



MLP Alert: FAQ Regarding the CARES Act “Economic Impact Payment”

What is the CARES Act “Economic Impact Payment” for Individuals?

The Coronavirus Aid, Relief, and Economic Security (CARES) Act gives a one-time payment of up to \$1,200 to individuals to help us “recover” from the economic impact of the COVID-19 pandemic. The amount varies depending on income, filing status, and number of dependents.

Are COFA migrants eligible for the individual direct payment?

Yes! If you worked and filed taxes for 2018 or 2019, or if you receive Social Security benefits, you will automatically receive a direct payment into the bank account you provided to the IRS.

What if I filed taxes but the IRS does not have my bank account?

You can try to input your bank info (Routing # and Account #) to the IRS website here:

<https://www.irs.gov/coronavirus/get-my-payment>

The website is very busy, so be patient.

If the IRS does not have your bank information, they will send you a check in the mail.

(If you filed through H&R or Jackson-Hewitt, you might get your check in the mail.)

What if I am not required to file taxes and I do not receive SSI benefits?

You should enter your information at the “Non-Filers: Enter Payment Info Here” website:

<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

You will not receive the direct payment if you are claimed as a dependent by someone else. You can not use this site if your 2019 gross income exceeds \$12,200 (\$24,400 for married couples). You will need to file your 2019 taxes first.

Check your tax status here: <https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return>

When are the payments coming?

The direct deposit payments are beginning now. If they do not have a bank account for you, they will begin sending checks in the mail starting in late April or early May of 2020.

Do I have to pay taxes on the payment?

No. This one-time payment is not taxable.

I got a call from the IRS asking for my bank information—what should I do?

This is a scam! Do NOT give out any personal or bank information over the phone!! The IRS and Social Security offices do not call, text, or email you. Be very careful about phone calls, text messages, e-mails, or social media posts asking for your bank information or other personal info. The IRS will send you a letter after you receive your payment, but they will never call, text, or e-mail you.

More information about consumer rights and fraud is here:

<https://cca.hawaii.gov/ocp/covid19/>



How can I check on my payment?

You can check the status of your payment here:

<https://www.irs.gov/coronavirus/get-my-payment>

(The website is very busy, so be patient and keep trying!)

Can payments be garnished (taken away because of a debt)?

Maybe. If you owe child support or have a lien on your bank account, your payment may be garnished. Your payment can not be taken for bankruptcy, tax debt, or student loan debt.

For more information about protecting stimulus payments, start here:

<https://library.nclc.org/protecting-against-creditor-seizure-stimulus-checks>

Are other non-citizens eligible for the CARES Act payment?

You must meet two requirements:

- 1) Have a social security number (SSN) valid for work. If you are married filing jointly, both must have SSNs (unless one was in the armed forces last tax year, then only one spouse needs a valid SSN).
- 2) Be considered a “resident,” which means you are a lawful permanent resident OR were in the U.S. for a certain number of days. Here’s how the IRS does the math:

<https://www.irs.gov/individuals/international-taxpayers/substantial-presence-test>

These payments will NOT hurt your immigration status – they are NOT considered under the public charge rule.

Where can I get more information about the CARES Act individual payments?

The IRS has an FAQ here:

<https://www.irs.gov/coronavirus/get-my-payment-frequently-asked-questions>

Senator Brian Schatz has helpful info here:

<https://www.schatz.senate.gov/coronavirus/direct-payments>

An excellent fact sheet from Oregon Law Center is here:

<https://oregonlawhelp.org/files/CCDACC15-944D-570E-7F1F-7BBF3DEC0018/attachments/213A32D0-63CE-4456-AD6A-6024E25EDE92/covid-19-stimulus-money-2-pager.pdf>