

Partnering with Families to Build Economic Security During Emergencies



Partnering with Families to Access Stimulus Payments

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

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

1. Determine their eligibility for a stimulus payment
2. Use IRS tools to access their payment as quickly as possible
3. Identify additional resources for families
4. Track progress and celebrate successes

1. Determine Eligibility

Keep in mind that families will have different needs. Some families will need to explore their eligibility. Others will need assistance accessing funds. Some may be looking for other resources to help their family if they are not eligible to receive a stimulus payment.

- If families are eligible for a stimulus payment, partner with them to plan how they will use the payment to meet their needs and achieve financial goals.
- If families know they qualify for a stimulus payment, move to number 2.
- If families are unsure if they qualify, review the eligibility information together.



See Staff Tip Sheet 1 for more information about partnering with families during emergencies.

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) less than the following limits in 2019 (or 2018 if they have not yet filed their 2019 tax return):
 - \$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?

- Stimulus payment amounts are:
 - \$1,200 for individual 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 who meets 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.

- If families miss the deadline to register dependent children, they will still get their \$1,200 payment per adult. They will have to wait until they file a 2020 tax return next year, however, to get the additional \$500 payment per dependent child.
- Taxpayers will receive a reduced payment based on their AGI 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. Use IRS Tools to Access Stimulus Payments

Visit the IRS Economic Impact Payment Information Center for information about accessing stimulus payments. You can work with eligible families to use online IRS tools to check the status of their stimulus payment and provide personal information so they can receive their payment as fast as possible.

- **Information for tax filers:** To receive payment, most families will not have to do anything. The IRS will use the information on their 2019 tax return or 2018 return (if they haven't filed for 2019) to mail the stimulus payment or deposit it automatically in their bank account. Taxpayers can use the free Get My Payment tool to check the status of their stimulus payment and provide personal information, such as their address or bank account information, to speed up the delivery of their payment.
- **Information for non-filers:** Families who are not required to file a tax return can use the free online IRS Non-Filers: Enter Payment Info Here tool to provide personal information, such as their address or bank account information, that will help process their payment. The IRS can use the information to determine their eligibility, calculate their payment amount, and submit the stimulus payment.
- **Key to getting the stimulus payment quickly:** The fastest way possible for families to receive their stimulus payment is through any bank or credit union account they have on file with the IRS from a previous refund or if they enter their account information into the Get My Payment or the IRS Non-Filers tools. The IRS can deposit the payment directly into their account. If a family does not have a bank or credit union account, now is a good time to talk with them about opening one.



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

- **Prepaid Debit Cards:** Families may receive their stimulus payment as a prepaid debit card that the IRS will mail to them. They can use the debit card to make purchases, get cash from in-network automated teller machines (ATMs), and transfer funds to their personal bank account without incurring any fees. They can also check their card balance online, by mobile app, or by phone without incurring fees. The prepaid debit card can be used online, at ATMs, or at any retail location where Visa is accepted. This free, prepaid card also provides consumer protections to traditional bank account owners, including protections against fraud, loss, and other errors.

3. Identify Additional Resources for Families

- If a family is not eligible for a stimulus payment, you can still partner with them to access other public benefits and resources in the community, such as food banks and emergency shelters. These resources could also be helpful for families who are eligible to receive stimulus payments. See the *Economic Mobility Toolkit for Early Care and Education*, Key Topic 5: Accessing Federal and State Benefits.
- If families don't have access to the internet, you can help them connect to Lifeline. Lifeline is a federal program that helps make communications services more affordable for low-income consumers. It gives subscribers a discount on monthly telephone service, broadband internet service, or voice-broadband bundled services purchased from participating companies.

4. Track Progress and Celebrate Successes

Follow up with families to track their progress toward accessing their stimulus payment or other benefits. Celebrate successes!



Staff Tip

You can use this information to determine your own eligibility for a stimulus payment. If you are eligible, follow the steps necessary to receive your payment as quickly as possible.

Check out the other staff tip sheets in the *Partnering with Families to Build Economic Security During Emergencies* series. Let families know about the companion family tip sheet series so they can get important information on how to improve their economic security during emergencies.

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