



NEW as of 1/15/21: Further COVID relief was passed by Congress on Dec. 21st and signed into law on Dec. 27th.

WHAT YOU NEED TO KNOW ABOUT THE NEW ROUND OF STIMULUS PAYMENTS

This new federal COVID relief provides another round of stimulus payments (also called “economic impact payments” or “recovery rebates”) in the amount of \$600 per adult (or \$1,200 for married taxpayers filing jointly) and \$600 per child 16 years old or younger.

You will receive the full amount if your 2019 income is below \$75,000 for a single adult; \$112,500 for heads of households; or \$150,000 for married taxpayers filing jointly.

You do not need to have earned income to qualify.

- The payment amount gets smaller for households above the income limits at a rate of \$5 per \$100 of additional income, stopping completely at \$87,000 for an individual; \$124,500 for heads of household; and \$174,000 for married taxpayers filing jointly.
- Unfortunately, children who are 17 years old or older, as well as other dependents (like those who are permanently disabled), are *not* eligible for the \$600 payment.
- Here are [details](#) about whether or not a child qualifies as a dependent.

MOST PEOPLE DON'T HAVE TO DO ANYTHING TO RECEIVE THEIR PAYMENT

If you received a stimulus payment in March or April from the CARES Act (the first round of federal COVID relief), you should receive your second payment automatically. This includes:

- People who filed their 2019 tax returns;
- Social Security retirement, survivor, or disability benefits (SSD) beneficiaries;
- Supplemental Security Income (SSI) beneficiaries;
- Railroad Retirement beneficiaries;
- Veterans Affairs beneficiaries;
- People who uploaded their bank account information using the IRS's online portal to receive their first payment.

The IRS will deliver payments to the same location it sent the first stimulus payment (by mail or direct deposit). If you do not have your direct deposit information on file, you will likely receive your payment in the mail as a paper check, or as an Economic Impact Payment (EIP) card, which functions like a debit card. If you received your first

stimulus payment via paper check, you may receive the second stimulus payment via EIP card, or vice versa.

The EIP card or paper check will arrive in the mail in a white envelope that displays the US Department of the Treasury Seal. Check your mail and don't throw this out!

USPS is offering an “informed delivery” service to help people screen their mail for correspondence from the IRS. Learn more [here](#) and sign up [here](#).

Unfortunately, there is currently no way to update your bank account/direct deposit information, address, or income with the IRS. If you qualify for a higher payment based on your 2020 circumstances, such as your family size or income changing, you will have an opportunity to get that additional money as a Recovery Rebate Credit (see more below) when you file your taxes in 2021. You won't owe money if you would have qualified for a smaller payment based on your 2020 income or family situation.

We understand that due to an IRS error, some customers of certain tax preparation companies did not receive their stimulus payment because it went to an incorrect bank account. This error should have been resolved.

Tracking your payment: The IRS has re-launched the “Get My Payment” tool where you can track your first and second stimulus payment: <https://www.irs.gov/coronavirus/get-my-payment>

EXPANDED ELIGIBILITY TO CERTAIN MEMBERS OF “MIXED STATUS FAMILIES”

In general, taxpayers without a valid social security number are not eligible for stimulus payments. However, married taxpayers filing jointly where one spouse has a Social Security Number and one spouse does not are eligible for one adult payment, in addition to a payment for a child with a Social Security Number. **This is retroactive to the first round of stimulus payments.** If this applies to you and you didn't get a first round payment or a second round payment, you can claim it when you file your 2020 taxes (more on that below).

People who are in jail or prison qualify for a check by court order.

THIS PAYMENT IS PROTECTED

Your stimulus payment can't be reduced because of past due child support or any other tax offset you may owe (like back taxes you may owe).

You can't be forced to pay any portion of the stimulus payment to pay against any debt you may owe. This prevents even a court from ordering you to use any part of your stimulus payment to pay on a debt you may owe.

The payment also cannot be intercepted to go towards student loans or unemployment insurance over-payments.

Stimulus payments **will not count against other benefits** funded by the federal government including MaineCare, SNAP, TANF, SSI, LIHEAP, or federal housing assistance like Section 8, and will be disregarded as an asset for 12 months.

MISSING OR INCORRECT PAYMENTS

If you don't receive your stimulus payment(s) and you think you are eligible, or if you think you received the incorrect amount, you can file for a "Recovery Rebate Credit" starting in late January.

This includes situations in which parents alternate claiming a child on their taxes (one in odd years, the other in even years, for example). In situations like this, it is possible that stimulus payments for dependents could be sent to one parent but not both parents. If that happens, the parent who did not receive the money can claim it on their 2020 tax return and receive it along with any refund due in 2021.

FILING FOR YOUR "RECOVERY REBATE CREDIT"

You can claim the Recovery Rebate Credit by filing a simple tax return when the tax filing season opens, which is usually in late January. The IRS provides a free filing program that is accessible [here](#). This year, the tax form will include a section for filers to claim the Recovery Rebate Credit. The IRS may also provide a form for people without taxable income.

People who received a partial Economic Impact Payment can take the Recovery Rebate Credit for any remaining amount they're eligible for by completing line 30 of the 2020 Form 1040 or 1040-SR. The IRS will provide a [Recovery Rebate Credit Worksheet](#) on page 59 of the 1040/1040-SR instructions to help you work out if you are missing a payment and for how much.

If you received a stimulus payment but think you received the wrong amount, you'll need the IRS' calculated amount from the letter called Notice 1444 for the first payment and Notice 1444-B for the second payment when you file this year. You should have received this in the mail.

If you file for the credit and are owed money, you'll either see the amount of your tax refund increased or the amount of tax you owe lowered, depending on the amount of stimulus money you're eligible to receive.

The IRS has not announced the exact date the coming filing season will begin, but it typically begins near the end of January. If you need to update your information by filing your tax return, keep an eye out for an IRS announcement about the start of the filing season.

MAKE SURE TO GET OTHER TAX CREDITS YOU MAY BE ELIGIBLE FOR

When you file for the recovery rebate, make sure you also file for other state and federal tax credits you may be eligible for, such as the federal and state Earned Income Tax Credit, and the state Property and Sales Tax Fairness Credits.

Because of a provision in the second COVID relief bill, you will be able to use your 2019 income (as opposed to your 2020 income) when you file for the EITC and the Additional Child Tax Credit if it would get you more money.

NEED HELP?

- Call the 211 Economic Impact Payment Helpline with questions: [+1 \(844\) 322-3639](tel:+18443223639).
- [GetYourRefund.org](https://www.getyourrefund.org) will provide free tax filing assistance, including referrals to local CA\$H Coalition sites, when it goes live on January 20th.

MORE INFORMATION ABOUT ECONOMIC IMPACT PAYMENTS FROM THE IRS

- [Questions and Answers About the Second Economic Impact Payment.](#)
- For the first payment, see the [Economic Impact Payment Information Center.](#)