CARES Stimulus Checks: How to Obtain Economic Impact Payments

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Do I get a CARES Stimulus Check?
What Is It Called?

• CARES Act—“recovery rebate”
• IRS—“economic impact payment”
• Media—“stimulus payment”
  • Different words, same thing
Who Is Eligible?

• U.S. citizen or resident alien
• Have a valid Social Security number (SSN)
• Adjusted gross income (AGI) below
  • $75,000 for individual
  • $112,500 for head of household
  • $150,000 for married couple filing jointly
Who Is Not Eligible?

• Claimed as dependent, age 17 and older
• No valid SSN
• Non-resident alien/undocumented
• High-income earners—AGI above:
  • $99,000 for individual
  • $136,500 for head of household
  • $198,000 for married couple filing jointly
How Much Is the Payment?

- $1,200 for individual
- $2,400 for married couples
- Additional $500 per child under age 17
  - Example: mother + 2 children under 17 = $2,200
- Phased out for high-earners
What Impact on Benefits?

• For federal means-tested benefits
  • Medi-Cal
  • CalFresh (SNAP)
  • SSI
  • Subsidized housing
  • CalWorks (TANF)

• Not counted as income
• Not counted as resource for 12 months
When Will Automatic Payments Be Sent?

- April 11—15: filed in 2018 or 2019, received refund electronically (80 million)
- ~ April 29: Social Security retirement, survivors, disability insurance beneficiaries; Railroad Retirement Board beneficiaries
- ~ May 6—13: SSI recipients (not children?)
- early May: Veterans Administration beneficiaries
Which Payments Will Be Mailed?

• Don’t have bank account
• Filed return for 2018 or 2019, and owed taxes, or refund not sent by direct deposit, or if bank account where refund was sent is closed
• Opportunity to provide bank account information for direct deposit through the IRS Get My Payment tool before payment is processed
Should I set up a bank account?

• Check local bank
  • Bring (2) proper forms of ID

• Online bank option
  • JoinBankOn.org
Letter From IRS

• 15 days after payment sent, IRS will mail letter to last known address
  • Amount of payment
  • How payment delivered (whether by direct deposit or by check mailed to address) and
  • IRS phone number to call if payment not received
How to Get Payment Quickly?

• Important to use appropriate portal
• Two IRS web portals:
  1. For people required to file tax return
     • Get My Payment
  2. For people not required to file tax return
     • Non-Filers: Enter Payment Info Here
Filers

• No further action needed if already filed return for 2018 or 2019

• Can file return for 2019 now even if have only non-taxable income or don’t earn more than minimum required to file return

• Required to file return? Check Do I Need to File a Tax Return?
Help With Filing

• **IRS VITA Locator** to find VITA locations that are helping to prepare returns remotely

• **Get Your Refund** for online tax filing site with volunteers providing assistance remotely, run in partnership with VITA

• IRS also has a **Free File online resource**

• Recommendation:
  • Do **not** assist individuals with filing tax returns if you are not trained
Non-filers

• Gross income in 2019 below
  • $12,200 for individual
  • $24,400 for married couple

• Started receiving benefits after 1/1/20

• Received RSDI, RRB, SSI, VA benefits AND have children under age 17
  • Deadline of 12 noon ET on Wednesday, April 22 for RSDI/RRB beneficiaries with children
  • Deadline of **Tuesday, May 5** for SSI and VA recipients with children
Non-filer Portal

• Do **NOT** use if:
  • Already filed 2019 return
  • Already received payment based on 2018 or 2019 return, even if less than full amount
  • Claimed as dependent on someone else’s 2019 tax return
  • Married but not filing with spouse
  • Not U.S. citizen or permanent resident
Non-Filer Portal

• English: https://www.freefilefillableforms.com/#/fd/EconomicImpactPayment

Non-Filer Portal

Check your phone

Enter the verification code we sent you to verify your identity.

We sent a code to: [redacted]

Enter the 6-digit code: 377 [redacted]

Continue Did\n't receive a code Skip
Non-Filer Portal
Non-Filer Portal
Non-Filer Portal
Non-Filer Portal
Non-Filer Portal

When you select 'Transmit my Return', your tax return will be transmitted to the IRS.

Disclosure statement

Under penalties of perjury, I declare that I have examined this return (or request for refund) including any accompanying statements and schedules and, to the best of my knowledge and belief, it is true, correct, and complete.

I consent to allow my Intermediate Service Provider, transmitter, or Electronic Return Originator (ERO) to send my return (or request for refund) to the IRS and to receive the following information from the IRS: a) an acknowledgement of receipt or reason for rejection of transmission; b) an indication of any refund offset; c) the reason for any delay in processing the return or refund; and d) the date of any refund.

I am signing this tax return by entering my self-selected signature PIN and associated electronic signature data in STEP 2.

☐ I agree

Back to Forms  Transmit my Return
Non-Filer Portal
Non-Filer Portal
Non-Filer Portal

Check Your E-File Status

Your return is being processed. Expect an acknowledgement within 24-48 hours.

Social Security Number:

Check E-File Status

Return To Forms
Non-Filer Portal

EIP screens_Redacted 4.27.20

PDF - 4.4 MB

FAQs

General Overview
- What is Non-Filer: Enter Payment Info?
- What are the qualifications to use Non-Filer: Enter Payment Info?
- What form will I be filling out?
- Is Non-Filer: Enter Payment Info safe?
- Is it safe to use this from a public computer?

System Requirements
- Can Non-Filer: Enter Payment Info be used on a mobile device/phone?
- What are the recommended browsers for using Non-Filer: Enter Payment Info?
- What are the minimum computer requirements for using Non-Filer: Enter Payment Info?
- How do I allow pop-ups?

Your Non-Filer: Enter Payment Info Account
- How do I use Non-Filer: Enter Payment Info?
- I didn’t receive a confirmation email after my account was created. What should I do?
- Why didn’t I receive an acknowledgment email after I transmitted my Non-Filer: Enter Payment Info Information?
- How do I change my current account information?
- How long will my account be active?
- What if I forget my password or user ID?
- How do I access my account if I need to make a correction?
- Can I use Non-Filer: Enter Payment Info if I do not have an email address?
- Will I be able to access my completed information after it has been accepted?
- How secure is my information?
- Do you sell any of my information to other companies?
- Where is my data stored?
- What happens if I start entering my information in Non-Filer: Enter Payment Info request but don’t come back and finish it?
- If I haven’t submitted yet, how do I clear my entries and start again?
- Do I have to verify my email address?

Preparing and Submitting Your Non-Filer: Enter Payment Info Information
- What do I need before starting?
- How do I navigate through the program?
- Should I round the dollar amounts that I enter?
- Should I include dashes, dollar signs, commas or text with my data entries?
- Why are some fields automatically calculated, but others require manual data entry?
- How do I know which fields will automatically be filled in?
- May I make changes after I have entered all of my information?
- What do the different colors mean?
Problems With Non-Filer Portal

• Email address required
• Not 508 accessible
• No paper form available
• No phone number available
• Identity Protection PIN
• No field for Direct Express card info
Uncertainty

• Beneficiaries with representative payees
• Residents in nursing facilities/group homes
• Foster children/transition age youth
Glitches

• Didn’t receive a payment

• Received too little

• Received too much
  • Media reports: no overpayment recovery or "claw back"
Protection of Stimulus Check Payment
Protection from Garnishment

• California - Governor Newsom’s Executive Order, N-57-20
  • All financial assistance made available as a result of the COVID-19 pandemic is exempt from seizure
  • EXCEPT for child support, spousal support or family support
  • If money is seized, it must be returned promptly, without any further action by the recipient
Government Debts

• The CARES Act itself prohibits EIPs from being seized for federal debts (student loans, IRS debts, etc.)

• California Franchise Tax Board has ceased all collection of state debts as well – so EIPs should not be seized to pay state debt
Other Protection Issues

• General Relief recipients
  • We are not anticipating that counties will seize or attempt to seize EIPs to pay the GR “loan.”
  • Because GR is not a federal benefit, it is unclear whether or not the counties will treat the EIP as income or asset for purposes of GR eligibility

Further guidance will be provided on this issue
Other Protection Issues

• How to Protect a payment not in a bank account
  • Payment will arrive by direct deposit, or by check
  • If by check, you will need to cash that check

• DO NOT USE A CHECK CASHING COMPANY TO CASH YOUR CHECK – find a small bank or credit union
Scams

- Ask for verification of personal and/or banking information needed to receive or speed up payment
- Suggest that they can help get a tax refund or economic impact payment faster
- Mail a check, perhaps in odd amount, with bogus instructions to call a number or verify information online in order to cash it
- Report scams to the Federal Trade Commission at ftc.gov/complaint
If you have any questions, you can contact us

- Legal Aid Society of San Diego, CA: 1-877-534-2524
- Public Law Center, Orange County, CA at: 714-541-1010 ext. 366
- Disability Rights California, CA: 1-800-776-5746
- Justice in Aging at: info@justiceinaging.org