



## COVID-19 Economic Impact Payments Information and Resources

—Last updated: October 8, 2020—

### THE BASICS

An **Economic Impact Payment** (aka a “stimulus check”) is money that the U.S. government is giving to qualifying individuals to help them during the COVID-19 crisis. As of October 8, 2020, the U.S. government has authorized one Economic Impact Payment, though a second round of payments may happen in the next few months.

A **qualifying individual** who will receive an Economic Impact Payment is a US citizen, permanent resident or resident alien who:

1. Has a valid Social Security number;
2. Could not be claimed as a dependent of another taxpayer; and
3. Has an adjusted gross income of less than \$99,000 (singles) or \$198,000 (joint filers)

State governments have a critical role to play in helping their residents access Economic Impact Payments. The Center for Budget and Policy Priorities at <https://www.cbpp.org/research/federal-tax/aggressive-state-outreach-can-help-reach-the-12-million-non-filers-eligible-for> gives an overview of how state SNAP and Medicaid systems are uniquely positioned to reach the 12 million non-filers who might otherwise miss the key steps to access their Economic Impact Payments.

### The amount of your Economic Impact Payment

1. Single and earn less than \$75,000/year → you can get \$1,200.
2. Married and file jointly and earn less than \$150,000/year → you can get \$2,400
3. Head of household and earn less than \$112,500 → you can get \$1,200.
4. You can get \$500 for every child under 17 years old who you claim as a dependent.





## How do I get an Economic Impact Payment?

- You should **automatically** get your Economic Impact Payment if you filed your 2018 or 2019 tax returns.
- You should **automatically** get your Economic Impact Payment if you receive Social Security retirement, survivors or disability insurance (“RSDI”), Supplemental Security Income (“SSI”) benefits.
  - If you started getting RSDI or SSI benefits **before January 1, 2020**, you should have already received your Economic Impact Payment.
  - If you started getting RSDI or SSI benefits **on or after January 1, 2020**, you should receive your Economic Impact Payment in November 2020. If you also used the Non-Filer Registration Portal, however, you may get your Economic Impact Payment in October 2020. Visit <https://www.ssa.gov/coronavirus/assets/materials/economic-impact-payments-for-social-security-and-ssi-recipients.pdf> for more information about the Economic Impact Payment rules for recipients of RSDI or SSI.
- You should **automatically** get your Economic Impact Payment if you were getting Veterans Affairs (“VA”) benefits or Railroad Retirement Benefits (“RRB”) **before January 1, 2020**.
- You will **NOT** automatically get your Economic Impact Payment if you have not filed a 2018 or 2019 tax return and you started getting VA or RRB benefits **on or after January 1, 2020**. To get your Economic Impact Payment, you will have to register as a Non-Filer, either online **before November 21, 2020** by clicking on “Enter Your Information” at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here> OR using the Simplified Paper Return and mailing it to the IRS **before October 30, 2020**.
- You should **automatically** get an Economic Impact Payment for your dependent child(ren) if you filed a 2018 or 2019 tax return, and claimed dependent(s) on that tax return.
- You will **NOT** get an Economic Impact Payment for your dependent child(ren) under age 17 if you did not file a 2018 or 2019 tax return, and/or you did not register them on the Non-Filer Registration website **before September 30, 2020**. If you missed that deadline, in order to get an Economic Impact Payment for your dependent child(ren), you will need to file a 2020 tax return with this information. Please seek out tax advice or assistance for support with this. Also, see “How can I get help with my tax returns or tax-related questions so that I can get my Economic Impact Payment?” below.



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- If you get CalWorks, CalFresh, General Assistance (“GA”) or if you have limited income and do not file a tax return, you will have to take action to get your payment. To get your Economic Impact Payment, you will have to register as a Non-Filer, either online **before November 21, 2020** by clicking on “Enter Your Information” at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here> OR using the Simplified Paper Return and mailing it to the IRS **before October 30, 2020**.

## **To register online as a “Non-Filer”, you will need to provide your:**

- Date of birth;
- Social Security number;
- Bank account number, type and routing number if you have one (otherwise the IRS will send a check to your mailing address); **and**
- For each qualifying child: name, Social Security number or Adoption Taxpayer Identification Number, and their relationship to you/your spouse.

*\*\*Note that in order to get your Economic Impact Payment in 2020, you must register on the Non-Filer website by November 21, 2020 or with the Simplified Paper Return by October 30, 2020. If you do not register by these deadlines, you will have to wait to file your 2020 tax return to get your Economic Impact Payment in 2021. If you prefer to wait for in-person assistance to register, you can wait until the shelter-in-place rules have been lifted without losing your payment - you will just have your payment delayed.*

For general information on Economic Impact Payments, please visit <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>.



## **COVID-19 Economic Impact Payments Fraud Alert**

### **There is a risk of fraud connected to Economic Impact Payments. Be careful!**

Here are some important tips:

- The IRS will not call or email you to ask for any personal information or bank account information related to the Economic Impact Payment.
- Do not give this kind of personal information to anyone who calls you or emails you for it.
- The IRS will never threaten you or ask for important information by email.
- You do not need to pay anything to get the Economic Impact Payment. If you need help, there are free service providers who can help.
- The IRS won't tell you to deposit your Economic Impact Payment then send them money back because they paid you more than they owed you. That's a fake check scam.

### **For more information, please visit:**

- Federal Trade Commission ("FTC") Coronavirus Scams web page at <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>
- Social Security Association ("SSA") blog at <https://blog.ssa.gov/inspector-general-warns-about-new-social-security-benefit-suspension-scam/>
- Office of the Inspector General ("OIG") website at <https://oig.ssa.gov/newsroom/news-releases/march20-advisory>
- Internal Revenue Service ("IRS") website at <https://www.irs.gov/compliance/criminal-investigation/irs-warns-about-covid-19-economic-impact-payment-fraud>



## COVID-19 Economic Impact Payments Frequently Asked Questions (FAQ)

### I don't understand how to get my Economic Impact Payment—What should I do?

- If you have a representative at Bay Area Legal Aid, please contact them with any questions.
- If you have questions about filing taxes, you may wish to contact one of the following organizations that provides free tax preparation or assistance:
  - Volunteer Income Tax Assistance (“VITA”) – <https://www.benefits.gov/benefit/1543> or <https://irs.treasury.gov/freetaxprep/> or (800) 906-9887
  - United Way of the Bay Area – <https://earnitkeepitsaveit.org/> or call 2-1-1.
  - AARP – (888) 227-7669 or [https://www.aarp.org/money/taxes/aarp\\_taxaide/](https://www.aarp.org/money/taxes/aarp_taxaide/)
- If you would prefer to get help in-person, you should wait until the shelter-in-place order has been lifted. You will not be penalized or lose your Economic Impact Payment if you wait.



### How will I get the Economic Impact Payment?

- You will get your payment in the same form that your government benefits or tax refund usually comes - either deposited directly into your bank account, deposited directly into your Direct Express card, or by check or debit card mailed to the mailing address you most recently provided.
- If the IRS does not have your bank account or Direct Express card information, it will mail you a check at the address you most recently provided at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>. Some individuals have received their Economic Impact Payment in the form of a prepaid debit card, instead of by paper check, but this is not as common.





## **I don't have a bank account—How will I get the Economic Impact Payment?**

- When you register online as a Non-Filer, you can request that a check be sent and provide a mailing address, instead of providing any bank information.
- You can open up a new bank account now, or you can wait until the shelter-in-place rules are lifted to open one in person or to seek assistance for opening one in person. For more information about different options for opening up a new bank account, visit <https://covidbanking.joinbankon.org/>.

## **I don't have a permanent address—What should I do?**

- If you have a bank account, you can request a direct deposit when you register as a Non-Filer online.
- If you have a safe address, such as a non-profit organization, social services office, or community center, where you can have important mail sent, you can wait until their office re-opens (if it is closed due to COVID-19 shelter-in-place rules) and then register online with that address (with the organization's permission). You may also choose to use a friend or family member's address if that address is safe for you to access mail.

## **I have a negative balance at my bank—What should I do?**

- Banks should not take any amounts from your Economic Impact Payment to cover overdraft fees or other charges. However, if you are concerned that your bank will do so, you can either open up an account at a different bank just for your Economic Impact Payment, or you can request the payment as a check when you register online.

## **I don't have an email address or access to a computer—What should I do?**

- You can create an email address to be used solely for purposes of Economic Impact



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Payment registration, but make sure to keep your information safe and confidential.

- If you have a case manager, advocate, or attorney who is working with you on another matter, he or she may be able to help you register online.
- Another new option is to file a Simplified Paper Return. This is another way to register as a Non-Filer. To do this, you should complete an **IRS Form 1040** (<https://www.irs.gov/pub/irs-pdf/f1040.pdf>) and mail it to the IRS **before October 30, 2020**.
  - For more information about how to complete the Simplified Paper Return to register for your Economic Impact Payment, including where to send it, please visit <https://www.irs.gov/newsroom/file-a-simplified-paper-tax-return>.
  - You also may wish to contact one of the following organizations that provides free tax preparation or assistance:
    - » Volunteer Income Tax Assistance (“VITA”) – <https://www.benefits.gov/benefit/1543> or <https://irs.treasury.gov/freetaxprep/> or (800) 906-9887.
    - » United Way of the Bay Area – <https://earnitkeepitsaveit.org/> or call 2-1-1.
    - » AARP – (888) 227-7669 or [https://www.aarp.org/money/taxes/aarp\\_taxaide/](https://www.aarp.org/money/taxes/aarp_taxaide/)
- If you would prefer to get help in-person, you should wait until the shelter-in-place order has been lifted. You will not be penalized or lose your Economic Impact Payment if you wait.
- If you are unable to register before the deadline, you can file a 2020 tax return in 2021.

## What is the Simplified Paper Return option to register as a non-filer?

- A new option to register for your EIP is by completing and mailing in a **Simplified Paper Return**. To do this, you should complete an **IRS Form 1040** (<https://www.irs.gov/pub/irs-pdf/f1040.pdf>) and mail it to the IRS **before October 30, 2020**.
  - For more information about how to complete the Simplified Paper Return to register for your Economic Impact Payment, including where to send it, please visit <https://www.irs.gov/newsroom/file-a-simplified-paper-tax-return>.
  - You also may wish to contact one of the following organizations that provides free tax preparation or assistance:



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- » Volunteer Income Tax Assistance (“VITA”) – <https://www.benefits.gov/benefit/1543> or <https://irs.treasury.gov/freetaxprep/> or (800) 906-9887.
- » United Way of the Bay Area – <https://earnitkeepitsaveit.org/> or call 2-1-1.
- » AARP – (888) 227-7669 or [https://www.aarp.org/money/taxes/aarp\\_taxaide/](https://www.aarp.org/money/taxes/aarp_taxaide/)

## **How can I get help with my tax returns or tax-related questions so that I can get my Economic Impact Payment?**

- If you have questions about filing taxes, you may wish to contact one of the following organizations that provides free tax preparation or assistance:
  - Volunteer Income Tax Assistance (“VITA”) – <https://www.benefits.gov/benefit/1543> or <https://irs.treasury.gov/freetaxprep/> or (800) 906-9887
  - United Way of the Bay Area – <https://earnitkeepitsaveit.org/> or call 2-1-1.
  - AARP – (888) 227-7669 or [https://www.aarp.org/money/taxes/aarp\\_taxaide/](https://www.aarp.org/money/taxes/aarp_taxaide/)
- If you would prefer to get help in-person, you should wait until the shelter-in-place order has been lifted. You will not be penalized or lose your Economic Impact Payment if you wait.

## **How can I check the status of my Economic Impact Payment?**

- You can enter your information at <https://www.irs.gov/coronavirus/get-my-payment> to get a status update.
- You can call the IRS Economic Impact Payment help line at (800) 919-9835 and ask to speak with an Analyst who can provide “specific case information.” You may have to wait 20-30 minutes to speak with an Analyst, and you will need to verify your identity (including name, Social Security Number, phone number, tax information) with the Analyst.

## **Will incarcerated individuals qualify for an Economic Impact Payment?**





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- Yes, incarcerated individuals may still qualify for an Economic Impact Payment and can register in the same ways as other individuals, including on the Non-Filer Registration website or with the Simplified Paper Return.
- If you are denied an EIP, and you think it is because you were or are incarcerated (or if you got a lower EIP because your spouse was incarcerated), please reach out to your Bay Area Legal Aid representative, or call the Legal Advice Hotline at (800) 551-5554.

## **Will the Economic Impact Payment reduce my cash aid (like GA, SSI), school meals, WIC, CalWorks, Medi-Cal or CalFresh?**

- No - as long as you spend the Economic Impact Payment check in 12 months.
  - The payments are not considered a resource for 12 months.
  - The payments are not counted as income during the month they are received.

## **I owe money—Will the IRS take that out of my Economic Impact Payment?**

- The IRS will only take out from your stimulus money if you owe child support. Otherwise, the IRS will not use your money to pay for student loans, or a debt you owe someone.
- Be careful of private creditors who may try to garnish payments from your bank account that you owe on outstanding court judgments. If you are concerned about a debt collector coming after your Economic Impact Payment for unpaid judgments, please contact the court to see if there is an outstanding writ of execution for the judgment, or call our Legal Advice Line at 1-800-551-5554.
- If you have any questions or concerns about a person or entity trying to take part of your Economic Impact Payment for a prior loan, please contact our Legal Advice Line at 1-800-551-5554.



## **What do I do if I have a qualifying child under age 17 but didn't get a check for them yet?**

- You should get an Economic Impact Payment for your dependent child(ren) under age 17 if you receive RSDI, SSI, VA or RRB, AND you registered your dependent child(ren) on the Non-Filer registration website (<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>) **before September 30, 2020.**
- If you did not file a 2018 or 2019 tax return, and/or you did not register your dependent child(ren) under age 17 on the Non-Filer Registration website **before September 30, 2020**, then you will need to file a 2020 tax return with this information in order to get the \$500 additional payment per dependent child. Please seek out tax advice or assistance for support, and see “How can I get help with my tax returns of tax-related questions so that I can get my Economic Impact Payment?”, in this document.

## **Will I get the additional \$500 for dependents I claimed that are over 17 years old?**

- The additional \$500 per dependent is only available for dependents who are under age 17. Therefore, if you have claimed a dependent who is over 17 years old, you unfortunately cannot get the additional \$500 payment for him/her/them.

## **What should I do if I was claimed as a dependent by someone else and now can't get the Economic Impact Payment?**

- Someone who was properly claimed as a dependent by someone else, or could have been properly claimed as a dependent by someone else, is not entitled to their own Economic Impact Payment.
- To determine whether you should have been claimed by another person as their dependent, you may want to seek out professional tax advice or assistance for support. See “How can I get help with my tax returns of tax-related questions so that I can get my Economic Impact Payment?”, in this document.



## I did not get my Economic Impact Payment—What should I do?

- There are a number of reasons you may not have gotten your Economic Impact Payment yet. Here are a few possibilities:
  - Someone else claimed you as a dependent;
  - You owe child support payments;
  - Someone else received your check and will not give it to you;
  - Your check was sent to an old mailing address or another address that you cannot access;
  - Your check was deposited into a bank account that you no longer have access to; and/or
  - Your payment was deposited to a direct express card that you do not have.
- Please contact your Bay Area Legal Aid representative directly, or call our Legal Advice Line at 1-800-551-5554.
- You can also reach out to Volunteer Income Tax Assistance (VITA) at <https://www.benefits.gov/benefit/1543> or <https://irs.treasury.gov/freetaxprep/> or by calling 1-800-906-9887, or to United Way of the Bay Area at <https://earnitkeepitsaveit.org/> or by calling 2-1-1.
- The IRS Taxpayer Advocate may be able to assist you if you did not receive an Economic Impact Payment, or did not receive the correct amount, in the following limited situations:
  - Non-Filer who claimed a dependent but did not receive the portion of the Economic Impact Payment for their dependents;
  - Eligible individuals who filed for an “Injured Spouse Allocation” but did not receive an Economic Impact Payment;
  - Individuals whose Economic Impact Payment was based on a 2018 or 2019 tax return but an IRS adjustment negatively impacted the amount of the person’s Economic Impact Payment;
  - Victims of identity theft who did not get their Economic Impact Payment or did not get the right amount;
  - Individuals who did not get their Economic Impact Payment because they filed a joint return with a deceased or incarcerated spouse.
- If your case does not fit into one of the above categories for Taxpayer Advocate assis-



tance, please note that the IRS has advised that it cannot currently correct or issue a payment. Therefore, you may need to claim additional amounts, or the full amount, of your Economic Impact Payment by filing a 2020 tax return in 2021. Make sure to keep the Notice 1444, Your Economic Impact Payment, that you will receive in the mail, so you can use it to claim any additional amounts when you file your taxes later.

## **I received my Economic Impact Payment by check, but it was lost, stolen, or destroyed—What should I do?**

- If you did not get your Economic Impact Payment, but your status on the IRS “Get My Payment” page shows your payment was issued, or you received an IRS Notice that your payment was sent, you can request a “Payment Trace” by completing [IRS Form 3911](#) (“Taxpayer Statement Regarding Refund”).
  - For more information about the timeline for when you should request a “Payment Trace”, please visit <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>.
- To request a Payment Trace, you can call the IRS (800-919-9835) or submit an [IRS Form 3911](#) (“Taxpayer Statement Regarding Refund”) and:
  - Write “EIP” on the top of the form;
  - Complete Sections I, II and III;
  - Answer the refund questions as they relate to your Economic Impact Payment;
  - In Section I, Number 7, check the box for “Individual” as “Type of return” and enter “2020” as the tax period, and leave the “Date Filed” blank;
  - Mail or fax the form to the appropriate location listed at <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>.
- You should hear back from the IRS after about 6 weeks.

## **I received a notice—either a mailed IRS Notice 1444 or a status update on the IRS website—stating that my Economic Impact Payment**



## was issued, but I did not receive it. What should I do?

- If you did not get your Economic Impact Payment, but your status on the IRS “Get My Payment” page shows your payment was issued, or you received an IRS Notice that your payment was sent, you can request a “Payment Trace” by completing [IRS Form 3911](#) (“Taxpayer Statement Regarding Refund”).
  - For more information about the timeline for when you should request a “Payment Trace”, please visit <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>.
- To request a Payment Trace, you can call the IRS (800-919-9835) or submit an [IRS Form 3911](#) (“Taxpayer Statement Regarding Refund”) and:
  - Write “EIP” on the top of the form;
  - Complete Sections I, II and III;
  - Answer the refund questions as they relate to your Economic Impact Payment;
  - In Section I:
    - » Check the box for “Individual” as “Type of return”;
    - » Enter “2020” as the tax period; and
    - » Leave the “Date Filed” blank.
  - Mail or fax the form to the appropriate location listed at <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>.
- You should hear back from the IRS after about 6 weeks.

## I have a representative payee for my public benefits—How will that impact my receipt of an Economic Impact Payment?

- If you have a representative payee, your Economic Impact Payment will be deposited directly into the account that is managed by your representative payee, or your representative payee will receive a check in the mail with your payment.
- **The Economic Impact Payment belongs to the Social Security or SSI beneficiary, and is not considered a Social Security or SSI benefit that requires management or oversight by a representative payee.**
- If your representative payee has withheld or misused your Economic Impact Payment,





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you may also contact us at [www.baylegal/eip](http://www.baylegal/eip) or call our Legal Advice Line at 800-551-5554 for additional assistance.

- For more information and frequently asked questions about representative payees, please visit: [https://www.ssa.gov/coronavirus/?utm\\_content=pressrelease&utm\\_medium=email&utm\\_source=govdelivery](https://www.ssa.gov/coronavirus/?utm_content=pressrelease&utm_medium=email&utm_source=govdelivery)

## **I am a representative payee—What do I need to know about Economic Impact Payments?**

Information below is cited from the Social Security Administration website, accessed on May 1, 2020. BayLegal will make every effort to keep this information current, but we suggest also checking the SSA update page at <https://www.ssa.gov/coronavirus/>.

- **Will the Economic Impact Payment (EIP) be deposited directly into the account managed by the representative payee?**
  - In certain situations, the Internal Revenue Service (IRS) may deposit a Social Security or SSI beneficiary's EIP into an account managed by the representative payee, or the representative payee will receive a check.
- **How should a representative payee use a beneficiary's Economic Impact Payment (EIP?)**
  - The EIP belongs to the Social Security or SSI beneficiary. It is not a Social Security or SSI benefit. A representative payee should discuss the EIP with the beneficiary. If the beneficiary wants to use the EIP independently, the representative payee should provide the EIP to the beneficiary. If the beneficiary asks the representative payee for assistance in using the EIP in a specific manner or saving it, the representative payee can provide that assistance outside the role of a representative payee.
- **What responsibilities does the representative payee have in managing the beneficiary's Economic Impact Payment (EIP)?**
  - Under the Social Security Act, a representative payee is only responsible for managing Social Security or SSI benefits. An EIP is not such a benefit. A representative payee should discuss the EIP with the beneficiary. If the beneficiary wants to use the EIP independently, the representative payee should provide the EIP to the



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beneficiary. If the beneficiary asks the representative payee for assistance in using the EIP in a specific manner or saving it, the representative payee can provide that assistance outside the role of a representative payee.

- **How should representative payees account for the Economic Impact Payment (EIP) when completing the annual Representative Payee Report (i.e., annual accounting form)?**
  - Because an EIP is not a Social Security or SSI benefit, representative payees are not required to account for the EIP when they complete their annual accounting form.
- **What if a beneficiary alleges a representative payee misused the Economic Impact Payment (EIP)?**
  - Because an EIP is not a Social Security or SSI benefit, SSA does not have authority to investigate or determine whether the EIP has been misused. However, if SSA receives an allegation that the EIP was not used on behalf of the beneficiary, SSA may decide to investigate for possible misuse of the beneficiary's Social Security or SSI benefit payments. SSA may also determine the representative payee is no longer suitable and appoint a new representative payee.