

Information on COVID-19 stimulus money

Free legal information from Legal Aid Services of Oregon & Oregon Law Center (updated 4-16-20)

Who is eligible for stimulus money?

In order to receive stimulus money, you must:

1. Have a valid Social Security number,
2. Be a U.S. citizen or resident immigrant (see “Considerations for immigrant families” section)
3. Not be able to be claimed as a “dependent” of another taxpayer on their tax return, and
4. Be middle class, low-income, or have no income at all (see next section for income limits)

How much money will you receive?

- **\$1,200 payment.** The following individuals will receive the full \$1,200 payment:
 - Individuals filing federal taxes as single or married filing separately whose Adjusted Gross Income (AGI) is less than \$75,000,
 - Head of Household filers whose AGI is less than \$112,500, or
 - Married couples filing joint returns whose AGI is less than \$150,000 (each spouse receives a \$1,200 payment, for a total of \$2,400)
- **Reduced payments.** The following individuals will receive stimulus money, but the payment will be reduced based on their AGI:
 - Individuals filing as single or married filing separately whose Adjusted Gross Income (AGI) is between \$75,000 and \$99,000,
 - Head of Household filers whose AGI is between \$112,500 and \$136,500, or
 - Married couples filing joint returns whose AGI is between \$150,000 and \$198,000.
- **\$500 payment.** Eligible individuals with qualifying children will also receive an additional \$500 payment for each qualifying child. This payment is also reduced for individuals who are receiving reduced stimulus payments based on their incomes.

How do you get the stimulus money?

Who will receive automatic payments?

If you filed federal taxes in 2018 or 2019 or you receive social security benefits, you should not have to do anything else to receive the money:

- If you filed taxes and your bank information with the IRS **has not changed**, the money will be deposited directly to your account.
- If you filed taxes and your bank information **has changed**, the money will be mailed to the address you used the last time you filed taxes.
 - If you would like to receive your payment sooner, you can update your bank information online at: <https://www.irs.gov/coronavirus/get-my-payment>
- If you receive social security payments, you’ll get the money the same way you get those benefits.
 - Individuals who began receiving social security benefits in 2020 will need to apply online, according to recent IRS guidance.

Who needs to apply online?

You should apply online at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here> to receive your stimulus payment if any of the following are true:

- You did not file taxes in 2018 or 2019 because your income is less than \$12,200 (or \$24,000 for a married couple) and are not required to file taxes for 2019,
- You recently began receiving social security benefits in 2020 (and did not file 2018 or 2019 taxes), or
- You receive social security benefits **but** need to claim a stimulus payment for your spouse or qualifying child(ren).

What information do I need to provide online to receive my payment?

When you apply online, you will need to provide your (1) full name, (2) mailing address, (3) email address, (4) date of birth, (5) social security number, (6) bank information, and if you have one, (7) your IRS provided Identity Protection Personal Identification Number and (8) driver's license or state identification number, and if you have a qualifying child, (9) their name and social security number.

What happens after I apply online?

Once you complete the online form, you will receive an e-mail from Customer Service at Free File Fillable Forms that either acknowledges you have successfully submitted your information, or that tells you there is a problem and how to correct it.

Considerations for immigrant families

What does it mean to be a "resident immigrant"

The law is constantly changing on who can claim stimulus payments. For more information on what it means to be a resident immigrant for IRS purposes visit: <https://www.irs.gov/individuals/international-taxpayers/determining-alien-tax-status>

Public charge and stimulus payments

The stimulus payment is a tax credit. The public charge regulations are clear that tax credits are **not** taken into account in a public charge determination.

Married couples with mixed immigration status

In the vast majority of cases, for a married couple filing jointly, both spouses must have a valid SSN in order to qualify for the stimulus payment. For couples with mixed immigration status, if you are married but file separate tax returns, the individual with a SSN may be eligible for stimulus money. Filing separately may have other implications, including for Affordable Care Act eligibility, so it is important to consult a professional tax preparer about options.

For more information on stimulus payment considerations for immigrant families, visit <https://www.trla.org/>

covid-19-eligibility-for-the-2020-recovery-rebates-for-immigrant-families.

Other important tax considerations

Deadline to file federal and state tax returns

The deadline to file your 2019 Oregon and federal tax filing tax returns has been extended until July 15, 2020. Again, you may want to file taxes earlier to speed up receiving your stimulus payment.

Garnishment and stimulus payments

If you are worried about whether your stimulus check might be garnished by a creditor, check this link: <https://library.nclc.org/protecting-against-creditor-seizure-stimulus-checks>.

Individuals not required to file 2019 tax returns

If you received some wage income in 2019 below the filing requirement amount, you can use the IRS website but you may want to file your 2019 tax return instead because you might be able to claim additional refunds or credits.

Checking accounts for low-income Oregonians

If you do not have a checking account, you may want to open one so you can receive your stimulus payment faster. Several local banks, including Umpqua Bank, OnPoint Credit Union, Oregon State Credit Union, and US Bank offer checking accounts with minimal to no fees, low starting balance requirements, and minimal to no minimum balance requirements. All of these banks allow you to apply online for a checking account. Legal Aid and Oregon Law Center do not endorse the use of a particular financial institution.

Be cautious of stimulus payment scams

If you receive a call from someone asking you to verify your information so you can receive your stimulus payment, **hang up immediately**, do not give out your information over the phone. The IRS will never ask you to verify your personal information over the phone. The IRS uses online forms or paper forms to collect your information.