



# HOW TO GET YOUR \$\$

The government is sending out “stimulus” payments to most adults living in the United States. This is in response to what has happened with the Corona Virus (also known as COVID-19).

**If you are a single person without any children under the age of 17, and you make less than \$75,000 per year you should receive \$1200.** *(You are entitled to \$500 additional per child under 17 for whom you are legal guardian.)*

## What do you need to do to get your check?

Payments are supposed to be automatic and you do not need to do anything if you meet one or more of the following:

- You receive Social Security Disability Insurance (SSDI)
- You receive Supplemental Security Income (SSI)
- You filed your taxes in 2018 or 2019

If you haven't filed taxes and should have, the government recommends you file your 2018 taxes now. If you are someone who doesn't receive SSI or SSDI and you aren't required to file taxes, you should visit the following website to enter your information:

**<https://tiny.cc/getmymoney>**

This link will take you to the IRS website, where you can click on ‘Non-Filers’ and enter your payment information. You can also get information about what to do if you are married, check on the status of your payment, and enter direct deposit information for your bank account if the government doesn't already have it.

## Who qualifies to receive a check?

- You must have a social security number
- You must make under \$99,000 (under \$75,000 to receive the full amount)

**If you need help getting your money, please let us know!**

**We aren't experts, but will do our best to help.**

### **Do you have to be someone who has a job/earns taxable income in order to get a check?**

No. The following people are still due money (as long as no one else claims them as a dependent on their taxes):

- People who are homeless/unhoused
- People who receive Social Security Disability Insurance
- People who receive Supplemental Security Income
- People who work irregularly ('Gig' work)
- People who are self-employed
- People who are retired
- People who have no income
- People who recently lost their job (as long as they didn't earn over \$99,000)

### **Are the checks taxed?**

No. No taxes will come out of the money you are due.

### **Do you have to pay the money back?**

No. You will never owe the money back. This is not a loan.

### **Will this money mean I get less money from SSI or SSDI?**

No. This money will not be counted against or used to reduce any other money you are due, including SSI or SSDI.

### **If my wages are being garnished (money is automatically taken to pay back funds owed), will the government take my \$1200?**

The government isn't allowed to take away your \$1200 for any reason, EXCEPT if you owe back child support. However, there is a chance – if you owe other debts to other creditors – those debt collectors may attempt to garnish your payment. The government is looking into this now. More info: <http://tiny.cc/stimulusdc>

### **When will I get my money?**

Payments have already begun, and many people who are set up with direct deposit have already seen them appear in their bank accounts. Most should expect to see them in April or May. However, they will continue to be sent into the fall. More is available here: <http://tiny.cc/stimuluswhen>

### **What do I do if I don't have a bank account or address for them to send my payment to?**

You can ask a trusted friend or family member if you can use their address, or ask the Western Mass RLC for help. We may be able to let you use the address for one of our centers (Bowen, etc.).