



Eligibility for Stimulus Checks under American Rescue Plan

What is the Economic Impact Payment (EIP)? This is a one-time payment offered by the federal government to some people affected by the coronavirus pandemic also known as the “stimulus check.”

Do I have to apply to receive the payment? Most eligible U.S. taxpayers will automatically receive the one-time payment including:

- Individuals who filed a federal income tax return for 2019 or 2020
- Individuals currently receiving Social Security benefits--retirement, disability, survivor--along with those who receive Supplemental Security Income (SSI)
- Individuals currently receiving Veterans Affairs and Railroad Retirement benefits

If you did not file a 2019 or 2020 federal income tax return because your gross income was under \$12,200 (\$24,400 for married couples) or you were not required to file a 2019 or 2020 federal income tax return for other reasons, you need to submit information to the Internal Revenue Service (IRS) to receive an EIP. The amount will generally be based on either 2020 or 2019 tax returns, depending on the most recent filings that have been processed by the IRS.

How much will the economic impact payment be? The amount is \$1,400 for individuals earning less than \$75,000 per year, though persons filing as heads of household earning less than \$112,500 per year. Married couples filing jointly earning less than \$150,000 per year will receive \$2,800. In addition, eligible families will receive \$1,400 for each dependent (both children and adults). The amount of the payments will phase out as income rises to \$80,000 per year for individuals, \$120,000 for heads of household, and \$160,000 for couples filing jointly.

Who is eligible for the Economic Impact Payment?

Under the American Rescue Plan, if you have a Social Security Number (SSN), you are eligible for a stimulus check (assuming you meet all other criteria). Unlike previous EIPs, there is no "marriage penalty" or "family penalty" that denies payment based on the immigration or tax status of family members. Now, under the American Rescue Plan, 2.2 million citizen children with SSNs are newly-eligible for payments who were excluded in 2020. However, there will be no retroactive payments.

If I have an ITIN, am I eligible for the Economic Impact Payment?

No. Persons who file exclusively with an Individual Taxpayer Identification Number (ITIN) are not eligible for an Economic Impact Payment on their own. However, if you have a household member who qualifies based on the above information listed under “who is eligible” you may qualify if you meet all other eligibility requirements.

Where will my payment be sent? The payment will be deposited directly to the banking account reflected on the return filed. If the IRS does not have your direct deposit information, the Treasury plans to develop a web-based portal for individuals to provide their banking information online, so that individuals can receive payments immediately as opposed to checks in the mail. You will get a paper notice in the mail no later than 15 days after your payment has been disbursed with

information about the method by which the payment was made, the amount of the payment, and the phone number for a contact at the IRS to report the failure of receiving the payment. You can track the status of your payment [here](#).

What is the expanded child care tax credit?

The maximum amount eligible parents can receive for a qualifying child dependent(s) in 2021 is \$3,000 annually, or \$250 per month, per child ages 6 to 17, and \$3,600 annually, or \$300 per month, for each child under the age of 6. The package calls for up to half of that credit to be paid out to families this year, with the other half claimable when you file your taxes next spring. The act also raises the Child and Dependent Care Tax Credit to a maximum of \$4,000 in eligible expenses for one child or \$8,000 for two or more children. To qualify, you must pay for child care in order for you and your spouse to work, and your child must be under the age of 13.

Will accepting this payment have any “public charge” consequences? No. The economic impact payment is considered a tax credit.

Who can I contact if I have more questions? You can contact a Volunteer Income Tax Assistance (VITA) site near you. To find a VITA site near you or to schedule an appointment to get your taxes done for free by an IRS-certified volunteer, call 2-1-1. For those without 2-1-1 coverage, use the following toll-free alternative number: (888) 636-4211.
