



COVID-19 EDITION

FAQ: ECONOMIC IMPACT PAYMENT

NASSAU AND SUFFOLK COUNTIES

Last updated April 27, 2020. The situation is changing rapidly.
Please [check our website](#) for the latest updates.



Am I eligible for an Economic Impact Payment?

The stimulus payments go to almost any adult with a Social Security number that is valid for work, as long as you aren't someone else's dependent.

However, if you filed a joint tax return with someone who uses an Individual Taxpayer Identification Number (ITIN), you are not eligible for a payment. You may be able to file an amended return that does not include the person with an ITIN. Please consult with a tax adviser about this option.

If you have a 2019 Adjusted Gross Income (AGI) up to \$75,000 for individuals and up to \$150,000 for married couples, you will receive the full payment. If your 2019 AGI is higher, you will get a smaller payment.



How much will I receive?

The amount of your stimulus payment depends on your Adjusted Gross Income (AGI). The IRS will look at your 2019 return first. If you have not filed a 2019 return, the IRS will use your 2018 AGI. The following chart summarizes the benefit amounts:

Filing Status	Adjusted Gross Income	Maximum Stimulus Amount
Single	\$75,000 or less	\$1,200
	\$75,001 to \$99,000	\$5 less per every \$100 above \$75,000
Married Filing Joint	\$150,000 or less	\$2,400
	\$150,001 to \$198,000	\$5 less per every \$100 above \$150,000
Head of Household	\$112,500 or less	\$1,200
	\$112,501 to \$136,500	\$5 less per every \$100 above \$112,500
Dependents under 17	N/A	+\$500 per dependent

If you don't want to do the math yourself, the [Forbes' Stimulus Check Calculator](#) will estimate your stimulus for you.



What do I need to do to receive the stimulus payments?

A. I filed a tax return in 2018 or 2019

There is nothing to do if you filed a tax return for 2018 or 2019.

Your stimulus payment will come in the same form as your most recent tax refund: If you provided bank account information you will get a direct deposit into that account. If you did not, then you will receive a paper check made out based on how you filed your taxes. For example, if you filed jointly with a spouse, then you will receive one check made out to both of you jointly. If you filed separately, then you will receive two separate checks.

We make every effort to keep referral information, legal educational materials, and related forms up to date. However, the situation is rapidly evolving, and we do not maintain materials on external sites. We cannot guarantee the accuracy of this information, nor are we responsible for any legal advice, information or assistance that you may obtain from external sources. They are provided for general information only.

If you did not provide the IRS with direct deposits information [you can do so here](#).

If you last filed in 2018 and need to change your account information or mailing address, file your 2019 taxes electronically as soon as possible. That is the only way to give the IRS your new information. If you already filed in 2019, there is unfortunately no way to update your information at this point.

B. I receive Social Security Retirement, Social Security Disability Income (SSD), Supplemental Security Income (SSI) Survivors Benefits, Disabled Adult Child income or VA Benefits

If you received Social Security Retirement or Disability (SSD or SSI) benefits or Veterans Benefits in 2018 or 2019, then you do not need to do anything unless you have a child under 17.

If you receive these benefits and have a dependent under age 17, then you will not receive a stimulus payment for that dependent unless you provide that information to the IRS. If you didn't file a 2018 or 2019 return, [click here to register with the IRS to get your full stimulus check](#).

IF YOU RECEIVE SSI OR VA BENEFITS YOU MUST REGISTER BY MAY 5, 2020, TO AVOID A DELAY IN BENEFITS FOR YOUR DEPENDENTS. The deadline for people who receive SSD or other Social Security Benefits has already passed. If you missed the deadline, you will need to file a tax return in 2021 to get the rest of your payment.

You also need to register if you just started receiving Social Security, SSD, SSI or Veterans benefits in 2020, unless you filed a tax return for 2018 or 2019.

C. I am not required to file a tax return because my income is low

You must register with the IRS to receive a stimulus payment even if you don't normally need to do so. If you didn't file a 2018 or 2019 return because your income was less than \$12,200 (\$24,400 for married couples,) [click here to register with the IRS](#).

BE CAREFUL OF SCAMMERS WHO MAY ASK FOR PERSONAL INFORMATION OR CHARGE A FEE FOR STIMULUS REGISTRATION. There is no fee to register for the stimulus and the IRS will not ask for your personal information over the phone.



When will the payment arrive?

If the IRS has direct deposit information on file for you and you filed taxes or received SSD or other Social Security benefits, you should get your payment during the month of April, 2020. [Check the status here](#).

If you receive SSI or VA benefits, then you should receive your payment in mid-May in the same way that you receive your regular benefits.

Paper checks will start going out in late April or early May, but may take several months. [Click here to read more](#).

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If my payment doesn't come soon, how will I know if something went wrong?

You should get a notice in the mail a few weeks after the IRS makes your payment. You [can also check your payment status on the IRS website.](#)



Do I have to pay income taxes on the amount of my payment?

No. The stimulus payment won't be considered "income" for most purposes.



Are the stimulus payments counted as income for SSI or other public benefits?

A. SSI

If you receive SSI, the Social Security Administration will not consider the stimulus payment income and it will not affect your SSI benefits.

B. Public Benefits

The stimulus payment will not be counted as income for other federal or New York state benefit programs like Temporary Assistance, SNAP (food stamps), HEAP or Medicaid.



Is the stimulus payment an "asset"? How long can I keep my stimulus payment in the bank?

The stimulus payment will not be counted as an "asset" right away for most public benefit programs. But, the length of time it is protected is different for each program. If the stimulus payment puts you over the asset limit for any programs you use, you should keep receipts showing how you spent the money.

A. SSI

If you receive SSI or other federal benefits you can keep the stimulus payment in your bank account for 12 months before it is counted as an "asset". For example, if you receive SSI and have close to \$2000 in assets (\$3000 for a couple), the stimulus payment will not put you over the "asset" limit as long as you spend it within 12 months.

B. Public Benefits

The following information shows how long you can keep the stimulus payment and still receive other public benefits.

- For **SSI** purposes, the stimulus payment will be excluded as an asset for **12 months**.
- For **TEMPORARY ASSISTANCE** purposes, the stimulus payment will be excluded as a resource for the **month received and the next 2 months**. Temporary assistance includes the following: welfare – including Family Assistance (FA), Safety Net Assistance (SNA), Emergency Assistance to Needy Families with Children (EAF) and Emergency Safety Net Assistance (ESNA)).
- For **SNAP** purposes, the stimulus payment will not count as income. Most SNAP households are not subject to a resource test. If you are subject to a resource test and submit a new application for benefits, then the stimulus will not count during the month received or the following month. If you are subject to a resource test and already receive SNAP, the stimulus payment will not be counted as a resource for at least 12 months. Contact your local DSS office, if you are not sure if this applies to you.
- For **HEAP** purposes, the stimulus payment will **not be counted** as income or a resource.

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- For Medicaid purposes, the stimulus payment will not be counted as income. If you are subject to a resource test for Medicaid eligibility, the stimulus money will not be counted for at least 12 months.



Will owing the government money affect my stimulus check?

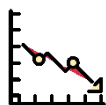
Stimulus checks won't be seized to pay a tax debt or student loan debt. The only time they will be withheld is if you owe child support money.



What if I have a judgment based on consumer or medical debt?

On April 18, 2020, the [NY Attorney General told](#) banks and debt collectors that her office considers it a violation of NY law to garnish stimulus money to pay private debts. She also asked banks not to take stimulus money to pay off negative balances or other money that you owe to the bank itself. However, if you owe child support, your stimulus payment may still be subject to garnishment. If you believe that your stimulus payment was garnished or taken by the bank to pay other kinds of debt contact the Attorney General's office at 1-800-771-7755 or call Nassau Suffolk Law Services.

You can learn more about general protections against garnishment from bank accounts [here](#) AND [here](#).



What if my 2020 income is much lower than my 2019 income?

Initial stimulus payments will be based on 2019 income—or 2018 income if that is all that is available to the IRS. However, the final amount of your stimulus payment will be based on 2020 income.

So, if your income drops this year, you may get more stimulus money in 2021 through a larger tax refund (or smaller tax payment).

But if your 2020 income is higher and you qualify for less stimulus money than you get this year, you won't have to pay it back.



How can I recognize scams?

The IRS will not call, email or text you to ask for your social security number or to verify your bank account information. If you get a call like that, do not provide any information. Report it to the government right away.

You do not need to pay a fee to anyone to apply for the stimulus payment.

Please see these resources for information on how to recognize scams and what to do to report them:

- Federal Trade Commission: [Want to get your Coronavirus relief check? Scammers do too](#)
- Internal Revenue Service: [Watch out for schemes tied to economic impact payments](#)



Have more questions about the stimulus?

Check these resources for more details:

- Consumer Financial Protection Bureau: [Guide to the COVID-19 economic stimulus relief](#)

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- IRS: [Economic impact payments: What you need to know](#)
- Empire Justice Center: [COVID-19 FAQ- Stimulus Checks and Child Support](#)
- Office of Temporary and Disability Assistance: [New York Child Support Online: FAQ](#)



I have questions about emergency unemployment benefits, sick leave and other kinds of income replacement.

Updated information emergency unemployment benefits, sick leave and other kinds of income replacement [can be found here](#).

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