



# 2020 Coronavirus Economic Stimulus Payments

## Get Your Stimulus Check

Most Illinoisans are eligible for Economic Impact Payments from the federal government. This fact sheet gives you the information you need to know to get your stimulus payment as soon as possible.

Visit [GetMyPaymentIL.org](https://www.getmypaymentil.org) to see if you are eligible to receive a payment.

### Here's what you need to do:



**If you've already filed your taxes** and used direct deposit for your tax return, you're done! You should have received your payment in your bank account. If you did your taxes but didn't include bank information, you should receive a paper check or prepaid card by mail. You can track your payment at [IRS.gov/coronavirus/get-my-payment](https://www.irs.gov/coronavirus/get-my-payment). The site will ask you to click "okay" to confirm you are an authorized user.



**If you haven't filed taxes, don't miss out.** Filing your taxes online for 2018 or 2019 will put you in line to get your check faster. Paper tax returns are not being processed right now, so filing online is your best bet.

If you worked but earn too little to file taxes, you could still be eligible for more money by filing your taxes. Many people are eligible for the Earned Income Tax Credit (EITC) or other credits. Check online to see if you could receive the EITC at [eitcoutreach.org/tax-credits/earned-income-tax-credit/eligibility/](https://eitcoutreach.org/tax-credits/earned-income-tax-credit/eligibility/).

Even if you have no income, you are still eligible to receive a stimulus check. You can enter your payment information on the IRS non-filer site at [irs.gov/coronavirus/non-filers-enter-payment-info-here](https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here).



**If you don't have a bank account**, waiting for a check by mail could take up to five months. Entering a direct deposit bank account number could help speed up the process when you file taxes or use the IRS non-filer site. See the next page for more information about how to get a safe, affordable Bank On account.



**If you've moved since the last time you filed taxes** in 2018 or 2019 and don't have a bank account on file with the IRS, update your address with the U.S. Postal Service. Go to the post office to fill out a change of address form. The form is also online at [USA.gov/post-office](https://www.usps.gov/post-office).



**If you receive Social Security, veterans' benefits, Supplemental Security Income or Railroad Retirement benefits**, you are not required to file a tax return to receive your payment. You should receive your payment the way you normally receive your benefits. If you have children under 17 and did not enter them into the IRS non-filer site by May 5th, you'll need to claim your \$500 dependent payment when you file your 2020 tax return.



### Need help filing your taxes?

If you earn less than \$69,000 a year, you are eligible to use online software to file your taxes for free through the IRS Free File program: [IRS.gov/freefile](https://www.irs.gov/freefile).

You could get money back, even if you don't need to file a tax return. Some people who do not need to file a return can file to get additional money through the Earned Income Tax Credit or other credits.

You may be able to get help filing taxes through Ladder Up. Visit [GetMyPaymentIL.org/Tax-Help](https://GetMyPaymentIL.org/Tax-Help) or call Ladder Up at 312.409.1555 for more information.



### Get your payment faster with a bank account.

A bank or credit union account will allow you to receive payments such as benefits payments, other important funds like the stimulus checks or even your paycheck all more safely and quickly in the comfort of your own home.

You can get a safe, affordable bank account through Bank On Chicago, part of a national initiative. Bank On accounts can be opened in person at Bank of America, Chase, Citi, U.S. Bank, or Wells Fargo locations.

You'll need to bring:

- A state ID or driver's license (or Matricula Card for some accounts)
- Your Social Security Number (or ITIN for some accounts)
- At some locations: a prepaid debit card or credit card to make or receive payments.  
*Some banks require a prepaid debit card or credit card to make the first deposit. Other banks allow the account to be started with just the stimulus payment.*

If you do not have a state ID, passport, or Matricula card, please contact Ladder Up at [debitcard@goladderup.org](mailto:debitcard@goladderup.org) or call 888.553.9777 to discuss other options.

Learn more at [GetMyPaymentIL.org/Banking-Help](https://GetMyPaymentIL.org/Banking-Help).



### Beware of coronavirus and tax scams.

The IRS, Social Service Administration, or U.S. Treasury will not call or email offering grants or Economic Impact Payments in exchange for personal information, an advance fee, or gift cards. The IRS will never threaten to bring in law enforcement without an appeal. Don't open surprise emails promising special information about the stimulus check or Economic Impact Payments. Learn more about common scams at [IRS.gov/newsroom/tax-scams-consumer-alerts](https://www.irs.gov/newsroom/tax-scams-consumer-alerts).

Have questions about your stimulus check?

We're here to help.

Give us a call at 888.553.9777 (available in English and Spanish) or email [help@getmypaymentil.org](mailto:help@getmypaymentil.org).

LADDER UP





## Frequently Asked Questions

- **Am I eligible to receive a stimulus check?** The vast majority of Illinoisans are eligible to receive a stimulus check. To receive the full payment, you must make below \$75,000 for single tax filers, \$112,500 for head of household filers, and \$150,000 for married filing jointly filers. If you are the dependent of someone else, you are not eligible.

Unfortunately, if anyone on the tax return does not have a valid Social Security Number, no one in the family is eligible. Visit ICIRR's COVID resource page for additional help: [ICIRR.org/immigrant-community-resources](https://www.icirr.org/immigrant-community-resources).

- **How much money will I get?** If you qualify for the stimulus payment, you'll get up to \$1,200 for yourself (\$2,400 for a married couple). You'll get an additional \$500 for every eligible dependent under the age of 17.
- **When will I get my payment?** The government is getting payments out as quickly as possible. People with bank account information already on file with the IRS will receive their payments fastest. Mailed paper checks could take up to five months to arrive.  
  
Some people will receive a prepaid debit card from the government. Do not throw this away! Learn more about how to activate it at [consumerfinance.gov/about-us/blog/economic-impact-payment-prepaid-card](https://consumerfinance.gov/about-us/blog/economic-impact-payment-prepaid-card).  
  
You can also check the status of your payment at [IRS.gov/coronavirus/get-my-payment](https://www.irs.gov/coronavirus/get-my-payment). The site will ask you to click "okay" to confirm you are an authorized user. You may need to check every 24 hours.
- **How will I get my payment?** The IRS will use information from your 2019 or 2018 tax return to calculate your payment amount. Payments will be deposited directly into the same bank account used for your tax return. The IRS will mail a paper check or prepaid debit card to tax filers who did not provide a bank account number when they filed taxes.
- **What if my payment is sent to the wrong bank account?** If the account is closed, the bank will reject the payment. The IRS will mail a paper check to the most recent address they have on file.
- **What if I don't have any income?** You are still eligible for a payment. But, if you haven't filed taxes in the last two years, you need to register on the IRS non-filer site at [IRS.gov/coronavirus/non-filers-enter-payment-info-here](https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here).
- **What if I pay child support? Will I receive a payment?** You can still receive a payment, however, child support debt will be taken out of your payment.
- **Will this impact my public benefits, like food stamps or TANF?** No. As with any tax refund, these payments will not count against your eligibility for receiving public benefits. The payment also will not affect your benefit amounts.
- **What if I was incarcerated or am incarcerated now?** Individuals who are currently incarcerated are not eligible for the stimulus checks. But, you can still receive a payment if you were previously incarcerated. If you filed taxes in 2018 or 2019, have a Social Security Number, and your income is below the guidelines, you will receive a payment.
- **Are college students eligible?** If you attend college full-time, are under 24, and receive extensive support from your parents you will most likely be considered a dependent. Those students will not receive a check. Full-time students who provide more than half of their own financial support are eligible. If you became independent in 2020, you can claim your payment when you file your 2020 tax return.
- **What if my stimulus payment is too low?** Your payment may be too low if your most recent tax return doesn't reflect your current situation. Also, dependents must be under 17 and meet other qualifications to be eligible for the \$500 payment. If you think your payment is too low, you can claim the remainder on your 2020 taxes. More information is available at [IRS.gov/newsroom/why-the-economic-impact-payment-amount-could-be-different-than-anticipated](https://www.irs.gov/newsroom/why-the-economic-impact-payment-amount-could-be-different-than-anticipated).



# IRS Non-Filer Site

## What You Need to Prepare

Some people can use the IRS non-filer site to sign up for their stimulus check. For example, if you have no income and do not receive Social Security, SSI, Railroad Retirement, or veterans benefits, the non-filer site is a good choice for you. If you are very low income, do not need to file taxes, and are not eligible for any tax credits, you can also use the IRS non-filer site. To learn more about whether you should file taxes to get additional money or should use the non-filer website visit [GetMyPaymentIL.org/Tax-Help](https://www.getmypaymentil.org/tax-help).

Non-tax filers can sign up for stimulus checks at [IRS.gov/coronavirus/non-filers-enter-payment-info-here](https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here). Before you go to the website, have the following items ready.



- Full name
- Date of birth
- Valid Social Security Number
- Current mailing address
- Email address or a cell phone where you can receive texts
- Whether someone can claim you as a dependent (yes or no)
- If available, Driver's license or State ID number, issue date and expiration date
- Identity Protection Personal Identification Number (IP PIN) you received from the IRS earlier this year, if you have one. This IP PIN would have been sent in a letter from the IRS.\*
- If available, Adjusted Gross Income from 2018 (\$0 if you didn't file a 2018 return) or 5-digit Signature PIN number from your 2018 tax return.



- A way to receive your money:
  - » Bank account and routing numbers
  - » Prepaid debit card account and routing numbers, or
  - » Mailing address to receive paper check (Note: You may have to wait up to five months for a paper check)
- Optional:* You may be asked to confirm the amounts of past loans to verify your identity.



### For each dependent child you support who is under the age of 17:

- Name
- Social Security Number or Adoption Taxpayer Identification Number
- Relationship to you or your spouse