



FREQUENTLY ASKED QUESTIONS

ECONOMIC IMPACT PAYMENTS

The CARES Act, enacted in March 2020, authorized a one-time payment to help offset the economic impact of the coronavirus pandemic.

1. How much is the payment?

Eligible individuals will receive up to \$1,200. Couples who file joint tax returns can receive up to \$2,400. Families with dependents under the age of 17 can receive an additional \$500 per child. You can calculate an estimated payment at <https://turbotax.intuit.com/stimulus-check/>.

2. Who is eligible to receive this payment?

To be eligible, your adjusted gross income (AGI) must be below \$75,000. For an individual that files as head of household, the AGI must be below \$112,500 in order to be eligible. For couples who file joint returns, their combined AGI must be below \$150,000. For individuals between \$75,000 and \$99,000, heads of household filers between \$112,500 and \$136,500 and married couples between \$150,000 and \$198,000, get \$5 less for every \$100 in additional income above the thresholds laid out above. Any person who earns above \$99,000 for single, \$136,500 for head of household, and \$198,000 for married is not eligible for payments. The dependents must be under 17 for the parents to receive the extra \$500. There are no credits available for dependents 17 or older.

The entire household must also have valid Social Security numbers (SSN). If one person in the household does not have a valid SSN, or has an Individual Taxpayer Identification Number (ITIN), the entire household is ineligible. The only exception is if a household member is part of the armed forces. The entire household must also be U.S. citizens or permanent residents.

3. How will the payment be distributed?

The IRS will use the information from 2019 or 2018 tax returns to direct deposit or mail the payment. For Social Security retirement beneficiaries, SSDI beneficiaries and railroad retirees, IRS will use information contained in annual SSA-1099 and RRB-1099 tax forms. SSI recipients also will receive automatic checks.

The IRS has an online guide to help you figure out how to get your payment. It is available at <https://www.irs.gov/newsroom/how-to-use-the-tools-on-irsgov-to-get-your-economic-impact-payment>.

This document is for helpful guidance and is not legal advice. If you have questions you should call your local Maryland Legal Aid office or go online and complete an [intake](#).



Information on 2019 tax returns cannot be updated. People who have dependents who receive SSI, SSDI, RRB and social security retirement and do not normally file taxes should use the guide as well.

The IRS has already scheduled payments to taxpayers based on Social Security retirement, disability (SSDI), or survivor benefits, or Railroad Retirement benefits. Supplemental Security Income (SSI) and Veterans Affairs (C&P) benefit payments are scheduled for payment in mid-May. However, the window has closed to use this tool for these recipients who have children and don't normally file tax returns. These recipients who do not receive a payment that includes up to \$500 for children can file a tax return next year to determine their payment based on 2020 and claim any additional amounts they were not paid this year. It may take several months for all checks to be received.

4. How long will this one-time payment be available?

If you do not receive your payment automatically, you can submit the simple form through the end of 2020. However, you should request this payment as soon as possible. If you did not receive your stimulus check in 2020, you can claim it on your 2020 tax filing.

5. Is there help available for people who still need to file taxes?

Yes. The IRS and the State of Maryland extended the tax filing deadline to July 15, 2020. Visit <https://apps.irs.gov/app/freeFile/> to find a free online filing option.

6. What does the simple form look like?

Currently, the form is only available online. Users must create an account with an email address. Click [here](#) to see screenshots of what the form looks like.
(<https://drive.google.com/file/d/1xJJoyyK-A9sPP8vpqeoTTprwTRYINh2f/view>)

7. Is this payment considered income/resources that must be reported to DSS/SSA?

This payment is not considered income/resources for twelve (12) months. You do not have to report it to Department of Social Services or Social Security Administration during that time. It will not affect your eligibility of government benefits during that time.

8. Will this payment be intercepted by Treasury Offset Program?

This payment cannot be intercepted by the Treasury Offset Program. However, it can be intercepted to repay past due child support.

9. What about people who don't have a bank account or a mailing address?

You need to fill out the form online as instructed above, just like the people who have never filed taxes or need to claim dependents. Provide an address of someone you trust to where the check can be sent.

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10. If someone has a money judgment against them, can this payment be garnished?

Yes, in addition, if you owe the bank who holds the account money for an overdraft, the bank can set off the amount and recoup what you owe them. If the issue is a bank garnishment, you need to file a Motion to Exempt your bank account in District Court of Maryland immediately. This form can be found on the Maryland Courts website, www.mdcourts.gov.

11. What are the tax implications of receiving this payment going forward?

All that the CARES Act says is that it will be considered a credit advance on refunds and credits to be received in 2020. It is currently unknown whether this payment will have to be reconciled with your 2020 refund.

12. What if someone was ineligible based on 2019 taxes, but is currently eligible to receive this benefit?

If you did not file taxes last year, you have to complete the online form discussed above. If you owe the IRS, Comptroller, or Maryland Department of Labor money, the stimulus check will not be seized by these organizations. You will still receive the money.

13. What if the family size, income, or address information on 2019 taxes is no longer accurate?

If you are currently eligible for this benefit, but were not eligible per 2019 taxes, you may be able to claim this payment when filing 2020 taxes. However, you cannot currently access this benefit.

If you are currently ineligible for this benefit, but was eligible per 2019 taxes, you will receive the payment. It is currently not known if you will be required to return it.

If a couple filed 2019 taxes jointly, but are currently separated, the payment will likely be deposited to the bank account information on the 2019 tax return, or mailed to the address on the 2019 tax return.

If the bank account on 2019 taxes is closed, IRS will send the check to the mailing address on the 2019 tax returns. If you have moved since filing your 2019 taxes, you should forward your mail through the United States Postal Service and update your address with IRS using [Form 8822](https://www.irs.gov/forms-pubs/about-form-8822). (<https://www.irs.gov/forms-pubs/about-form-8822>)

14. I was a victim of a scam. What can I do?

IRS only communicates via mail. No one should be getting calls, texts, emails or any other non-mail communication from the IRS.

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If you are victim of a scam, please report it to the IRS or the Federal Trade Commission (FTC).

FTC: <https://www.ftccomplaintassistant.gov>

IRS: <https://www.irs.gov/privacy-disclosure/report-phishing>

Additional FAQs by National Consumer Law Center can be found [here](#) and by Center on Budget and Policy Priorities can be found [here](#).

(https://drive.google.com/file/d/1qDSnSg_AXvzOCyegmJoX6h3_ljN-In9S/view)

(<https://www.eitcoutreach.org/tax-filing/coronavirus/a-guide-to-economic-impact-payments-for-advocates/>)

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