

Congressman Danny K. Davis Guide for Grandfamilies on COVID-19 Stimulus Payments (updated April 13, 2020)

To help during this pandemic, the federal government is sending most adults a stimulus payment (also called a stimulus check, economic impact payments, rebate) of \$1,200 for an adult and \$500 for each child under age 17. Caregivers will get the full payment if they file as head of household and earn less than \$112,500 or if they file married-filing-jointly and earn less than \$150,000.

The examples below and the accompanying table offer guidance to help grandfamily caregivers understand when and how they could expect to receive their stimulus checks. These resources are intended as helpful tools based on our understanding to date and do not represent a guarantee of how one will get their check. If you have questions, reach out to your Congressional office for help.

Importantly, grandfamily caregivers may need to take additional steps to get their money quicker or to get the stimulus payments for any kin children. In particular, these extra steps may be needed if the grandfamily did not file taxes in 2018 or 2019 or if the grandfamily did not use their electronic bank data to pay taxes or get a refund. There is no deadline for getting your stimulus check. Don't worry if you do not get all you deserve in 2020, you can get the remainder when you file taxes in 2021. Many times, if you get a check in 2020, you must wait for corrections till 2021.

WARNING – Be careful of scammers. The only website to use to enter your private information is www.irs.gov. No one from the IRS will reach out to you by phone, email, text, mail or in person asking for any kind of information to complete your stimulus checks. No one will send a link to click on to enter your information. For more information on how to protect yourself from fraud, visit the IRS [here](#) or the Federal Trade Commission [here](#).

Below are categories of grandfamily caregivers based on their federal tax filing status and/or receipt of Social Security benefits.

For purposes of this document, here are the relevant definitions:

Grandfamily caregiver – Grandparent, aunt, uncle, cousin or adult sibling (including half siblings and step siblings and their descendants) who is raising a kin child.

Kin child – A child who is under age 17 for all of 2019 (must not turn age 17 in 2019) and is dependent on the grandfamily caregiver.

Dependent – A kin child who lives with a grandfamily caregiver for at least half the year (some exceptions apply) and obtains more than half of his support from the grandfamily caregiver.

<p><i>Examples: If you filed taxes in 2018 or 2019 AND the IRS has your bank data</i></p>
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What if I filed a federal tax return in 2018 that included all of my kin children as dependents, and I got my tax refund by direct deposit?

Good news! If a grandfamily caregiver filed a federal tax return in 2018 or 2019, if that tax return correctly includes kin children as dependents, and if the IRS has your bank account information because you either paid taxes or received a refund electronically – then you should receive your stimulus check for adults and dependents aged 16 or younger directly deposited into your bank accounts in the next few weeks. If the IRS has your bank information, it will use information from your most recent tax return to calculate the stimulus check.

What if I filed my taxes in 2018 but my kin children didn't start living with me until 2019?

If a grandfamily caregiver filed taxes in 2018 but not in 2019, if she had a reduction in income or increase in the number of kin children between 2018 and 2019, and if the IRS has your bank account information because you either paid taxes or received a refund electronically – then you should consider quickly filing a 2019 tax return online through [Free File](#) because your stimulus check may be too low. The IRS uses the information on your most recent tax return to calculate your rebate; if 2018 does not reflect your family income or size, your check may be too low. Given that direct deposits will be made soon, your check may only have your adult payment. You can still get the money for each kin child, but you must wait till 2021 to get the full amount.

Examples: If the IRS does NOT have your bank data AND you GET Social Security Benefits

What if I get Social Security benefits directly deposited into my bank account, but I didn't use my bank data when I filed my taxes in 2018 or 2019?

If a grandfamily caregiver filed a federal tax return in 2018 or 2019, listed their kin children as dependents, did NOT share their bank account data with the IRS, AND gets Social Security benefits (e.g., retirement, survivor, SSDI) directly deposited in their bank accounts– then the IRS will directly deposit the adult stimulus payment in her bank account in mid-April. The IRS will use information on the 1099-SSA to calculate the rebate when it lacks your bank data. Given that the 1099 does not include dependent data, the rebate will not include a rebate for the kin children. Grandfamily caregivers can wait to get the payments for kin children until they file taxes in 2021 or they can enter their bank data and each kin child's information into a new online tool here for non-filers: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

What if I get Social Security benefits deposited onto a Direct Express debit card, but I didn't use my bank data when I filed my taxes in 2018 or 2019?

If a grandfamily caregiver filed a federal tax return in 2018 or 2019, listed their kin children as dependents, did NOT share their bank account information with the IRS, AND gets Social Security benefits (e.g., retirement, survivor, SSDI) via Direct Express debit card– then the IRS likely will use your most recent tax return to calculate your rebate and will send you a check starting mid-to-late May. Given that it can take up to 4 months to get a paper check, caregivers can make sure the IRS has their bank data so that they get the money via direct deposit. There is a chance that the IRS will deposit your stimulus payment on your Direct Express card, but the guidance right now is that they will mail a check to these caregivers. **To get your money faster:**

- ***If your 2018 or 2019 tax return accurately reflects your income and number of dependents*** - then you just need to enter your bank information via the soon-to-be-released **Get My Payment** portal on www.irs.gov. This way, your check will be automatically deposited in your bank account quickly.
- ***If you have not yet filed your 2019 tax return and your income or number of dependents has changed since 2018*** - you should file your 2019 return so you will get the maximum rebate to which you are entitled. You can file online through [Free File](#) if you have not filed 2019 taxes yet.
- ***If you do not make enough money to file taxes*** (see page 2 of IRS publication 501 [here](#)) - you can enter your information for you and your kin children into a new online tool here for non-filers: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

What if I get Social Security directly deposited into my bank account but I didn't file taxes in 2018 or 2019 because I didn't make enough money to file?

If a grandfamily caregiver did NOT file a federal tax return in 2018 or 2019 because her income was below the filing threshold AND she gets Social Security benefits (e.g., retirement, survivor, SSDI) directly deposited in a bank account— then around early May 2020, the IRS will directly deposit the adult portion of the stimulus checks into the caregiver's bank accounts. Given that the Social Security 1099 tax form does not include dependent data, the rebate will only include the stimulus payment for the adult and not for the kin children. To get the stimulus payments for her dependents in 2020, a caregiver can enter their bank data and each kin child's information into a new online tool here for non-filers: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

What if I get Social Security deposited on a Direct Express debit card but I didn't file taxes in 2018 or 2019 because I didn't make enough money to file?

If a grandfamily caregiver did NOT file a federal tax return in 2018 or 2019 because their income was below the filing threshold AND gets Social Security benefits (e.g., retirement, survivor, SSDI) via Direct Express debit card— then around late May 2020, the IRS will deposit the adult portion of the stimulus checks on to the debit card. Given that the Social Security 1099 tax form does not include dependent data, the rebate will only include the stimulus checks for the adult and not include a rebate for the kin children. To get the stimulus payments for her dependents in 2020, a caregiver can enter their bank data and each kin child's information into a new online tool here for non-filers: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

Examples: If the IRS does NOT have your bank data AND you do NOT Social Security Benefits

What if I do not get Social Security and I filed my taxes in either 2018 or 2019 but I didn't share my bank account data with the IRS?

If a grandfamily caregiver filed a federal tax return in 2018 or 2019, listed their kin children as dependents, did NOT share bank account information with the IRS, and the caregiver does NOT receive Social Security benefits – then the IRS plans to issue checks starting mid-May 2020, but it could take up to 4 months for all the checks to go out. To get this money faster, grandfamily caregivers will need to either (1) file a 2019 tax return online through [Free File](#) if she has not filed 2019 yet or (2) enter her bank information via the soon-to-be-released Get My Payment portal on www.irs.gov. This way, your check will be automatically deposited in your bank account quickly.

What if I don't get Social Security and I didn't have to file taxes in 2018 or 2019 because I don't make enough money to file?

If a grandfamily caregiver did not file a federal tax return in 2018 or 2019 because their income was below the filing threshold AND they do NOT receive any Social Security, then she can enter the information for her and her kin children into a new online tool for non-filers. Importantly, if she includes her bank information, she will get her check in a few weeks. If she only gives an address, she will get a check, but it could take months. The IRS tool is called Non-Filers: Enter Payment Info: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

Congressman Danny K. Davis - Overview of Likely Timing and Method of Emergency Rebates *(updated 4/13/2020)*

This overview is intended to be a helpful guide based on the IRS guidance issued to date and does not represent a guarantee of how rebates will go out.

Filed Taxes	File 2018		File 2019		IRS Has Bank Info		Adult Gets Social Security		Social Security Direct Deposit		Earliest Possible Rebate Date	Rebate Method	Rebate Based On	•To Get EFT Faster than Check •If Change in Income/ Dependents from 2018 to 2019 •If Get SS, Have Dependents, & Tax Data Includes Dependents
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No				
Filed 2018 & 2019	Y		Y		Y		Y		n/a		Week 4/13	EFT	2019	n/a
	Y		Y		Y			N	n/a		Week 4/13	EFT	2019	n/a
	Y		Y			N	Y		Y		After 4/23	EFT	SSA	Enter bank info via portal
	Y		Y			N	Y			N	Mid/Late May	Check	2019	Enter bank info via portal
	Y		Y			N		N	n/a		Mid/Late May	Check	2019	Enter bank info via portal
Filed 2018 Only	Y			N	Y		Y		n/a		Week 4/13	EFT	2018	File 2019
	Y			N	Y			N	n/a		Week 4/13	EFT	2018	File 2019
	Y			N		N	Y		Y		After 4/23	EFT	SSA	File 2019 and enter bank info
	Y			N		N	Y			N	Mid/Late May	Check	2018	File 2019 and enter bank info
	Y			N		N		N	n/a		Mid/Late May	Check	2018	File 2019 and enter bank info
Filed 2019 Only		N	Y		Y		Y		n/a		Week 4/13	EFT	2019	n/a
		N	Y		Y			N	n/a		Week 4/13	EFT	2019	n/a
		N	Y			N	Y		Y		After 4/23	EFT	SSA	Submit bank info via portal
		N	Y			N	Y			N	Mid/Late May	Check	2019	Submit bank info via portal
		N	Y			N		N	n/a		Mid/Late May	Check	2019	Submit bank info via portal
Did Not File Due to Income Below Filing Requirement		N		N		N	Y		Y		After 5/1	EFT	SSA	File 2019 and enter bank info
		N		N		N	Y			N	Mid/Late May	Direct Express	SSA	File New Simple Form 2019
		N		N		N		N	n/a		Must File	Depends	2019	File New Simple Form 2019

EFT = Electronic Fund Transfer; Direct Express = Social Security Provided Debit Card

Important Information

- Once a rebate is sent out, most people must wait until 2021 to claim any adjusted amounts. But, if you are a Social Security, SSDI, or Railroad Retirement beneficiary with qualifying dependents who received only the adult portion of their stimulus payment, you can claim the \$500 payment for a child under age 17 using the new **Non-Filers: Enter Payment form**: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
- To check the status of your payment or to provide your bank account data to the IRS to get your payment faster, go to the soon-to-be-released **Get My Payment** portal on www.irs.gov.
- If one did not file taxes in 2018/2019 due to being below filing requirement, enter your info the new **Non-Filers: Enter Payment form**: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
- The IRS is prioritizing adult rebates. If a child receives Social Security benefits independent of an adult, any rebate will come much later in the year.