin Refund Inquiry Unit, 3651 S Interregional Hwy 35, Mail Stop 6542, Austin, TX 78741

New York: Brookhaven Refund Inquiry Unit, 5000 Corporate Ct., Mail Stop 547, Holtsville, NY 11742

Alaska, Arizona, California, Colorado, Hawaii, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, Wyoming: Fresno Refund Inquiry Unit, 5045 E Butler Avenue, Mail Stop B2007, Fresno, CA 93888

Arkansas, Connecticut, Delaware, Indiana, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, Ohio, West Virginia: Kansas City Refund Inquiry Unit, 333 W Pershing Rd, Mail Stop 6800, N-2, Kansas City, MO 64108

Alabama, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee: Memphis Refund Inquiry Unit, 5333 Getwell Rd Mail Stop 8422, Memphis, TN 38118

District of Columbia, Idaho, Illinois, Pennsylvania, Rhode Island: Philadelphia Refund Inquiry Unit, 2970 Market St, DP 3-L08-151, Philadelphia, PA 19104

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: Austin Refund Inquiry Unit, 3651 S Interregional Hwy 35, Mail Stop 6542 AUSC, Austin, TX 78741