

Stimulus Payments – When Do I Get Mine?

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The federal government is only beginning to develop the system to issue the stimulus payments authorized by the CARES Act (Coronavirus Aid, Relief, and Economic Security Act). Scammers, however, are already trying to steal money from Americans.

The FBI, multiple state attorneys general, and other agencies are warning Americans not to fall for phone calls, emails, texts, or websites that ask for personal or financial information in order to receive the stimulus payment.

In a statement issued on March 28th, New York Attorney General Letitia James stated that, “If someone claims to be from the government with a check for you, it may be a phishing scam that is illegally trying to obtain your bank account or other personal information.” She went on to tell Americans not to pay anyone who promises to expedite or obtain a payment or a loan for them. “If you are eligible for relief, you will not need to make any up-front payment or pay any fee to receive a stimulus payment.”

The amount of your stimulus payment is based on your income. For single taxpayers who had income of \$75,000 or less, you will receive \$1,200 plus \$500 for every qualifying child. For a married couple that files a joint return, they will have a \$150,000 threshold, and receive \$2,400. Above the \$75,000/\$150,000 income amounts, the amount of the stimulus payment is gradually reduced up to thresholds of \$99,000/\$198,000. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible to receive a stimulus payment.

Most people do not need to do anything to receive their payments. If you have already filed your 2019 income tax return, the IRS will use that return to calculate the amount of your stimulus payment. If you have not, the IRS will use the information from your 2018 return. If you provided your bank information for direct deposit, the stimulus amount will be deposited to the same bank account. For those who did not previously provide their direct deposit information, the Department of Treasury is developing a web-based portal for individuals to provide their banking information to the IRS, so that their payments can be paid electronically.

For those of you who are not typically required to file a tax return (such as low-income taxpayers, Social Security recipients, some veterans, and individuals with disabilities), continue to check www.irs.gov/coronavirus. This website will soon provide information instructing individuals in this group on how to file a 2019 tax return with necessary information so that you can receive the

stimulus payment.

The stimulus payments are on their way. Continue to check with the [IRS website](#), and do not fall for any scammers claiming to be from the IRS. As always, do not give out personal or financial information by phone or email, unless you initiated the contact.

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