

Partnering with Families to Build Economic Security During Emergencies



Early Care and Education Professionals Can Help You Access Stimulus Payments

The information in this tip sheet was current as of July 1, 2020.

The Internal Revenue Service (IRS) is providing Economic Impact Payments—also called stimulus payments—to families in response to the current national emergency. Your early care and education professional can partner with you to:

1. Determine your eligibility for a stimulus payment
2. Access your stimulus payment
3. Identify other resources that can help your family
4. Track your progress and celebrate your successes



Spotlight On: Eligibility and Accessing Stimulus Payments

1. Determine Your Eligibility for a Stimulus Payment

- If you are eligible for a stimulus payment, talk with your early care and education professional about how you can use the stimulus payment to meet your family's needs and achieve financial goals.
- If you are sure that you are eligible for a stimulus payment, skip to step 2.
- If you are unsure if you qualify for a stimulus payment, review the eligibility information with your early care and education professional.

Who is eligible?

Individuals are eligible for a stimulus payment if they are U.S. citizens, permanent residents, or qualifying resident aliens who:

- Have a valid Social Security Number (SSN)
- Are not claimed as a dependent by another taxpayer
- Had an Adjusted Gross Income (AGI) in 2018 or 2019 of less than:
 - \$75,000 for individuals
 - \$112,500 for head of household filers
 - \$150,000 for married couples filing a joint return
 - Families with an AGI above these limits may receive a reduced payment. See [How much will families receive?](#) to learn more.

How much will families receive?

- Economic Impact Payment amounts are:
 - \$1,200 for individuals or head-of-household filers
 - \$2,400 for married couples filing a joint return
- Families will also receive an additional \$500 payment for each qualifying child claimed as a dependent on their tax return. To qualify, the child must meet the following conditions:
 - The child is their son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister, or a descendant of any of them (for example, their grandchild, niece, or nephew).
 - The child was under age 17 at the end of the taxable year.
 - The child is a U.S. citizen, U.S. national, or U.S. resident alien.
 - The child has a valid Social Security Number (SSN) or an Adoption Taxpayer Identification Number (ATIN).
- Families who receive Supplemental Security Income or Veterans Affairs benefits and did not file a tax return for 2018 or 2019 have until May 5, 2020, to complete the [IRS Non-Filers: Enter Payment Info Here](#) tool in order to receive the \$500 payment per dependent child under age 17.

- Families who miss this deadline will still get their \$1,200 stimulus payment per adult. They will have to wait until next year, however, to get the additional \$500 payment per dependent child. They will receive this payment after they file a 2020 tax return.
- Taxpayers will receive a reduced stimulus payment based on their Adjusted Gross Income if it is between:
 - \$75,000 and \$99,000 for individuals
 - 112,500 and \$136,500 for head-of-household filers
 - \$150,000 and \$198,000 for married couples filing jointly

2. Access Your Stimulus Payment

Visit the IRS Economic Impact Payment Information Center to learn how to access your stimulus payment and receive it as quickly as possible.

- **If you filed a 2019 or 2018 tax return:** Use the free Get My Payment tool to check the status of your stimulus payment. You may be asked to provide personal information, such as your address or bank account information.
- **If you are not required to file a tax return:** Use the free online IRS Non-Filers: Enter Payment Info Here tool to provide personal information—such as your SSN, address, or bank account information—that will help process your payment.
- **The key to getting your stimulus payment quickly:** You will receive your stimulus payment the fastest if you have a bank or credit union account on file with the IRS. Or you can enter your account information into the Get My Payment or the IRS Non-Filers tools. The IRS can deposit the payment directly into your bank or credit union account.



See Family Tip Sheet 3 for information about opening a bank or credit union account.

- **Prepaid Debit Cards:** You may receive your stimulus payment as a prepaid debit card that the IRS will mail to you. You can use this to make purchases, get cash from automated teller machines (ATMs), and transfer funds to your personal bank or credit union account without any fees. You can also check your card balance online, by mobile app, or by phone. The prepaid debit card can be used online or at any retail location where Visa is accepted. The card protects you against fraud, loss, and other errors.

3. Identify Other Resources That Can Help Your Family

Whether or not your family is eligible to receive a stimulus payment, your early care and education professional can work with you to access other public benefits and support services in your community. These include food banks and emergency shelters.

If you don't have access to the internet, staff can help you connect to Lifeline. Lifeline helps make communications services more affordable. Lifeline can help you get a discount on monthly telephone and internet services purchased from participating companies.

Other Family Tip Sheets about building your family's economic security during emergencies are available. Check with your early care and education professional.

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