



# Get Your Stimulus Check from the IRS

Economic Impact Payments, or “Stimulus Checks” help reduce the financial burden of COVID-19

[eitcoutreach.org/stimulus](http://eitcoutreach.org/stimulus)

## Am I eligible?

- 1 Your income is under \$75,000 (single or married filing separately) or \$150,000 (married filing jointly). You also qualify if you have no income.
- 2 You and your spouse, if filing jointly, each have a valid Social Security number (one if military).
- 3 Someone else cannot claim you as a dependent on their tax return.

## How do I get the payment?

You can check on the status of your payment on [IRS.gov/GetMyPayment](https://www.irs.gov/GetMyPayment).

### Do nothing if you:

- Already filed taxes for 2018 or 2019; **OR**
- Receive Social Security, Social Security Disability Insurance (SSDI), or Supplemental Security Insurance (SSI); **OR**
- Are a railroad retiree or Veterans Affairs (VA) beneficiary.

The IRS will send your payment by direct deposit or mail. You will get a letter from the IRS stating when the payment was made and how.

### Complete an Online Form if you:

- Earned less than \$12,200 (\$24,400 if married) in 2019\*; **AND**
- Are not required to file a tax return; **AND**
- Don't plan on filing.

Go to [www.irs.gov/eip](https://www.irs.gov/eip) and click the button for non-filers

Complete the form by **October 15** so the IRS knows where to send your payment.

### File your taxes now if you:

- Earned more than \$12,200 (\$24,400 if married) in 2019.

How to file for free by **October 15**:

#### Free Tax Preparation

Explain what your organization does and how clients can contact you to schedule free tax filing.

#### Do-It-Yourself Taxes

File your own taxes at [MyFreeTaxes.com](https://www.myfreetaxes.com) or [IRS.gov/FreeFile](https://www.irs.gov/FreeFile)

\*If you had any earnings in 2019, you may qualify for other refunds. File your 2019 taxes to apply for the stimulus payment and claim any additional qualifying credits.

## Beware of scams

The IRS will NOT contact you by phone, email, text message, or social media to request personal information – especially banking details – or ask you to provide a “processing” fee. The IRS will send written correspondence.

The IRS refers to this money as an “Economic Impact Payment.” Communications that use phrases like “stimulus check” or “recovery rebate” probably aren't from the IRS.

## THE DETAILS

### ▶ Direct Deposit

If you don't have a bank account, the IRS will mail you a paper check, but it will take much longer. If you don't have a bank account, you can still get direct deposit by entering an account and routing number. You can find these numbers with:

- **Prepaid debit card** - Once you get a card, you may need to contact the company directly to find the account and routing numbers needed for direct deposit.
- **Payment apps** - CashApp, Venmo, and PayPal now offer account and routing numbers you can use for direct deposit.

### ▶ Self Employment/ Gig Work

If you made over \$400 in self-employment income in 2019, you must file a tax return. Your stimulus payment will not be reduced if you haven't paid self-employment taxes. You may be charged late fees by the IRS if you don't pay taxes by July 15.

### ▶ Immigrants

If you're married and filing jointly with your spouse, both spouses must have a Social Security Number (not an ITIN) to receive the payment. If your children do not have a Social Security Number (SSN), it does not affect your \$2,400 payment, but you will not receive a \$500 payment for them.

If you're married and filing separately from your spouse and one of you has an SSN and one of you has an ITIN, the spouse with an ITIN is **not** eligible and the spouse with an SSN is eligible for \$1,200.

If neither you nor your spouse has an SSN, you cannot get a \$500 payment for your children even if they have SSNs.

### ▶ Address Changes

If you have moved since filing a 2019 tax return, update your address at your local post office or [moversguide.usps.com](https://moversguide.usps.com).

If you don't have a permanent mailing address, you can ask to use the address of a family member, friend, or a place you go to for services (such as like a health care clinic, drop-in day center, shelter, community action agency, or church).

## QUICK TIPS

### KIDS

You'll get \$500 for every dependent child under 17 who has an SSN or Adoption Taxpayer Identification Number (ATIN).

### PAPER RETURNS

The IRS is not currently processing paper returns. If you don't have internet access, get help to file electronically.

### CHILD SUPPORT

If you are overdue on child support, your Economic Impact Payment could be reduced or eliminated.

### BACK TAXES & STUDENT LOAN DEBT

Your payment will not be interrupted and you will receive the full amount.

### TAXES

Payments are not taxed.

### BENEFITS

Your payments won't reduce the benefits you receive from SNAP, TANF, Medicaid, federal rental assistance, or another program. It will not affect unemployment payments.

For help with health coverage go to [healthcare.gov](https://healthcare.gov).