

COVID-19 | Economic Impact Payments

Frequently Asked Questions

Will I get a rebate check?

That depends. You need to -

- Meet the income eligibility thresholds <u>AND</u>
- **MUST** file a return this year (2019) or last year (2018), regardless of income level.
 - a. Treasury and the Internal Revenue Service announced that Social Security, Supplemental Security Income (SSI), Social Security Disability Income (SSDI), Railroad Retirement (RRB), and Veterans Affairs (VA) beneficiaries will not need to file an abbreviated tax return to receive a payment – it will be automatically deposited into their bank accounts.
 - b. Recipients who did not file a tax return and have a qualifying child, however, must register the request through a <u>special non-filer tool</u> on IRS.gov before 12pm EST on April 22 to receive an additional \$500 per eligible child automatically to their payment. Those that missed the deadline will be able to claim the dependent stimulus payment on their 2020 tax return next year but should continue to check IRS.gov to see if they extend the deadline.
 - c. Payments have began being deposited on April 11 and checks will be sent starting on April 24 but will not occur all at once. They will continue being distributed for several months with individuals of critical need and complete information being prioritized first. You can check the status of your payment at the IRS website <u>here</u>.

How much will I get?

A single filer who is eligible for the full amount will receive \$1,200. Joint filers eligible for the full amount will receive \$2,400. If you have qualifying children (under 17), you will also receive \$500 per child.

As an example, a family of four eligible for the full amount will receive \$3,400 (\$2,400 + \$500 x 2 kids).

Based on my income, am I eligible?

There is no qualified income threshold or requirement to receive the rebate. However, the rebate amount starts phasing out above \$75,000 annual adjusted gross income for a single filer and \$150,000 annual adjusted gross income for joint filers and \$112,500 in the case of a head of household. Filers who are under this amount will receive the full rebate.

- Single filers with an income between \$75,000 and \$99,000 will receive a partial rebate.
 - Single filers over \$99,000 will not receive a rebate.
- Joint filers with an income between \$150,000 and \$198,000 will receive a partial rebate.
 - Joint filers with an income over \$198,000 will not receive a rebate.

Do I need a Social Security Number?

Yes, all claimants must have a valid SSN, except for spouses of active military. Only those immigrants with valid social security numbers and who file taxes as "resident aliens" qualify for the



one-time payment. If you file taxes as a family, the whole family needs a valid social security number. If you are in a mixed-status family and anyone in the family uses an ITIN (individual taxpayer identification number), the family does not qualify for the payment. Military families may be excluded from this limitation if one spouse has a valid social security number and at least one spouse is in the military.

Will I have to pay taxes on this payment or will I have to pay the government back?

No, rebates are not taxable. You do not have to pay the government back.

Will I be eligible if I have a tax lien against me, but I am in non-collect status?

Yes. Rebates will not be subject to garnishment, except if back child support is owed.

How do I get the rebate?

It depends -

- If you provided bank account information to receive your tax refund in 2018 or 2019 as a direct deposit, you will receive your rebate that way.
- If you did not provide information for direct deposit for your tax refund in 2018 or 2019, you will be mailed a rebate check to the address provided on your return, whichever you filed most recently.
- If you did not file in 2018 or 2019, but you receive Social Security benefits, IRS will use the information on the Form SSA-1099 and Form RRB-1099 disburse payments to recipients who did not file tax returns in 2018 or 2019. Recipients will receive payments as a direct deposit or by paper check, just as they would normally receive their benefits.
- If you are an SSI beneficiary you are eligible and will receive your payment automatically the same way you receive your benefit payments, either by direct deposit, a Direct Express debit card, or paper check.
- You can check the status of your payment via <u>get my payment</u> at the IRS.gov website. It is frequently updated so check back if it does not have more information at this time.

What if I do not get Social Security benefits, and I also did not file in 2018 or 2019? *OR* What if my income level is too low and I am not required to file a return?

You must use their <u>special non-filer tool</u> to submit your information so that the IRS can determine your eligibility and amount for your payment. Find out more on their <u>website</u>.

• IRS.gov is fully operational for taxpayers, and it remains the best source of information on tax law questions, tax refund status and obtaining a tax record or transcript.

What if I do not have access to a computer or the Internet to file a return?

If you do not have access to a computer, you can call Senator Cortez Masto's office and we can work with you to receive a paper form and <u>locate</u> a Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly (TCE) locations, if you require those services. You can reach Senator Cortez Masto's office at (702) 388-5020 in Las Vegas or (775) 686-5750 in Reno.

How soon will I get this rebate?



Congress directed the IRS to send the rebates as rapidly as possible. Automatic payments begin on April 11 and paper checks will begin being distributed on April 24. With that said, it could still take a month or longer. The fastest way to receive your rebate is if you already filed a tax return and provided your direct deposit information. If you have not done that, you should file as soon as possible or utilize the <u>special non-filer tool</u>. For information, including potentially free options, go to <u>www.irs.gov</u>.

What has changed for income tax filing this year?

The tax filing due date has been extended to July 15, 2020. Tax returns and any income taxes owed will not be due until July 15, 2020.

Does the cash payment affect my Unemployment Insurance claim?

No. The Nevada Department of Employment, Training and Rehabilitation (DETR) administers the Nevada Unemployment Insurance (UI) program. Nevada workers who have experienced job losses through no fault of their own may be eligible for UI compensation. Some important temporary changes for workers on both the federal and state level were made to the program to accommodate new COVID-19-related applications. Information on those changes can be found on the <u>state's</u> <u>website</u>, and it will be updated regularly. Senator Cortez Masto is also publishing a Frequently Asked Questions reference guide that will be updated regularly.

- Some of the temporary federal changes include expansion of the maximum unemployment benefit by \$600 per week through July 31, 2020. The CARES Act temporarily expands unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, and workers with irregular work history. It also expands the list of allowable criteria for claiming unemployment compensation to include many reasons related to the COVID-19 public health emergency. Contact the unemployment office in the state where you worked to determine your eligibility.
- The Governor has also temporarily waived the requirement that applicants need to wait 7 days after they have been terminated from a job to apply for UI, and they have to show they are actively looking for work.
- DETR is awaiting further guidance from the Department of Labor on implementation of these changes, including guidance on the application process.

What can I do if my payment is incorrect?

You will be able to claim any funds that you may not have received on your 2020 tax return next filing season.

I have experienced another issue and need individual guidance from the IRS. Who can I contact?

The IRS has established a special phone line for taxpayers with questions about their Economic Impact Payments. That number is 800-919-9835. You can also contact us at Senator Cortez Masto's local office at (702) 388-5020 in Las Vegas or (775) 686-5750 in Reno if you need additional a