



COVID-19 Stimulus Payments: What You Need to Know

1. Is the government really sending everyone money because of the national health crisis?

The federal government is sending most adults a stimulus payment. People who earn less than \$75,000 per year, will get \$1,200, plus \$500 for each of their children age 16 and younger.

2. Am I eligible for the stimulus payment?

If you are over 18 and can, or did file a tax return, then you are probably eligible.

You are eligible if you are a US citizen, US green card holder, or a worker on a visa.

You will not be eligible if someone else claimed you as a dependent on their taxes.

3. What do I have to do to get a stimulus payment?

If you have already filed your 2018 or 2019 taxes, you do not have to do anything else. You can make sure the IRS has current bank account information so you can get your money faster. Also, if you moved or changed banks since the last time you filed taxes, see questions 4 and 5.

If you have not already filed your 2018 or 2019 taxes, you must file a tax return.

If you don't need to file a tax return because you don't make enough to require filing taxes, you'll need to file a "Non-Filer" form with the IRS.

You will not need to fill out a "Non-Filer" form if you receive any of the following benefits because they already have your information for you to receive the stimulus.

- Social Security retirement, disability (SSDI), survivor benefits, Supplemental Security Income (SSI)
- Recipients of Veterans Affairs Benefits
- Railroad Retirement and Survivor Benefits

4. How do I get the money?

The IRS will deposit the stimulus payment in the bank account you used on your last tax filing or in an account that you provide for it now. If the IRS does not have your bank account information, it will mail the stimulus check to you.

If you want the money directly deposited in your account, then you should provide the IRS with the correct information on the "Get my Payment" portal (website listed at the end of this handout)

*People Serving People cannot help you obtain your stimulus check or give you advice on your specific situation.

If the money is deposited into a bank account where you owe money to the bank, you should expect that the bank will take what is owed out of your payment.

Direct deposit will come much faster than checks.

5. If I get the stimulus payment by check, how does the IRS know where to mail the check?

It will use the address on your most recent tax form unless you updated their records. If you moved after your last tax filing, be sure to update your address.

How to update your address with the IRS:

- Use IRS form 8822 (on the website listed at the end of this handout) to update your address. You will need to print and mail the form or you can call the IRS at 800-829-1040. Be prepared to provide your: full name; new address; old address; date of birth; and social security number, ITIN, or EIN.

If you do not have a permanent address, identify a trusted person or entity who will permit you to use their address.

6. When will I get my money?

The IRS will start depositing payments mid-April if it has your bank account information. The IRS will start sending paper checks mid-May and pay the lowest-income people first. It might take at least 4 months for everyone to get a paper check.

7. Will the payment affect my SNAP benefits or benefits that make me report my income?

No. The stimulus payment will not count as income for SNAP or benefits that make you report your income.

8. Will I need to self-pay the stimulus payment to Hennepin County since I'm staying in shelter at People Serving People?

No, you will not need to self-pay your stimulus income.

Helpful Resources:

-<https://www.irs.gov/coronavirus> (check your payment status, get information, get needed forms)

-Prepare and Prosper can answer questions you have about the stimulus, including questions you have that are specific to your case. Call: **651-287-0187** (leave a message and someone will get back to you) / Email: **contact@prepareandprosper.org**

-Legal Aid can help you get your stimulus if you haven't filed taxes. Call their intake number: **612-334-5970**

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