

This information is constantly changing. Please check back often for updates.

Coronavirus Economic Impact Checks

Who is eligible?

Tax filers with adjusted gross income up to \$75,000.00 for individuals and up to \$150,000.00 for married couples filing joint returns will receive the full payment. If you file an individual tax return or a “married filing separately” tax return and your adjusted gross income does not exceed \$75,000.00, you will receive \$1,200.00. If you filed a joint tax return with your spouse and your adjusted gross income does not exceed \$150,000.00, you will receive one check in the amount of \$2,400.00 for both filers. If you have a **qualifying child** under the age of 17, you will receive an additional \$500.00 per child.

What is a “qualifying child?”

For the purpose of the federal Coronavirus Aid, Relief, and Economic Security (CARES Act), a qualifying child is a U.S. Citizen under the age of 17, claimed as a dependent who has not provided more than half of their own support and has lived with the taxpayer for more than half of the year. Adopted and foster children are included.

Who is NOT eligible?

Anyone whose adjusted gross income exceeds the amounts stated above. Most high school seniors and college students are ineligible, as is anyone without a Social Security number.

When will I receive my check?

Some payments have already been deposited. The IRS has indicated that payments will continue to be deposited for several months, and that economic impact payments in the form of paper checks will be mailed after electronic funds are deposited. The IRS has developed a website called “get my payment” to track the status of economic impact payments. This website should be used by **tax filers**—meaning those that have filed or should have filed in the 2018 or 2019 tax years. That information can be accessed by [clicking here](#).

How does the IRS know where to send my check?

The IRS will use the bank account information provided in your 2018 or 2019 tax return, whichever is most recent. If you are a tax-filer but the IRS does not have your current bank account information and you would like to receive the economic impact payment through direct deposit, you will need to visit the “get my payment” app to provide the IRS with your account information. Note that you are considered a tax-filer if you have taxable income even if you have not filed tax returns in 2018 or 2019.

What if I don't need to file a tax return because I receive Social Security benefits or Railroad Retirement benefits?

If you do not need to file a return because your sole or primary income is Social Security benefits or Railroad Retirement benefits, then you do not need to file a return to receive a stimulus payment. The IRS will automatically deposit your stimulus payment into your bank account. **No action is required on your part.**

Note that, if you have a qualifying child in your home, you are eligible to receive an additional \$500.00 per child. You will need to complete a form to provide information to the IRS so that the IRS knows to send you an additional economic impact payment. You may provide this information to the IRS through the “non-filer” website, [click here](#).

What if I receive veterans benefits or Supplemental Security Income?

Your economic impact payment will be automatically deposited into your bank account.

Note that, if you have a qualifying child in your home, you are eligible to receive an additional \$500.00 per child. You will need to complete a form to provide information to the IRS so that the IRS knows to send you an additional economic impact payment. You may provide this information to the IRS through the “non-filer” website, [click here](#).

What if I don't usually need to file a tax return because my income is under the income limit for filing a tax return?

If your income is below the taxable-income threshold set by the IRS and you would like to receive your economic impact payment through direct deposit, you will need to provide the IRS with your bank account information. You may access the IRS's “non-filer” website by [clicking here](#).

What if I don't have a bank account or don't want to provide the IRS with my bank account information?

You have a few options. You could open a bank account and provide this information to the IRS. If you do not want to or are not able to open a bank account, the IRS will send your payment in the mail. The IRS's “get your payment” application will allow you to provide the IRS with either your bank account information or your physical address—wherever you would like the payment to be sent.

What if I owe taxes?

The economic impact payments are not generally subject to any **offsets**, meaning that if you owe back taxes or other obligations to the federal government (like student loans), your economic impact payment **will not** be reduced. **However**, if you owe child support, your entire economic impact payment can be offset to pay this debt. For more information, visit <https://fiscal.treasury.gov/top/faqs-for-the-public-covid-19.html>.

What if my bank account is currently being garnished for a private debt?

The IRS has made it clear that the economic impact payments will not be offset. The IRS has not issued any statement that the economic impact payment is protected from garnishment from any private creditors.

What can I do to protect my economic impact payment?

If you know that your bank account is currently subject to **garnishment** or you are concerned that a creditor may try to garnish your account, you have a few options:

- Do **not** provide the IRS with your direct deposit information. Instead, wait for the IRS to issue you a paper economic impact payment and cash the check;
- Withdraw your stimulus funds from your bank account **as soon as the check is deposited**.

What if I am not eligible based on my 2019 tax return, but I expect to be eligible in 2020 due to COVID-related employment loss?

Unfortunately, there is not an immediate solution for this as of right now. Currently, the IRS has said that this situation will be rectified on your 2020 tax returns, meaning that, if you qualify when you file your tax returns for the 2020 tax year, you will receive your economic impact payment at that time.

There may be scams aimed at taking these funds. What do I need to know to protect myself?

To keep yourself safe from predatory scams, you may wish to do the following:

- Do not give out your Social Security number to anyone calling you, especially if they say they are from the IRS, as the IRS will not ask you for your Social Security number;
- The IRS will not call and ask you to verify your payment details, so do not give out your bank account, debit account, or PayPal account information - even if someone claims it's necessary to get your economic impact payment;
- Ignore callers, texts, messages and social media posts that suggest that you might qualify for a special COVID-19 government grant and that you have to verify your identity;
- Ignore messages that claim they can help you get more money from the government or get your economic impact payment faster if you share personal details and pay a small "processing fee";
- Ignore any bogus checks you may receive, especially checks that are in an odd amount, and do not call any phone numbers asking for your personal information;
- If you receive a call, don't engage with scammers or thieves, even if you want to tell them that you know it's a scam, or you think that you can beat them. Just hang up;

- If you receive texts or emails claiming that you can get your money faster by sending personal information or clicking on links, delete them. Do not click on any links in those emails.

Finally, please NOTE that the IRS will ONLY refer to the stimulus payments as “**economic impact payments**”. If you receive any communication referring to the economic impact payments as anything other than an **economic impact payment**, this is a scam!