

## **Q&A: CASH PAYMENTS TO AMERICANS**

### ***Who qualifies to receive a check and how much will an individual receive?***

Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment.

### **First Stimulus Check**

The first round of stimulus checks were included as a provision of the CARES Act, which was signed into law in March, 2020. Eligible taxpayers who filed tax returns for either 2019 or 2018 should automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples. Parents also receive \$500 for each qualifying child.

For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible.

### **Second Stimulus Check**

An additional round of stimulus checks were included in the COVID-19 Emergency Relief Package that was signed into law in December, 2020. This legislation included additional one-time direct payments of \$600 for individuals making up to \$75,000 and \$1,200 for couples making up to \$150,000, as well as an extra \$600 per eligible child dependent.

A provision was also included to retroactively expand these direct payments to mixed-status households, ensuring that millions of immigrant families across the U.S. get access to this relief. Under this bill, a family of four could receive \$2,400 in direct payments.

### ***What are qualified income levels based off of?***

There is no qualified income threshold or requirement to receive the rebate. However, the rebate phases out at a 5 percent rate above adjusted gross incomes of \$75,000 for single filers, \$112,500 for heads of household, and \$150,000 for joint filers.

### ***Will SSA administer the funds to my EBT/Debit card that I receive my SSA benefits through?***

Our understanding is that IRS is sending out the rebates (via direct deposit or checks)

### ***How does an individual claim their check?***

They do not need to claim their checks (unless they have not either filed a tax return this year or last year) – IRS will send out rebates automatically to their direct deposit or to the address provided on the last tax return submitted.

### ***How will the IRS know where to send my payment?***

The vast majority of people do not need to take any action. The IRS will calculate and automatically send the economic impact payment to those eligible.

For people who have already filed their 2019 tax returns, the IRS will use this information to calculate the payment amount. For those who have not yet filed their return for 2019, the IRS will use information from their 2018 tax filing to calculate the payment. The economic impact payment will be deposited directly into the same banking account reflected on the return filed.

### ***The IRS does not have my direct deposit information. What can I do?***

The Treasury Department developed a web-based portal for individuals to provide their banking information to the IRS online, so that individuals can receive payments immediately as opposed to checks in the mail. For more information please visit: <https://home.treasury.gov/services/treasury-payments>

### ***I am not typically required to file a tax return. Can I still receive my payment?***

Yes. People who typically do not file a tax return will need to file a simple tax return to receive an economic impact payment. Low-income taxpayers, senior citizens, Social Security recipients, some veterans and individuals with disabilities who are otherwise not required to file a tax return will not owe tax.

### ***How can I file the tax return needed to receive my economic impact payment?***

[IRS.gov/coronavirus](https://www.irs.gov/coronavirus) has provided information instructing people in these groups on how to file a 2019 tax return with simple, but necessary, information including their filing status, number of dependents and direct deposit bank account information.

I have not filed my tax return for 2018 or 2019. Can I still receive an economic impact payment?

Yes. The IRS urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to file as soon as they can to receive an economic impact payment. Taxpayers should include direct deposit banking information on the return.

I need to file a tax return. How long are the economic impact payments available?

For those concerned about visiting a tax professional or local community organization in person to get help with a tax return, these economic impact payments will be available throughout the rest of 2020.

***How long will it take for this check to be delivered?***

Rebates sent via direct deposit will take a few weeks. Rebates sent via checks may take a few months.

***Will I be taxed on this check?***

No, rebates are not taxable.

***Will I be eligible if I haven't finished filing my 2018 taxes?***

You need to have filed either a 2018 tax return or a 2019 tax return. If you have not filed either, you will not be eligible. You can file a 2019 tax return now to claim the rebate.

***Will I be eligible if I have a lien against me, but I am in non-collect status?***

Yes. Rebates will not be subject to garnishment, except if back child support is owed.

***I withdrew my retirement in 2018- so my income that year was inflated. Is there any waiver for one time sources of income?***

In this case, the taxpayer should file a 2019 tax return.

***Where can I get more information?***

The IRS will post all key information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) as soon as it becomes available.