



Economic Impact Payments (the COVID government checks) Questions & Answers

Can I get an Economic Impact Payment?

People can get the full Economic Impact Payment if their (adjusted gross) income is up to \$75,000 for individuals and up to \$150,000 for married couples who file a joint return. (People who make more will get less or nothing. (This Q&A does not apply to people making more than those amounts.)

How much will I get?

People making less than the amounts above can get \$1,200 for each person or \$2,400 for married couples, and can get \$500 for each qualifying child. Qualifying children are under 17. Other than setting that age limit, the IRS has not said what else, if anything, will qualify a child for this payment.

When will I get it?

The IRS has stated that it will begin issuing the payments around April 13. The IRS has not issued official notice on which people will get their payments first, but it has said it will take up to 20 weeks to issue them all. Read below how to get your payment as soon as possible.

How will I get my payment?

Most people will get their payment automatically and do NOT have to do anything, but read information below about bank account information and your mailing address to make sure you get yours.

If you already get Social Security payments, you will get the Economic Impact Payment the same way (direct deposit or by a paper check); you do NOT need to file a tax return.

If you don't get Social Security payments and you have not filed either a 2018 or 2019 tax return, you will need to file a tax return to receive the Economic Impact Payment.

If you filed a tax return in 2018 or 2019, the IRS will use the bank account information you put on your most recent tax return to directly deposit the payment to your bank. If you didn't put your bank information on your tax return, the IRS will send a check to your address on your most recently filed tax return. If you haven't given the IRS your bank account information, keep reading for how you can do that to get your payment faster.

It is not clear yet if people who get SSI (Supplemental Security Insurance) checks will need to file a tax return to get the Economic Impact Payment.

I didn't file a tax return with the IRS in 2018 or 2019 so where will the IRS send my payment?

The IRS is saying that you will need to file a tax return in order to receive the payment. (Again, if you already receive Social Security checks, you do NOT need to file a tax return; the payment will come to you automatically.) Even if you don't earn enough money to ordinarily need to file a tax return, you'll need to file one this year in order to get the Economic Impact Payment.

You do not have to file a tax return by the July 15, 2020 deadline in order to get the Economic Impact Payment. If you file later in 2020, you may not get the payment as soon as other people do, but you should get a payment eventually since the IRS said these Economic Impact Payments will be available through the end of 2020.

The IRS cannot keep this payment if you owe back taxes or student loan debt, but can if you owe back child support.

I didn't put bank account information on my tax return and/or I have a different address now from the last one I gave the IRS. How do I get my bank account information or a new mailing address to the IRS?

The IRS announced that it will develop a place on its website, a secure portal, in April or May for people to give their banking information safely to the IRS to get your payment faster than through the US mail. The portal will be on the IRS website "IRS.gov". (Scam websites can look close to that so always check to be sure the address starts with those letters exactly.)

If you want to update your address with the IRS, you can fill out a [Change of Address IRS Form 8822](#). However, that change may not be processed before the Economic Impact Payments are mailed. The best way to be sure you get your payment as soon as possible is to have it directly deposited into a bank account.

Is the IRS going to email, text, call, or visit me about this?

NO! The IRS doesn't communicate with people using email or texts, so if you're getting emails or texts about this payment, it's someone trying to scam you out of your money. The IRS is saying the checks will show up automatically in your bank account or as a paper check in the US Mail so you can just wait for it. **If you get an e-mail or text or phone call saying that you have to go to a website to claim your payment or that there's a problem with your payment- don't believe it! If you see something on Facebook or other social media asking for your personal information or for money in order to get your payment, don't respond or click on any links!** The IRS has only ever communicated with people by sending letters on IRS/Department of Treasury letterhead in the mail. And never give your bank account information or your Social Security Number to someone who calls you out of the blue.

Note: The IRS has not issued details on how it will handle payments to people whose family situation has changed since they filed their last tax return. Until the IRS says otherwise, you should expect payments to children to go to whoever claimed them on their 2018 or 2019 tax return, whichever was filed most recently. Families with children who are over 16 will not get \$500 for those children; if those children filed their own tax return in 2018 or 2019 that may be how they might receive a payment. Also, only some people who have an ITIN, instead of an SSN, will be eligible for this payment. For info <https://www.irs.gov/coronavirus>.

What's the quickest way to get my check?

The IRS is saying that payments made electronically to bank accounts will get there the fastest. If the IRS doesn't have banking information for you, the check will come through US Mail to you, which will take longer.

Where can I go for help to file a tax return to get the Economic Impact Payment?

The IRS said it will create an easy process online in late April or May for filing a tax return for people who don't usually have to file one in order to get the Economic Stimulus Payment. Go to <https://www.irs.gov/coronavirus> for information on that when it's available. Or, check back on this document for updated information.

Or, you can file an IRS Form 1040 (the Form 1040EZ doesn't exist anymore) for 2019 (or 2018).

1. Some of the usual Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs are closed due to COVID-19. Call 800-906-9887 to find an open one near you.
2. You can go to <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free> for free software to file a tax return yourself. But, do NOT access that website from a public computer or someone might steal your personal information.

SCAM ALERT!
The IRS reminds taxpayers that scammers may:

- 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, and then tell the taxpayer to call a number or verify information online to cash it.
- Emphasize the words "Stimulus Check" or "Stimulus Payment." The official term is Economic Impact Payment.