



Frequently Asked Questions (FAQ) on COVID-19 Economic Impact Payments

Updated 4/28/20

1. What are Economic Impact Payments?

In March 2020, lawmakers passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which provides economic relief provisions for the coronavirus pandemic, including a **one-time payment to individuals to support financial stability during this crisis.**

2. Am I eligible to receive payments?

The full payment of \$1,200 is available to U.S. citizens and legal permanent residents making \$0 - \$74,999 with a Social Security Number, who cannot be claimed as someone else's dependent and aren't living with an immigrant seeking status [or with an Individual Taxpayer Identification Number (ITIN)]. An additional \$500 is available per child under 17 years old. Those who owe back child support are ineligible (to find out if you owe child support, you must check with the state's child support enforcement website).

3. How do I receive my payment?

- **If you filed taxes in 2018 or 2019** the payment will be distributed the same way as your refund (for example, if you set up direct deposit, it will go into that account; if you were mailed a check, it will be sent to that address; if the money was put onto a debit card, it will be put on the same debit card). There is currently not a process to update that information if it is incorrect.
- **If you receive Social Security Disability, Retirement, or Supplemental Security Income**, the payment will be distributed the same way as your benefits. To claim a qualifying child, you need to register with the [IRS portal](#) under "Non-Filers Enter Payment Info Here."
- **If you worked in 2018 or 2019, made less than \$12,200 (or \$24,400 for a married couple) but didn't file taxes – You must [complete this short form for non-filers by December 31](#).** If you do not complete by December 31, it should be added to your 2021 tax refund.
- **If you worked in 2018 or 2019, made more than \$12,200 (or \$24,400 for a married couple) but didn't file taxes – You must file your 2019 taxes to receive payment.** The IRS has a [short survey to determine if you need to file your taxes](#).

4. When do I receive my payment?

Automatic payments should be distributed from April through September. Individuals who are filing [short forms](#) (see above) will have until December 31, 2020 to submit their updated information. If you do not complete by then, it should be added to your 2021 tax refund.

5. What if I didn't work or have no income?

You are still eligible for the payment as long as you have a Social Security Number and do not live with an undocumented immigrant.

6. What if I don't have an address?

The IRS has a [webpage](#) where you can provide your direct deposit information or update your address. Consider using the address of your service provider or health center.

7. What if I don't have a Social Security Number?

You must have a Social Security Number to qualify. If you are married to a person who does not have their Social Security Number, you will also be disqualified from the payment, with the exception of military spouses.

8. Will this payment count towards eligibility for means-tested benefit programs, like subsidized housing, Medicaid and food assistance?

No, these payments will not be counted toward eligibility for means-tested programs and will be disregarded as an asset for 12 months (it will not count for bank accounts limits).

9. Will any of the money be taken out if I owe the government money?

No, with the exception of overdue child support payments. The payment cannot be reduced because you have overdue taxes (federal or state), student loans, etc.

10. How can I protect myself from scammers?

Generally, if someone is asking you for money, your banking information, or your personal taxpayer information, that is a red flag for a scam. **Remember: the official term for these payments is "economic impact payment."** A scammer is likely to emphasize phrases like "stimulus check" or "stimulus payment," which are a signal that the offer isn't legitimate. **The IRS will not call to ask you to verify or provide your financial information to receive your economic impact payment quicker.** [This IRS website](#) provides tips on avoiding scams.

Resources:

- IRS Coronavirus Economic Impact Payment Page
 - <https://www.irs.gov/coronavirus/economic-impact-payments>
- IRS Economic Impact Payment Questions Portal
 - <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>
- Center on Budget and Policy Priorities Coronavirus Page
 - <https://www.cbpp.org/blog/coronavirus-response-roundup>