



Supporting Kin And The Children They Raise

**COVID-19 Federal Stimulus Payments**

**Stephanie McClellan, Deputy Director**

**[www.dckincare.org](http://www.dckincare.org)**

# How Much Are the Stimulus Payments?

- The stimulus payments are \$1200 per individual, \$2400 per married couple, and \$500 per eligible dependent child.
- If you are an individual (single or married filing separately) with up to \$75,000, a head of household with up to \$112,500, or a married couple with up to \$150,000 in Adjusted Gross Income (AGI) on your 2019 tax return (or on your 2018 tax return if you have not yet filed your 2019 tax return), you will receive the full payment amount.
- If you are an individual (single or married filing separately) with between \$75,000 and \$99,000, a head of household with between \$112,500 and \$136,500, or a married couple with between \$150,000 and \$198,000 in AGI, your payment amount will be reduced by \$5 for each \$100 in AGI above the lower amount.
- A qualifying child is defined as a dependent under age 17.

# Who does and doesn't qualify?

---

- You are likely eligible if you:
  - are a U.S. citizen or resident alien
  - have a valid social security number that can be used for employment
  - cannot be claimed as a dependent on someone else's tax return
  - meet the income requirements
- You are likely not eligible if you:
  - are a nonresident alien/undocumented
  - do not have a valid social security number that can be used for employment
  - can be claimed as a dependent on someone else's tax return
  - do not meet the income requirements

# How do I get the money if I filed a 2019 or 2018 Tax Return?

- If you filed a 2019 or 2018 tax return and provided direct deposit information to the IRS, the stimulus payment will be deposited into your bank account.
- If you filed a 2019 or 2018 tax return and did not provide direct deposit information, you will receive the stimulus payment by check in the mail, unless you submit your direct deposit bank information via the IRS Get My Payment Tool at <https://www.irs.gov/coronavirus/get-my-payment> before your stimulus payment has been scheduled for delivery by mail.

# What if I DID NOT file a 2019 or 2018 Tax Return?

- If you did not file a 2019 or 2018 tax return and you receive Social Security (retirement), SSI or SSDI (disability), Railroad Retirement, or VA Benefits, you will receive the stimulus money the same way you receive those benefits.
- If you have eligible child dependent(s), and you receive Social Security, SSDI or Railroad Retirement Benefits, you MUST submit information on those dependents to the IRS by noon Wednesday April 22 using the Non-filers Enter Payment Info Here tool at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>. If you do not do so by the deadline, you will have to wait to submit a 2020 tax return to receive those payments.
- If you have eligible child dependent(s), and you receive SSI or VA Benefits, you will have until early May to submit information on those dependents to the IRS using the Non-Filers Enter Payment Info Here tool.

# What if I DID NOT file a 2019 or 2018 Tax Return (Cont'd)?

- If you are required to file a tax return for 2019 and/or 2018 and you have not filed either one, file your 2019 tax return right away.
- If you are an individual who made less than \$12,200 or a married couple who made less than \$24,400 in gross income in 2019 and you are not required to file a tax return for 2019 and/or 2018, go to IRS.gov and use the Non-filers Enter Payment Info Here tool at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here> for the IRS to calculate and send your payment.

# Can I get the money by direct deposit if I don't have a traditional bank account?

---

- Yes, your bank account does not have to be a traditional brick and mortar bank. An on-line bank is fine, OR you CAN use CashApp or pre-paid reloadable credit cards through PayPal or 7-11. What you need is a routing number (for direct deposit NOT wire transfer) and your account number.

<https://cash.app/help/us/en-us/1018-cash-app-the-stimulus-and-you>

<https://newsroom.paypal-corp.com/covid-19-receive-your-government-stimulus-payment-directly-into-your-paypal-account>

<https://www.transact711.com/>

# How do I Avoid Scams?

- The IRS will not call, text, email or contact you on social media asking for personal or bank account information related to stimulus payments or anything else!
- Watch out for emails with attachments or links claiming to have special information about economic impact payments or refunds. If you receive an email like this forward it to [phishing@irs.gov](mailto:phishing@irs.gov).
- If someone is offering to lend you money now against your stimulus payment, similar to a payday or car title loan, worst case, you are getting your financial information stolen. Best case, you are getting charged extremely high and unfair fees and interest rates. Don't do it. Scammers know you need cash and are out to take advantage of you, NOT help!



# More Questions?

---

- Go to the IRS website for FAQs about Stimulus Payments:

<https://www.irs.gov/coronavirus/economic-impact-payment-information-center#receiving>.

- Talk to your accountant or tax preparer.