



Breaking Barriers to Justice

COVID-19 ECONOMIC IMPACT PAYMENTS **“STIMULUS PAYMENTS”**

FREQUENTLY ASKED QUESTIONS

What is the Economic Impact Payment?

Under the federal CARES Act eligible Americans will receive a one-time payment from the federal government of up to \$1,200 (married couples up to \$2,400) and \$500 per child under 17 years old. The amount of the Economic Impact Payment, also called Stimulus Payment, is based on your income.

The Impact Payment cannot be taken by the government because you owe taxes, student loans, unemployment overpayments, or other non-federal debts. The Impact Payment can be taken if you owe child support.

You are not at risk of losing your Medicaid, SSI, SNAP or TANF benefits if you get the payment. The money doesn't count as income or resource. The Impact Money is not taxable.

Who can get an Economic Impact Payment?

You will receive the Impact Payment if you are a U.S. resident with a Social Security Number and

- You earned less than \$99,000 (\$198,000 for married couples filing jointly) or
- You get Social Security Retirement, disability (SSDI) or Supplemental Security Income (SSI) or
- You get Veterans' Benefits or
- You have no income

and you are not claimed by someone else as a dependent.

Do I need to act?

Most people will get the Impact Payment deposited directly into their bank account.

No, you don't need to act:

- If you filed your tax return in 2018 or 2019 the IRS will use the direct-deposit information you provided in your tax return. If the IRS doesn't have your bank information you will be mailed a paper check, but it can take several months to receive it.
- If you get Social Security payments the IRS will use your information from the Social Security Administration.
- If you get VA Benefits the IRS will use your information from the Department of Veteran Affairs.

Yes, you need to act:

- If you haven't filed taxes because your income was less than \$12,200 (\$24,400 for married couples) or if you had no income at all
- If you haven't filed a tax return but you receive Social Security Payments or VA Benefits and you have qualifying children under age 17

Please go to IRS.gov ASAP and use the IRS's *Non-Filers: Enter Payment Info* page at www.irs.gov/coronavirus/economic-impact-payments and provide your contact and bank information. See *Impact Payment for Social Security Recipients FAQ* on our website.

If you already received your payment, you can't add your eligible children! The additional \$500 per eligible child will be paid later.

Information you will need to provide:

- Full name, current mailing address, and an email address
- Date of birth and valid Social Security number
- Bank account number, type and routing number, if you have one
- Identity Protection Personal Identification Number (IP PIN) you received from the IRS earlier this year, if you have one
- Driver's license or state-issued ID, if you have one
- For each qualifying child: name, Social Security number or Adoption Taxpayer Identification Number and their relationship to you or your spouse

Can I still provide my bank information after I filed my tax return?

If the IRS does not have your bank account information and you filed your tax return, please use the IRS's *Filers: Get your Payment* page at www.irs.gov/coronavirus/economic-impact-payments. Otherwise, the IRS will mail you a paper check.

How can I track my payment?

You can check the status of your payment on the IRS website. Please use the IRS's *Filers: Get your Payment* page at www.irs.gov/coronavirus/economic-impact-payments.

I'm in the middle of a divorce who gets the 2020 Economic Impact check?

According to the IRS's website, the Impact money (up to \$1,200 for each adult and \$500 for each child), will be sent to the address or direct deposit that was used on the most recently filed tax return. During the divorce, the money is marital property and will need to be split as part of the divorce. If you want to agree to split the check with your husband/wife before a final hearing you can. However, any agreement should be written down and signed by both parties.

I'm already divorced. Who will get the \$500 for each child?

Whoever most recently claimed a child on their tax return will get the additional \$500. If one of the two parents claimed the child on their 2019 taxes this parent will most likely get the \$500 associated with the child.

Look out for Coronavirus Scams!

The IRS, Social Security, and other government agencies will never call you, text you, or email you and ask for personal information like your Social Security number or your banking information.

Even if your caller ID looks like the IRS or Social Security, it is probably a scammer. The IRS or Social Security will never call you and ask you to verify your Social Security number or threaten to arrest you or threaten to take your benefits. They will also never ask you to send cash or ask for your banking information. THE IRS AND SOCIAL SECURITY OFFICES WILL ALWAYS ONLY CONTACT YOU BY FIRST CLASS MAIL.

Learn more about Coronavirus Scams at <https://www.consumer.ftc.gov/>.

Are there other legal resources available besides Land of Lincoln?

The Public Interest Law Initiative (PILI) has set up the COVID-19 Illinois Free Legal Answers Task Force. [Illinois Free Legal Answers](https://il.freelegalanswers.org) is a secure website (il.freelegalanswers.org) where low-income Illinoisans can ask a lawyer a question about a civil legal issue.

You can also call or email the Illinois Lawyer Finder Service. The telephone number is 800-922-8757 and the website is www.isba.org/public/illinoislawyerfinder.

Illinois Legal Aid Online also has a lot of legal information at www.illinoislegalaid.org.

**Land of Lincoln Legal Aid
Legal Advice & Referral Center
Phone: (618) 394-7300
1 (877) 342-7891**

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