

# COVID-19 STIMULUS CHECKS

A stimulus check is money that the government will give to individuals and families to help them during the COVID-19 crisis. People sometimes call these payments “economic impact” or “recovery” payments. These are different names for the same payment.

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## WHO QUALIFIES FOR A STIMULUS CHECK?

### ▶ You qualify for a stimulus check if:

- You filed taxes in 2018 or 2019 (you can still file your 2019 tax return); **OR**
- You receive SSI or Social Security benefits and you do not have to file a tax return; **OR**
- You do not have to file a tax return and you fill out the [\*Non-Filers: Enter Payment Info form\*](#) on the IRS web site;

#### **AND**

- You have a Social Security number; **AND**
- You are not claimed as a dependent on someone else’s taxes; **AND**
- You meet the income limits for the stimulus check.

### ▶ How much will my stimulus check be?

- You will get \$1,200 if you are single and earn less than \$75,000 before taxes.
- You will get \$2,400 if you are married and file jointly and earn less than \$150,000.
- You will get \$1,200 if you file as head of household and earn less than \$112,500.
- If your income is higher you will get a smaller payment or no payment.  
See the [IRS web site](#) for more details.

### ▶ Can children get stimulus checks?

Parents and guardians can get \$500 for each dependent, “qualifying child” aged 16 or under. If you have a dependent child (or another tax dependent) who is aged 17 or over, you will not get the extra \$500 for them.

### ▶ Can immigrants get stimulus checks?

For immigrants with Social Security Numbers, the rules for stimulus checks are the same as for citizens. Everyone in a family must have a Social Security number for the family to get a stimulus check.

The stimulus check will not count as a public benefit for the public charge test.



# WHAT DO I HAVE TO DO TO GET A STIMULUS CHECK?

## ▶ **What do I have to do if I filed taxes in 2018 or 2019?**

If you filed a tax return in 2018 or 2019, you do not have to do anything else. The IRS will send you a payment.

If you already get direct deposit with the IRS, the IRS will use that bank account information. If you want to set up a new direct deposit with the IRS, you can fill out the [Filers: Get Your Payment](#) form on the IRS web site. If the IRS does not have your bank account information, it will mail you a check.

## ▶ **What do I have to do if I have not filed my taxes for 2019?**

You can file your 2019 taxes now. If you do not file, the IRS will use your 2018 tax information send you a stimulus check.

If you need help filing your tax return and you live in Pennsylvania, the Campaign for Working Families may be able to help you file your taxes online. Their [web site](#) has information about filing on your own or with help.

## ▶ **What do I have to do if I get SSI or Social Security and I do not usually have to file taxes?**

The IRS will use information from Social Security to send you a payment if you get Social Security or SSI for disability or retirement and you do not file taxes. You will get a stimulus check the same way that you get your Social Security or SSI (for example, in your bank account or through Direct Express).

If you get Social Security or SSI, you will get the \$1,200 payment for yourself automatically, but you will not get the \$500 payment for your children. To get the payment for your children, you must fill out the [Non-Filers: Enter Payment Info form](#) on the IRS web site.

## ▶ **What do I have to do if I don't have to file taxes for 2018 or 2019 because I have a very low, or no, income?**

If you are single with an income below \$12,200 or if you are married with an income below \$24,400, and you do not get Social Security or SSI, you must fill out the [Non-Filers: Enter Payment Info form](#) on the IRS web site.

## ▶ **Will the IRS call me to confirm my information?**

The IRS will not call you to ask for any of your personal or bank account information. Do not give out information to anyone who calls you. *This is a scam.*



# WHAT ELSE DO I NEED TO KNOW ABOUT STIMULUS CHECKS?

## ▶ Do I have to pay taxes on my stimulus check, or pay it back when I file my 2020 taxes?

No, you do not have to pay taxes, and you do not have to pay it back.

## ▶ Will the stimulus check make it harder to get or keep my public benefits?

The stimulus check will not count as income for any public benefits. It will not count as an asset (resource) for twelve months. You do have to report the payment to the welfare office if you get Medicaid, SNAP, and/or TANF cash assistance.

## ▶ Can my creditors take my stimulus check to pay off my debts?

Most creditors and debt collectors cannot take your stimulus check, but debt collectors may be able to take the money once it is in your bank account. Your stimulus check will not be taken to pay off your student loans, unless you have a court judgment with a private student loan lender who can access your bank account. Your stimulus check may be taken to pay off child support debt to the parent you owe.

If you need legal advice about how to protect your stimulus check from debt collectors, you can call Community Legal Services at (215) 981-3700.

## ▶ What do I do if I think that the IRS has messed up my stimulus check?

If you need legal help with your stimulus check, you can call the Low Income Taxpayer Clinic at Philadelphia Legal Assistance at (215) 981-3800 from 9:30 a.m. to 12 p.m. Monday through Thursday, or you can fill out their [online intake form](#).

## ▶ Where can I learn more about stimulus checks?

For more detailed information, visit the [IRS's stimulus check web page](#). Community Legal Services is also posting [up to date information on our web site](#).