



TOOLKIT: HOW TO GET YOUR STIMULUS CHECK

What is a stimulus check?

As a response to the economic crisis caused by COVID-19, the Federal Government is providing every eligible American with a stimulus check, also known as an Economic Impact Payment.

Who is eligible?

- U.S. Citizens, Permanent Residents and Resident Aliens;
- With a valid Social Security Number;
- Who cannot be claimed as a Dependent by anyone else, and;
- Had an income under \$75,000 for singles or \$150,000 for married couples, **including zero income.**

What amount will I get?

- Everyone qualified will receive \$1,200 if they are single or \$2,400 for married couples. An additional \$500 will be paid for each dependent under age 17.
- A reduced amount is available for people with income over \$75K/\$150K but under other limits.

What do I need to do to get my check?

Are you currently receiving VA, Social Security (Retirement, SSI/SSDI, Survivor) or Railroad Retirement Benefits?

If yes, there is no need to anything. You will automatically receive your stimulus check the same way you receive your current benefits. If you have dependents under the age of 17 and did not file your 2019 taxes you will need to complete the [Non-Filers Web Tool](#) to ensure you receive an additional \$500 per dependent.

Did you file your taxes in 2018 OR 2019 and your mailing address or banking information hasn't changed?

If yes, then there is no need to do anything. Your check will be automatically sent to you through the mail, or to the bank account on file with the IRS if you have previously received your check through a direct deposit to your bank.

If you DID NOT FILE a tax return in 2018 or 2019:

And your 2019 income was below \$12,200 (\$24,400 for married couples) including zero income:

You can still get a check—but you must file a form with the IRS first. This is called the Non-Filers Form and it can be completed online through the [Non-filers Web Tool](#).

And your 2019 income was over \$12,200 (\$24,400 for married couples):

You will need to file your 2019 taxes and include current mailing or banking info with your filing to get your check. The Nevada Free Taxes Coalition may be able to help you file your taxes for free. Find more information about these services at www.nvfreetaxes.org/tax-assistance or by calling 702-987-4625.

What if my address has changed?

If you haven't filed 2018 or 2019 taxes, then no worries - you can provide your current mailing address and banking information to the IRS when completing either the [Non-filers Web Tool if your income was under \\$12,200](#) or by filing your 2019 taxes if your income was over \$12,200 or (\$24,400 for married couples),

If you have filed taxes in 2018 or 2019 and your address or bank has changed:



If you have not already, it is extremely important to update your address with the U.S. Post Office: <https://moversguide.usps.com/mgo/disclaimer>

If your check has not already been sent, you can use the IRS [Get My Payment Tool](#) to update your banking info. This tool does not allow you to update your mailing address.

If your check has been sent to a bank account that has been closed, it will automatically be mailed to the last address on file with the U.S. Post Office. Note the importance of updating your address immediately with the Post Office.

You can also track the status of your stimulus check using the [Get My Payment Tool](#). If using the [Get My Payment Tool](#) confirms that your check has already been mailed to an address where you no longer live and where you cannot get the check, you will need to file a claim with the IRS when they re-open. Unfortunately, there is not currently an online tool or a live number to call to file a lost Economic Impact Payment claim with the IRS.

How do I get a bank account or a debit card to use the Direct Deposit option?



Having a bank account or a pre-paid debit card where your check can be sent through Direct Deposit can help speed up the process of getting your check.

Pre-paid Debit Cards:

Digital or Pre-paid debit card options like CashApp or a Wal-Mart GreenDot Debit Card will provide you with a routing and account number to provide to the IRS in order to receive your check through Direct Deposit, as well as a debit card to make purchases with.

CashApp: To use CashApp you will need a smart phone to download the App and order a debit card. More information can be found at <https://cash.app/help/us/en-us/1018-cash-app-the-stimulus-and-you>.

Wal-Mart GreenDot Debit Card: You may visit a Walmart location in-person or sign up online at <https://www.walmartmoneycard.com/>.

Second-Chance Banking: If you have a poor banking history, Wells Fargo, US Bank, Chase Bank, and BOA provide second-chance banking locally. However, all require ID to open an account or to cash a check. In some cases, 2 forms of ID are required.

Second Chance Banking Options:

| Bank | Phone Number | ID requirements | Minimum Deposit |
|--|----------------|--|----------------------|
| Bank of America – Safe Advantage Checking | 1-800-432-1000 | 2 forms of ID required (Homeless ID w/photo may be considered as secondary ID) | \$25 initial deposit |
| Chase Bank – Secure Checking | 1-800-432-3117 | 2 forms of ID required | <u>None</u> |
| US BANK | 1-800-872-2657 | 1 form of ID required | \$25 initial deposit |
| Wells Fargo | 1-800-869-3557 | 2 forms of ID required (Homeless ID w/photo may be considered as secondary ID) | \$25 initial deposit |

What if I need a safe place to receive my mail?

These organizations are currently open in Southern Nevada to provide support with mail. You must call first and/or follow directions below in order to establish this as a place to receive your mail.

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| Mind Body Solutions 2725 S Jones Blvd, Las Vegas, NV 89146 Phone: (702) 384-2238 Please call to schedule an appointment. | Legacy Counseling and Workforce Connection, LLC 4170 S Decatur Blvd, Las Vegas, NV 89103 Phone: (702) 763-7443 M-F: 8:30am-6:30pm, Please call prior to going in. | HopeLink of Southern Nevada 178 Westminster Way, Henderson, NV 89015 Phone: (702) 566-0576 M-Th: 8am-5pm Valid ID required No appointment necessary. Come to office, knock on door and complete a 1-page form. | NPHY – Nevada Partnership for Homeless Youth: 4981 Shirley Street, Las Vegas, NV 89119 Phone: (702) 383-1332 Must be a client between ages: 12 – 20. May come in or call to schedule an intake appointment. |
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Where can I go to use the computer/internet?

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| Mind Body Solutions 2725 S Jones Blvd, Las Vegas, NV 89146 Phone: (702) 384-2238 Please call to schedule an appointment. | Legacy Counseling and Workforce Connection, LLC 4170 S Decatur Blvd, Las Vegas, NV 89103 Phone: (702) 763-7443 M-F: 8:30am-6:30pm, Please call prior to going in. | Foundation for Recovery 4800 Alpine Pl #12, Las Vegas, NV 89107 Phone: (702) 257-8199 M-F: 10am-4pm No appointment necessary | NPHY – Nevada Partnership for Homeless Youth: 4981 Shirley Street, Las Vegas, NV 89119 Phone: (702) 383-1332 Must be a client between ages: 12 – 20. May come in or call to schedule an intake appointment. |
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Where can I go to get help filing my taxes?

The Nevada Free Taxes Coalition (NFTC) is a non-profit 501(c) 3 that provides free income tax preparation for low to moderate income taxpayers under the Volunteer Income Tax Assistance Program. They are open and offering free tax prep, multiple year returns, and the ability to update information with the IRS for people who are low-income.

If income eligible, they offer:

- Virtual VITA service (Tele-support with filing taxes).
- Phone assistance available for general questions.
- Drop-Off Filing (Drop off your docs and they will do the paperwork and file for you).
- Find more information about these services at <https://www.nvfreetaxes.org/tax-assistance> or by calling [702-987-4625](tel:702-987-4625)

Other Helpful Info:

You can find additional FAQ information at the IRS website at <https://www.irs.gov/coronavirus/get-my-payment-frequently-asked-questions#locked>