

Checks from the Government (Economic Impact Payment, also known as Stimulus Rebate)

(This information is evolving quickly, and we will try to update as needed. You can also visit <http://www.irs.gov> for more information.)

You will get a stimulus rebate check directly deposited to your bank account or direct express card starting April 17, 2020 if:

- You get Social Security retirement or disability (SSDI) (if you get SSI, see below)

OR

- You filed or will file your 2018 and/or 2019 income tax returns with direct deposit information for your bank account

AND

- No one else claimed you as a dependent on their tax return.

Note: You will still get a check if you do not have direct deposit, but it may take longer.

If you are not a citizen, you must be authorized to work in the United States and have a social security number.

The amount you receive is based on your reported gross income. If your income in the last year you filed taxes was

- \$75,000 or less and you are a single person, you will get \$1200
- \$112,000 or less and you are head of household, you will get \$1200 plus \$500 for each child aged 16 years old or younger.
- \$150,000 or less and you are married filing jointly without children 16 years old or younger, you will get \$2400.
- \$150,000 or less and you are married filing jointly with children, you will get \$2400 plus \$500 for each child 16 years old or younger.

If you earn more, you will receive less proportionate to the amount you earn. If you are

- Single with an income of \$99,000 or more
- Head of household with an income of \$136,000 or more
- Married filing jointly with an income of \$198,000 or more

You will only receive a stimulus rebate check of \$500 for each child 16 years old or younger.

If you have not filed your tax return yet, you can still file (2018 and/or 2019) and get stimulus money—**And you should!!** The tax filing day for 2019 has been extended to July 15, 2020.

- If you do not usually file a tax return because you do not owe taxes, you will still need to file a simple tax return to get stimulus funds. The deadline for these people (called non-filers) is December 31, 2020. You must enter at least \$1 in income for the return to be processed. This includes people with very low income, people who receive Supplemental Security Income (SSI), some veterans, and some retirees.

You can file a simple return at:

<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

Follow the directions for "Non-Filers: Enter Your Payment Info Here."

- People with direct deposit will receive their money more quickly.

You will not receive any stimulus money if:

- You are a non-citizen who is not authorized to work in the United States
- Someone else claimed you as a dependent on their tax return
- You have a child support arrearage that the State reported to the U.S. Treasury
- You are over the income limits identified above.

So does this mean that if I have a Social Security number I can get a stimulus rebate even if I have not worked for some time or I get cash assistance or SSI?

Yes. The IRS has a simplified tax return form for those who do not usually file income tax returns.

<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

Follow the directions for "Non-Filers: Enter Your Payment Info Here."

What happens for families that are divorced or separated?

1. By federal tax law, the parent with whom the child resided for more than 50% of the year is entitled to claim the dependent exemption for the child (which no longer exists) or the *child tax credit* (which goes to the parent was entitled to claim the dependent exemption).
2. If there has been a divorce, or even an unmarried custody cases involving attorneys, there is most likely an order that says who can claim the dependent exemption/child tax credit for the children. If the exemption is allotted to the non-custodial parent, a form –IRS 8332 - must be signed by the “custodial” parent and given to the other parent to file with the tax return. .
3. Parents can choose to alternate claiming the exemption/credit.
4. The \$500 per child will go to the person who claimed the child for the tax year 2019. If the 2019 return has not been filed, the \$500 will go to the parent who claimed the child for the tax year 2018.
5. There will be people who filed jointly for 2018 and got separated or divorced in 2019. The check will go to the “head of the household” – the person whose name was at the top of the return, in 2019, or if that is not filed, 2018.

How can we help people to get their stimulus rebate?

Help the many who will need to file tax returns. The IRS has a simple portal to update information.

Someone who does not have to file taxes has until the end of this year to file. A person can file a simple \$1 tax return.

What if I filed taxes but need to update my information with the IRS?

The IRS has an on line option to update your address <https://www.irs.gov/taxtopics/tc157> An on line option to update account information is expected in mid-April.

What if I don't have a bank account?

You can still receive a refund by mail but it will probably take longer.

Will stimulus rebates be intercepted for child support, debts owing to the government or student loans?

If you owe child support arrearages that exceed the stimulus payment, that have been referred for federal tax offset, you probably won't receive the payment. We may hear more details about how this will work, and will update our website. The stimulus rebate will not be intercepted for other debts such as student loans or overpayments for benefit programs.

Will the stimulus rebate count against me in a "public charge" determination?

No. The stimulus payment is a tax rebate, and does not count as cash assistance.

Will the stimulus rebate count as income when determining eligibility for assistance programs?

No. The stimulus rebate does not count as income for the next 12 months in determining eligibility for any of the federal means tested benefits like SNAP, Subsidized housing assistance (Section 8), Medicaid, SSI, Temporary Assistance for Needy Families (TFA in Connecticut), or other cash assistance. If you have not spent it in the next twelve months, it may count against any asset limit for these programs.

Should I be worried about scammers trying to take my Economic Impact Payment?

YES! If you get calls or emails "from the IRS" about your payments, they will be from scammers. Here is what the IRS says, "We urge people to take extra care during this period. The IRS isn't going to call you asking to verify or provide your financial information so you can get an economic impact payment or your refund faster," said IRS Commissioner Chuck Rettig. "That also applies to surprise emails that appear to be coming from the IRS. Remember, don't open them or click on attachments or links. Go to IRS.gov for the most up-to-date information."

The IRS also warns that scammers may:

- Emphasize the words "Stimulus Check" or "Stimulus Payment." The official term the IRS uses is economic impact payment.
- Ask the taxpayer to sign over their economic impact payment check to them.
- Ask by phone, email, text or social media for verification of personal and/or banking information saying that the information is needed to receive or speed up their economic impact payment.
- Suggest that they can get a tax refund or economic impact payment faster by working on the taxpayer's behalf. This scam could be conducted by social media or even in person.
- Mail the taxpayer a bogus check, perhaps in an odd amount, then tell the taxpayer to call a number or verify information online in order to cash it.

You should report such calls to phishing@irs.gov.