

# Coronavirus Stimulus Payment FAQ



The Office of the  
**Minnesota Attorney General**  
helping people afford their lives and live with dignity and respect

## What are they?

Coronavirus stimulus payments are part of a \$2 trillion relief package the federal government passed to help people affected by the COVID-19 pandemic. They are one-time payments made by the federal government directly to eligible individuals and families. The payments are also called stimulus checks, recovery rebates, and economic impact payments, but are actually a refundable tax credit for 2020.

## Who gets one?

Most U.S. residents qualify. To be eligible, you need a Social Security number and cannot be claimed as a dependent by another taxpayer. You also must have an adjusted gross income on your 2019 tax return (or 2018 return for those who have not filed for 2019) below \$99,000 for individuals, \$136,000 for head of households, and \$198,000 for married couples filing jointly.

## How much will it be?

It depends. The payment is based on your tax filing status and adjusted gross income. The maximum amount is \$1,200 for individuals and \$2,400 for families, but the payment decreases as adjusted gross income increases. There is also an additional \$500 payment for each qualifying child. Individuals and families with incomes above certain amounts are not eligible. A general guide for payment amounts follows:

Tax Filing Status	Adjusted Gross Income	Payment Amount
Single	Under \$75,000	\$1,200
	Between \$75,000 and \$99,000	\$1,200 minus (\$5 per \$100 over \$75,000)
	Over \$99,000	Not eligible
Head of Household	Under \$112,500	\$1,200
	Between \$112,500 and \$136,000	\$1,200 minus (\$5 per \$100 over \$112,500)
	Over \$136,000	Not eligible
Married Filing Jointly	Under \$150,000	\$2,400 (per couple)
	Between \$150,000 and \$198,000	\$2,400 minus (\$5 per \$100 over \$150,000) (per couple)
	Over \$198,000	Not eligible

\*\* Eligible people will also receive an additional \$500 for each qualifying child \*\*

## How do you get one?

The payment will occur automatically by check or direct deposit for many eligible people. This includes people who filed a tax return for 2018 or 2019, and those who did not file tax returns but receive railroad pensions or Social Security retirement, disability, or survivor benefits. Payments began in April 2020 and are continuing to be made.

Some people who are not required to file tax returns are eligible but need to provide their information to the IRS to receive a payment. This includes non-filing individuals with gross incomes below \$12,000, married couples with gross incomes below \$24,000, certain veterans, and some people with disabilities. To provide information to the IRS to receive a payment, visit [www.irs.gov/coronavirus/non-filers-enter-payment-info-here](http://www.irs.gov/coronavirus/non-filers-enter-payment-info-here).

People who received a tax refund for 2018 or 2019 by direct deposit will have payments directly deposited into their accounts. People who did not receive a tax refund or received their refund by check will receive their payment by check. However, people set to receive payment by check can provide their bank account information to the IRS to get their payment by direct deposit. Visit [www.irs.gov/coronavirus/get-my-payment](http://www.irs.gov/coronavirus/get-my-payment) to do so.

## Can my payment be garnished?

Under Executive Order 20-50, during the peacetime emergency stimulus payments are exempt from all claims by creditors, except those related to domestic support obligations (e.g., child support and spousal maintenance). This means that stimulus payments cannot be garnished, seized or set off by creditors—except for claims for domestic support obligations—for the duration of the peacetime emergency. Executive Order 20-50 also stops all new consumer-debt garnishments during the peacetime emergency.

If a bank, creditor or debt collector takes your stimulus payment for a claim not related to a domestic support obligation or starts a new garnishment against you related to a consumer debt during the peacetime emergency, we want to try to help you. To start that process we ask you to submit a complaint using our online Consumer Assistance Request Form ([www.ag.state.mn.us/Office/Forms/ConsumerAssistanceRequest.asp](http://www.ag.state.mn.us/Office/Forms/ConsumerAssistanceRequest.asp)) or call our Consumer Assistance Hotline at (651) 296-3353 (Twin Cities), 1-800-657-3787 (Outside Twin Cities), or 1-800-627-3529 (Minnesota Relay).

## Avoid Scams

There are a number of scams taking advantage of the pandemic to steal people's money and personal information. Be particularly alert for scammers who contact people by telephone or email and fraudulently pose as government officials. If you are targeted by a scam related to COVID-19, please submit a complaint using our online COVID-19 Complaint Form ([www.ag.state.mn.us/Office/Forms/COVID19Complaint.asp](http://www.ag.state.mn.us/Office/Forms/COVID19Complaint.asp)). You should also report criminal activity to federal and local law enforcement.

For more information about coronavirus stimulus payments, visit [www.irs.gov/coronavirus/economic-impact-payment-information-center](http://www.irs.gov/coronavirus/economic-impact-payment-information-center).