



Recovery Rebate FAQs for the American People

Who is eligible for direct cash rebates and how much can I expect to receive?

Any **individual** who meets the following criteria is eligible for a **full** \$1,200 rebate:

- Reported no more than \$75,000 annual adjusted gross income on last federal tax return.
- Cannot be claimed as a dependent by another taxpayer.
- Has a work-eligible social security number.

Taxpayers filing jointly who meet the following criteria are eligible for a **full** \$2,400 rebate:

- Reported up to \$150,000 joint annual adjusted gross income on last federal tax return.
- Cannot be claimed as dependents by another taxpayer.
- Have work-eligible social security numbers.

Taxpayers filing as head of household who meet the following criteria are eligible for a **full** \$1,200 rebate:

- Reported up to \$112,500 joint annual adjusted gross income on last federal tax return.
- Cannot be claimed as a dependent by another taxpayer.
- Has a work-eligible social security number.

Payment will increase \$500 for each qualifying child aged 16 or under.

Are taxpayers with adjusted gross income over \$75,000 (\$112,500 for head of household and \$150,000 married) eligible to receive a rebate?

The rebate amount is reduced by \$5 for each \$100 that a taxpayer's income exceeds the phase-out threshold. The amount is completely phased-out for single filers with incomes exceeding \$99,000, \$146,500 for head of household filers with one child, and \$198,000 for joint filers with no children.

How do I receive a recovery rebate?

If you have filed a tax return for 2018 or 2019, you don't need to do anything. If you have not filed taxes for either year, the best way to ensure you receive a recovery rebate is to file a 2019 tax return as soon as possible.

Where will my recovery rebate be sent?

If you are set to receive your tax refund via direct deposit, the money will be deposited directly into your bank account. Otherwise, the rebate will be mailed to you via check.

Do I have to pay income taxes on the amount of my rebate?

No, the rebate is treated like any other refundable tax credit and is not considered income.

Can individuals on means-tested federal benefits, such as Social Security, receive a recovery rebate?

Yes, there is no qualifying income requirement. Even individuals with \$0 income are eligible for a recovery rebate so long as they are not the dependent of another taxpayer and have a work-eligible Social Security Number.



Are senior citizens whose only income is Social Security or veterans whose only income is a veterans' disability payment eligible?

Yes, as long as they are not the dependent of another taxpayer. However, seniors are still encouraged to file their 2019 tax returns to ensure they receive their recovery rebates as quickly as possible.

Am I eligible for a recovery rebate if I'm self-employed?

Yes, as long as your adjusted gross income does not exceed the threshold, you are eligible for a recovery rebate.

Am I eligible for a recovery rebate if I'm on unemployment?

Yes.

Do dependents, other than children aged 16 and under, qualify a taxpayer for an additional \$500 per dependent?

No, the additional \$500 per child is limited to children aged 16 and under.

If my income was above the threshold in 2019 but I lost my job due to COVID-19, am I still eligible for a rebate?

If your income in 2019 was within the phase-out range, you will receive a partial rebate based on your 2019 tax return. However, the rebate is actually an advance on a tax credit that you may claim on your 2020 tax return. If your income is lower in 2020 than in 2019, any additional credit you are eligible for will either be refunded to you or applied toward your tax liability when you file your 2020 tax return next year.

Note: This content is for informational purposes only and should not be considered legal advice. Individuals should consult the IRS or a tax advisor to address questions related to their individual circumstances.

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