Questions and Answers: Coronavirus (COVID-19) Stimulus Payments in Washington State

1. **What is the stimulus payment?**

You will get this money from the government to help you during the pandemic. You can use it as you wish. You can use it to pay bills, rent, or mortgages, or to buy food and supplies.

2. **How much will I get?**

$1,200 tax rebate to individuals, plus an extra $500 per child under 17 with a Social Security Number. The payment phases out starting with incomes over $75,000, or $150,000 for joint tax filers.

3. **When will I get it?**

The government started sending the money as of mid-April. Or you can receive it as a credit on your 2020 tax return next year.

4. **How will I get it?**

If you filed a tax return in 2018 or 2019, or you get certain government benefits, you do not have to do anything. See questions 6 and 7.

If you have dependents, or you do not have a bank account and do not file taxes, you may need to fill out a short IRS form to get the money quickly. See question 8.

5. **Do I have to pay anything to get it?**

No! The government will not call or email asking for money or your Social Security Number. If you get any threatening phone calls asking you to give up your stimulus payment, report them here: [https://oig.hhs.gov/fraud/report-fraud/](https://oig.hhs.gov/fraud/report-fraud/).

6. **I filed a tax return in 2018 or 2019.**

If your tax return included direct deposit information, the money will be directly deposited. If not, it will be mailed to you.
If you filed a tax return in 2018, and you have not received the money yet, you can fill out a “get my payment” form at www.irs.gov/coronavirus/get-my-payment to update information, like new direct deposit information or a change of address, from your 2018 filing.

7. I do not file taxes. How will I get the money?

You will not have to do anything and the money will be directly deposited if you get direct deposit of Veterans benefits, Social Security Disability Insurance, retirement, or survivor’s benefits, Supplemental Security Income (SSI), or Railroad Retirement and Survivor Benefits.

- **Veterans benefits** here and in the next section means any type of veterans’ benefits.

8. I do not file taxes and I do not get any of those benefits.

Fill out the form at www.irs.gov/coronavirus/non-filers-enter-payment-info-here if

- You get SSI or Veterans benefits and you have dependent children under 17. This will help make sure you get the extra money per child.
- You do not file taxes. You do not get SSI, SSDI, or retirement benefits.


9. I do not have a bank account. How can I get the money?

Ask the IRS to mail you a check using the form listed above in question 8. Or think about opening a bank account. Bankon.org, https://joinbankon.org/, has a list of low-cost, safe options available even for people who do not have a good credit history.

10. Will the IRS send me a prepaid card?

**Maybe.** The IRS has sent some people their stimulus money through a new prepaid card called the EIP Card. Learn more at https://www.eipcard.com/.
11. Can I get the money for a foster child I take care of?

Yes.

12. I am an immigrant. Can I get the money?

Yes, if you have a Social Security Number.

Most people with ITINs are not eligible for the payment. If one spouse has an ITIN, your whole family is ineligible. There is an exception. Military families can receive the payment even if one spouse has an ITIN.

13. I am an immigrant. Does getting the money cause a public charge problem?

No.

14. I am in jail. Can I get the money?

Yes. Learn more at Cares Act Relief for Incarcerated People, available at bit.ly/34earHm.

15. I get public benefits, Social Security benefits, or Veteran’s benefits, or I live in public housing. Will this money affect my eligibility?

No, not for any of those. It does not count as income when you receive it. It also does not count as a resource for twelve months.

Programs such as SSI have strict rules about how much in resources you can have and still receive the benefit. We recommend you spend the money within 12 months of getting it.

16. Can the money be garnished?

Only for child support you owe. They can take the entire amount for that. It cannot be garnished for taxes you owe, student loans you owe, unemployment overpayments, or public benefits overpayments.
17. I owe someone money. Will the IRS give the money to them?

No. The money will go directly only to you. The IRS will take money from your check only if you owe child support. (See question 15.)

If you were sued in court and a judge has ordered you to pay someone money, that person or business could take the money from your bank account if it is directly deposited. You can stop that from happening by asking the IRS to mail the check to you. It might take longer to get your check if it is mailed.

18. I got a prepaid card in the mail. It claims to be my stimulus payment. Is it a scam?

Maybe not. If it is the card shown on this website - https://www.eipcard.com/ - then it is not a scam. Call 800-240-8100 to activate the card and set a 4-digit PIN. If the letter tells you to call a different number, it might be a scam.

19. If you accidentally threw away the card, call that same number.

Ask for a replacement card. If you need the card right away, there is a $17 fee

20. Get Legal Help

- Outside King County, call the CLEAR Hotline at 1-888-201-1014 weekdays between 9:15 am - 12:15 pm or apply online with CLEAR*Online: nwjustice.org/get-legal-help
- In King County, call 2-1-1 weekdays between 8:00 am - 6:00 pm. They will refer you to a legal aid provider.
- Seniors (age 60 and over) can also call CLEAR*Sr at 1-888-387-7111 (statewide).

This publication provides general information concerning your rights and responsibilities. It is not intended as a substitute for specific legal advice.

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