

# COVID-19 RELIEF CHECKS FOR WEST VIRGINIANS

- **Direct Cash Payments:** To address unforeseen financial challenges not covered by expanded Unemployment Insurance benefits or modified Small Business Administration (SBA) loans, the bill authorizes direct payments of \$600 for individuals and \$1,200 for couples. Families are also eligible for an additional \$600 per child. Working class Americans that file their taxes will receive a direct payment. Those who are on Social Security or otherwise do not file income taxes will receive their payment in the form of check.
- **Eligibility:** An individual is eligible for the full benefit if they make less than \$75,000 per year. Couples and other joint filers are eligible if their combined annual income is less than \$150,000. Above that threshold, benefits will be reduced by 5% for each additional dollar of income and phased out entirely for those making \$87,000 or more (\$174,000 for couples).
- **NOT Eligible for Direct Payments:** Any individual making \$87,000 or more per year will not receive any direct payment. Any couple or other joint filers making \$174,000 or more per year will not receive any direct payment. Furthermore, any child dependents that are 17 years old or any adult dependents will not be eligible for the \$600 payment.
- **Frequently Asked Questions:** While the U.S. Treasury is ultimately responsible for the implementation of this program, below are some preliminary answers to many commonly asked questions.

⇒ **Can those who do not normally file their taxes receive a check?**

Yes. Individuals that receive form SSA-1099, which includes those that are receiving Old-Age, Survivor, and Disability (OASDI) benefits through Social Security, and individuals that receive form RRB-1099, which includes those that have worked in jobs covered by the Railroad Retirement Act, will be eligible for the stimulus check and will not be required to fill out any additional tax documents. For all others who do not normally file their taxes, including seniors and some veterans who do not normally file tax returns, they are also eligible to receive a check; however, in order to receive the stimulus payment, an individual that falls into one of these categories will need to file a simple tax return for 2019.

⇒ **Will SSA administer the funds to my EBT/Debit card that I receive my SSA benefits through?**

Our understanding is that IRS is sending out the rebates (via direct deposit or checks).

⇒ **Will I be eligible for a stimulus payment if I have filed my 2018 tax return, but not my 2019 return?**

The U.S. Treasury will only be using 2019 tax returns to determine a person's eligibility to receive a stimulus payment.

⇒ **How does an individual claim their check?**

They do not need to claim their checks (unless they have not filed a tax return this year) – IRS will send out rebates automatically to their direct deposit or to the address provided on the last tax return submitted.

⇒ **How long will it take for this check to be delivered?**

Rebates sent via direct deposit, check, and EIP cards are required by law to be sent out by January 15, 2021. Senator Manchin is urging the U.S. Treasury to issue these rebates as quickly as possible.

⇒ **What happens if I do not receive my payment after the January 15, 2021 deadline?**

In this case, an eligible individual can claim it on their 2020 tax return, which will be referred to as the Recovery Rebate Credit. If you did not receive the first stimulus payment of \$1,200, an individual can also claim it on their 2020 return.

⇒ **Will I be taxed on this check?**

No, rebates are not taxable.

⇒ **Will I be eligible if I haven't finished filing my 2019 taxes?**

Yes. The IRS urges anyone with a tax filing obligation and who has not yet filed a tax return for 2019 to file as soon as they can in order to receive a stimulus payment. If possible, the IRS encourages individuals to include direct deposit information on their return.

⇒ **Will I be eligible for a second round payment if I was not required to file a return and still received a first round payment?**

Yes. If you were not required to file a 2018 or 2019 tax return or if you used the Nonfiler portal through the Internal Revenue Service (IRS) and received a first round stimulus payment of \$1,200, you will be eligible for a second round payment of \$600.

⇒ **Will I be eligible if I have a lien against me, but I am in non-collect status?**

Yes. Rebates will not be subject to garnishment, even in instances where back child support is owed.

⇒ **I withdrew from my retirement account in 2019- so my income that year was inflated. Is there any waiver for one time sources of income?**

As of now, no waiver has been included for one time sources of income.

*\*DISCLAIMER: This document is intended to provide preliminary guidance based on Congressional intent and does not constitute legal advice. It also does not replace official implementation guidance from the relevant state and federal agencies.*

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**CONTACT:**

Common\_sense@manchin.senate.gov  
Or leave a message at 304-342-5855

**JOE MANCHIN**  
United States Senator for West Virginia

www.manchin.senate.gov

Senator Manchin's staff will return your call or email as soon as possible.