



Frequently Asked Questions about the CARES Act

Updated 4/2/2020

What about stimulus payments?

The CARES Act provides for one-time payments of \$1200 per adult (\$2400 per married couple) as well as \$500 per child under 17 in the household. Payments drop off for households with incomes over \$75,000 (individual) or \$150,000 (married). The Treasury reports that payments should begin disbursement within the next few weeks.

[If you've filed 2018 or 2019 taxes, the information you provided for direct deposit will be used to deposit your stimulus payment. Individuals who are receiving Social Security and who do not typically file taxes will receive their payments using the information provided by the Social Security Administration.](#) If you fall in these categories, you don't need to do anything to receive your stimulus payments.

By mid-April, the IRS expects to have a secure site available to enable individuals to provide updated information for direct deposit. Direct deposit will provide your payment faster than a mailed check. [The IRS will not be calling, texting, emailing, or using social media to reach out and get financial information.](#) Do NOT respond if someone contacts you and asks for your bank information to provide your refund.

What if I don't get Social Security and didn't file taxes?

If you have not filed taxes, the good news is you still can to get a stimulus payment! You can file taxes even if you don't owe anything or didn't earn income or if you need to file but have not filed in 2018 or 2019. This will make you eligible for a stimulus payment. For low income individuals, [tax filing is free of charge online.](#)

Individuals who are claimed as a dependent by another adult (like many college students, as well as 17 and 18 year olds) as well as immigrants working legally in the United States are not eligible for stimulus payments.

Do we have to pay back the stimulus payment?

No, while the stimulus payment is an advance on a refundable tax credit, you will not be asked to pay it back and receiving the stimulus will not affect your tax refund.

Will I still get a stimulus payment if my tax refund or income have been garnished due to federal or state debt?

[Yes, in most cases you will still receive a stimulus payment even if you owe income taxes or federal student loans that are subject to garnishment.](#) Arrears child support is the only exception to that; in that case, your stimulus payment will be applied to debt owed for child support.

How does the CARES Act affect unemployment?



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[The CARES Act provides increased unemployment benefits for people receiving either regular unemployment payments or unemployment related to the COVID-19 pandemic.](#) This applies to both individuals receiving full and partial benefits and will add \$600 weekly to the standard allocated benefit.

Under normal circumstances, self-employed individuals are not eligible for unemployment; Pandemic Unemployment allows these individuals to qualify in many instances. The same is true for gig workers, like individuals who drive for Uber or work for other app-based services.

In addition, the CARES Act provides for an additional 13 weeks of unemployment benefits on top of what the state typically offers. In Missouri, individuals may receive up to 20 weeks of unemployment benefits; the CARES Act will extend that to 33 weeks.