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### You May Be Eligible For A Stimulus Payment

In response to the COVID-19 pandemic the federal government will give persons and families money to help them during the crisis. These payments are called "stimulus checks" or "payments."

We prepared this handout to explain the payments. This is general information and does not discuss all situations. The facts of your case are important. We will update this handout as more information is available during the COVID-19 crisis.

### How much money will I get?

- \$1,200 if you are single and your adjusted gross income (AGI) is less than \$75,000 before taxes. You can find your AGI on line 7 of your 2018 income tax form or line 8 of your 2019 income tax form.
- \$2,400 if you are married and file taxes jointly and your adjusted gross income is less than \$150,000.
- \$1,200 if you file taxes as a head of a household and your adjusted gross income is less than \$112,500.
- Persons whose adjusted gross income is more than these amounts may get less or no stimulus money.
- \$500 for each eligible child under age 17 you claim as a dependent and the child has a social security number.

### Do I have to do anything to get a Stimulus Check?

Some persons will automatically get their stimulus checks. Other persons may have to take some action to get their checks.

The Internal Revenue Service (IRS) will automatically send you a stimulus payment and you do not need to do anything if:

You filed tax returns in 2018 or 2019

- You get Social Security Retirement Benefits
- You get Social Security Disability Insurance Benefits
- You get Supplemental Security Income (SSI) Benefits
- You get Railroad Retirement Benefits
- You get Veterans Assistance Benefits (this was announced on April 17, 2020)

#### How will I get my Stimulus Check?

#### **Direct Deposit or by Mail**

The IRS will deposit the money into a bank account you list on your 2018 or 2019 tax return. If you did not give the IRS a bank account number, the IRS will mail you a check to your address. The IRS has started to send the stimulus money by direct deposit but the IRS says it will take longer to get your check by mail.

If you get your Social Security disability or retirement checks by direct deposit to an electronic benefits card (EBT), the IRS will deposit your stimulus payment into that direct deposit account. If your checks are mailed to you, then the IRS will mail you the check. Please be sure the IRS has your current mailing address.

If you get Veterans Assistance Benefits, it is expected that the IRS will automatically send you your stimulus check like persons who get the other benefits listed above. You also can use this free online form to get a stimulus payment: https://www.freefilefillableforms.com/#/fd/Economic ImpactPayment. Instructions for filling out the form are at the IRS website: <a href="https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here">https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here</a>.

If you will not get your stimulus check automatically, see which situation below describes you.

## What if I am low-income and do not have to file a tax return?

You can use the Non-Filers: Enter Payment Info https://www.freefilefillable forms.com/#/fd/EconomicImpactPayment. Instructions for filling out the form are at the IRS website: <a href="https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here">https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here</a>.

### What if I did not file my 2019 taxes yet?

You can file your 2019 taxes now. If you do not file your 2019 taxes now, the IRS will use the information from your 2018 taxes to figure out the amount of your payment.

If you have access to a computer, the IRS has free tools to help you file your federal taxes at https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free.

## What if I did not file taxes in 2018 or 2019 and I earned income from work?

If you are single and your income is higher than \$12,200, you should file your 2019 tax return as soon as possible. If you are married and your income is higher than \$24,400, you should file your 2019 tax return as soon as possible. The deadline to file taxes has been extended to July 15, 2020. If you cannot file right away, you can still qualify to get your stimulus payment through December 2020.

If you have very low-income, but you earned at least \$1 from work, you should think about filing taxes because in addition to getting the stimulus payment you may also be eligible for additional money through the Earned Income Tax Credit (EITC).

# What if I did not file taxes in 2018 or 2019 because I am very low-income or I did not earn any money?

If you are single with an income below \$12,200 or if you are married with an income below \$24,400 you can use this free online form to get a stimulus payment: https://www.freefilefillableforms.com/#/fd/EconomicImpactPayment

Instructions for filling out the form are available at the IRS website, at https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here.

### What if the IRS sends a stimulus check just for me, but I have a child who lives with me?

You can go to the IRS website and add a child to your Stimulus Check. The IRS may have to send the check for your child separately: https://www.Freefilefillableforms.com/#/fd/ EconomicImpactPayment.

# Do I need a Social Security Number to get a stimulus payment?

Yes. If you are married filing jointly, your spouse must also have a Social Security Number. Also, any children you claim as dependents for the stimulus payment must have a Social Security Number. An individual taxpayer identification number (ITIN) is not enough.

#### There are two exceptions:

- An adopted child can have an adoption taxpayer identification number (ATIN) instead of a Social Security Number.
- For married members of the U.S. armed forces, only one spouse needs to have a Social Security Number.

### Will I have to pay taxes on the stimulus payment?

No. The stimulus payments are not taxable.

# Will a stimulus payment affect my eligibility for public benefits?

No. The stimulus payment is not counted as income for such programs as AHCCCS medical benefits, SSI, food stamps or subsidized housing.

# Can I get a stimulus payment if I am behind on my student loans?

Yes. Your stimulus payment will not be affected if you are behind on student loan payments.

### Can I get a stimulus payment if I owe back federal taxes?

Yes. Your payment will not be affected if you are behind on federal taxes.

## Will the IRS call me to ask me any questions after I file my taxes or fill out the online form?

**No!** The IRS will not call you to ask for any of your personal information or your bank account. Do not give this information out to anyone who calls you. **This is a scam.** 

# If someone is in jail, are they eligible for a stimulus payment?

Yes. Persons in jail are eligible for the stimulus check.

### Where can I find up to date information?

See the IRS Economic Payment Information Center for the latest updates at https://www.irs.gov/coronavirus/economic-impact-payment-information-center

Date: April 18, 2020.