



MICHIGAN LAW  
UNIVERSITY OF MICHIGAN

# **CARES Act: Stimulus Payments**

October 2020

# Overview

- Background: CARES Act Stimulus Payments
- Submitting a Claim for a Stimulus Payment
- Example Claim Submissions
  - Claim Using the IRS' Online Tool
  - Paper Claim: Simplified Tax Return
- Quick Recap / FAQs
- Questions?

# Background: CARES Act Stimulus Payments

# Background: CARES Act

## Stimulus Payments

- **CARES Act**: Stimulus bill passed by Congress in response to the economic fallout from COVID-19.
- **Stimulus Payments**: The CARES Act authorized one-time payments of \$1,200 (+\$500 per child) to individuals. Also known as Economic Impact Payments (“EIP”).
  - Married couples receive \$2,400 (+ \$500 per child).
  - Individuals with incomes below \$75,000 are eligible to receive the full payment. Individuals with incomes up to \$99,000 are eligible to receive a partial payment. Double income limits for married couples.
- **Payment Method**: A payment is received as a direct deposit, check, or prepaid debit card.

# Submitting a Claim for a Stimulus Payment

# Submitting a Claim for a Stimulus Payment

## If you filed a 2019 Tax Return:

If you filed a tax return before October 15, you should receive a stimulus payment.

- Individuals who receive Social Security, disability, or Railroad Retirement benefits income should have automatically received a stimulus payment from the IRS.
- If you submitted a claim but were denied solely because you were incarcerated, the IRS will re-process your claim and should issue your payment shortly.

# Submitting a Claim for a Stimulus Payment

## If you were not required to file a 2019 tax return:

- Individuals with incomes under \$12,200
- Married couples filing jointly with income under \$24,400

## Register online using the IRS' online tool by **November 21, 2020.**

- If you don't have internet access:
  - **Someone you know can register for you.**
  - If you were incarcerated for any period on or after March 27, 2020, you can submit a simplified paper return to the IRS by **November 4, 2020.**
  - For everyone else, there is conflicting information about whether the IRS will accept paper claims until October 30, 2020. We highly recommend using the online tool.

# Example Claim Submissions



# Claim Using the IRS' Online Tool

# IRS Online Tool for Non-Filers

## Locating the IRS Online Tool

### Step 1:

- Type the following link into your internet browser: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

### OR

- search for “**IRS Online Tool for Non-Filers**” and click on the first link.

### Step 2:

- Click on the button “Enter your information”



**Enter your information** 

- On the next screen, click on the button “Get Started”



**Get Started**

# IRS Online Tool for Non-Filers

## Step 0: Create an Account

Create an Account or Sign In

### Create an Account

Create a new account to file a minimal return for the Economic Impact Payment.

This service is delivered by Intuit. For details on how we process your personal information, see the [Privacy Statement](#).

Email address

Confirm email

User ID

Phone (recommended)

Standard cell, messaging or data rates may apply.

Password

Confirm password

Remember me

By clicking Create Account, you agree to our [Terms of Service](#) and [Privacy Statement](#).

**Notes:** When you create your account, the IRS will send a verification email to the email address that you enter. ***You need to click the link in the verification email to verify your email address before you submit your return using the online tool!***

# IRS Online Tool for Non-Filers

## Step 1a: Enter personal information

**Non-Filers: Enter Payment Info** [Update Your Account](#) | [Sign Out](#)

This is a Free File Fillable Forms product. [Save](#) [Print Return](#) [Start Over](#) [Check E-File Status](#) [FAQs](#)

**STEP 1. Fill Out Your Tax Forms** | **STEP 2. E-File Your Tax Forms**

### Enter Your Information

**Filing Status**  
 Single  Married filing jointly  
If there is one adult on this registration, select Single. If there are two, select Married filing jointly.

**Personal Info**

|   |                               |                                 |
|---|-------------------------------|---------------------------------|
| Your first name and middle initial  | Last name                     | Your social security number     |
| <input type="text"/>  | <input type="text"/>          | <input type="text"/>            |
| If joint return, spouse's first name and middle initial   | Last name                     | Spouse's social security number |
| <input type="text"/>  | <input type="text"/>          | <input type="text"/>            |
| Home address (number and street), if you have a P.O. box, enter the P.O. box only if no mail is delivered to your home. |                               | Apt. no.                        |
| <input type="text"/>  |                               | <input type="text"/>            |
| City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below.              |                               |                                 |
| <input type="text"/>  |                               | <input type="text"/>            |
| Foreign country name  | Foreign province/state/county | Foreign postal code             |
| <input type="text"/>  | <input type="text"/>          | <input type="text"/>            |

Someone can claim:  You as a dependent  Your spouse as a dependent

If someone else claimed you on their tax return you will not be eligible for the Economic Impact Payment.

# IRS Online Tool for Non-Filers

## Step 1b: Enter dependent information and banking information

**Dependents**

| (1) First name | Last name | (2) Social security number | (3) Relationship to you | (4) Dependent's IP PIN (if applicable) |
|----------------|-----------|----------------------------|-------------------------|--|
|                |           |                            | ▼                       |  |
|                |           |                            | ▼                       |  |
|                |           |                            | ▼                       |  |
|                |           |                            | ▼                       |  |

If you have additional dependents, check this box and add them here

**Banking Information**

Routing number  Type:  Checking  Savings

Account number

Providing the IRS with direct deposit information can expedite your economic impact payment. If you don't have a bank account, the IRS will issue a check.

**Notes:** 1) Enter Identity Protection (“IP”) PINs if your dependents have them. The IRS has a tool to retrieve previously issued IP PINs. 2) If you do not have a bank account, your payment will be mailed to the address you entered in the Personal Info section.

# IRS Online Tool for Non-Filers

## Step 1c: Enter Identity Protection PIN (if applicable)

**Identity Protection PIN (if Applicable)**

Taxpayer Identity Protection PIN

Spouse Identity Protection PIN (if filing jointly)

If you or your spouse have experienced identity theft and the IRS sent you Identity Protection PINs, enter those PINs here to successfully file this return.

[Continue to Step 2](#)

[Delete This Form](#) [Done With This Form](#)

**Notes:** Enter Identity Protection (“IP”) PIN if you have one. The IRS has a tool to retrieve previously issued IP PINs.

# IRS Online Tool for Non-Fileers

## Step 2a: Enter 2018 Adjusted Gross Income (“AGI”)

**STEP 1. Fill Out Your Tax Forms**    **STEP 2. E-File Your Tax Forms**

**Enter Your Information**

**Personal Verification**  
You must enter either your 2018 Adjusted Gross Income (AGI), or your 2018 five-digit self-selected signature PIN.  
If you're filing together, you and your spouse must both complete this step.

**A.** Look at last year's federal tax return and enter your AGI in the space provided below. Look for your AGI on line 7 of the Form 1040  
If you didn't file a return last year, enter 0.

- If you are filing Married Jointly this year with the same spouse you filed with last year, "Taxpayer" and "Spouse" will have the same AGI.
- If you did not file a return last year, enter a zero in the "Taxpayer" AGI space.
- If your spouse did not file a return last year, enter zero in the "Spouse" AGI space.
- If you don't have or can't remember last year's AGI, use the IRS [Get Transcript Link](#)

Last year's AGI:                      Taxpayer                      Spouse (if filing jointly)

OR

**B.** Enter last year's self-selected signature PIN. If you do not have or do not remember your PIN, skip this step and follow the instructions in step A above.

Last year's five-digit self-selected signature PIN:                      Taxpayer                      Spouse (if filing jointly)

[Electronic Filing Instructions](#)

**Note:** If you did not file a return for the 2018 tax year, enter zero in the Taxpayer AGI space. If you are filling out this form jointly with your spouse and he or she did not file a return last year, enter zero in the Spouse AGI space.

# IRS Online Tool for Non-Filers

## Step 2b: Sign Your Return

| STEP 1. Fill Out Your Tax Forms  | STEP 2. E-File Your Tax Forms           |   |
|--|---|---|
| <b>Electronic Signature</b><br>To sign your return electronically, enter all the information and select <b>Continue to E-File</b> . If you are filing together, you and your spouse must both add a PIN and date of birth. |   |   |
| A. Today's Date (mm/dd/yyyy)   | <input type="text" value="10/21/2020"/> |   |
| B. Cell phone number   | <input type="text"/>                    |   |
|  | Taxpayer                                | Spouse (if filing jointly)              |
| C. You can choose any 5 numbers for your PIN.<br>(Don't use 00000 or 12345)  | <input type="text"/>                    | <input type="text"/>                    |
| D. Date of birth (mm/dd/yyyy)  | <input type="text" value="mm/dd/yyyy"/> | <input type="text" value="mm/dd/yyyy"/> |
| If you do not have a driver's license or State issued ID, you can leave the following fields blank.  |   |   |
| E. Driver's license or State issued ID number  | <input type="text"/>                    | <input type="text"/>                    |
| F. Driver's license or State issued ID state   | <input type="text" value=""/>           | <input type="text" value=""/>           |
| G. Driver's license or State issued ID issue date  | <input type="text" value="mm/dd/yyyy"/> | <input type="text" value="mm/dd/yyyy"/> |
| H. Driver's license or State issued ID expiration date   | <input type="text" value="mm/dd/yyyy"/> | <input type="text" value="mm/dd/yyyy"/> |



# IRS Online Tool for Non-Filers

## **Step 2c: Submit!**

### Email Verification

Filing status emails will be sent to [REDACTED]. Verification is required to submit your filing and, your email address is **verified**.

To verify your email address, select [Update Your Account](#). Return here to complete filing.

Continue to E-File

# Paper Claim: Simplified Tax Return

Filing Status

[X] Single [ ] Married filing jointly [ ] Married filing separately (MFS) [ ] Head of household (HOH) [ ] Qualifying widow(er) (QW)

Check only one box.

If you checked the MFS box, enter the name of spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent.

Your first name and middle initial: John A. Last name: Doe Your social security number: 1 2 3 4 5 6 7 8 9 Spouse's social security number

Home address (number and street): Salinas Valley State Prison, P.O. Box 1050 Apt. no. City, town or post office, state, and ZIP code: Soledad, CA 93960-1050 Foreign country name Foreign province/state/county Foreign postal code

Standard Deduction Someone can claim: [ ] You as a dependent [ ] Your spouse as a dependent [ ] Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: [ ] Were born before January 2, 1955 [ ] Are blind Spouse: [ ] Was born before January 2, 1955 [ ] Is blind

Table with 5 columns: (1) First name, Last name, (2) Social security number, (3) Relationship to you, (4) Child tax credit, Credit for other dependents

Standard Deduction for— Single or Married filing separately, \$12,200 Married filing jointly or Qualifying widow(er), \$24,400 Head of household, \$18,350 If you checked any box under Standard Deduction, see instructions.

Main income and deduction table with lines 1 through 11b. Includes sections for tax-exempt interest, qualified dividends, IRA distributions, pensions and annuities, social security benefits, capital gain, other income, adjustments to income, standard deduction, and taxable income.

Sections 2b, 7b, and 8b: State \$1 if you make less than \$12,200 as an individual or \$24,400 as a couple.

Section 11b: State \$0.00 if you make less than \$12,200 as an individual or \$24,400 as a couple.

Fill in Sections 2b, 7b, 8b, and 11b as instructed above. Do NOT fill in any other line items.

|            |  |            |  |
|------------|--|------------|--|
| <b>12a</b> | <b>Tax</b> (see inst.) Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> | <b>12a</b> |  |
| <b>b</b>   | Add Schedule 2, line 3, and line 12a and enter the total   | <b>12b</b> |  |
| <b>13a</b> | Child tax credit or credit for other dependents  | <b>13a</b> |  |
| <b>b</b>   | Add Schedule 3, line 7, and line 13a and enter the total   | <b>13b</b> |  |
| <b>14</b>  | Subtract line 13b from line 12b. If zero or less, enter -0-  | <b>14</b>  |  |
| <b>15</b>  | Other taxes, including self-employment tax, from Schedule 2, line 10   | <b>15</b>  |  |
| <b>16</b>  | Add lines 14 and 15. This is your <b>total tax</b>   | <b>16</b>  |  |
| <b>17</b>  | Federal income tax withheld from Forms W-2 and 1099  | <b>17</b>  |  |
| <b>18</b>  | Other payments and refundable credits:   |            |  |
| <b>a</b>   | Earned income credit (EIC)   | <b>18a</b> |  |
| <b>b</b>   | Additional child tax credit. Attach Schedule 8812  | <b>18b</b> |  |
| <b>c</b>   | American opportunity credit from Form 8863, line 8   | <b>18c</b> |  |
| <b>d</b>   | Schedule 3, line 14  | <b>18d</b> |  |
| <b>e</b>   | Add lines 18a through 18d. These are your <b>total other payments and refundable credits</b>   | <b>18e</b> |  |
| <b>19</b>  | Add lines 17 and 18e. These are your <b>total payments</b>   | <b>19</b>  |  |

• If you have a qualifying child, attach Sch. EIC.  
 • If you have nontaxable combat pay, see instructions.

|                       |            |   |            |  |
|-----------------------|------------|---|------------|--|
| <b>Refund</b>         | <b>20</b>  | If line 19 is more than line 16, subtract line 16 from line 19. This is the amount you <b>overpaid</b>            | <b>20</b>  |  |
|                       | <b>21a</b> | Amount of line 20 you want <b>refunded to you</b> . If Form 8888 is attached, check here <input type="checkbox"/> | <b>21a</b> | <b>BANK ACCOUNT:</b>   |
|                       | <b>b</b>   | Routing number <input type="text"/>   | <b>c</b>   | Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings |
|                       | <b>d</b>   | Account number <input type="text"/>   |            |  |
|                       | <b>22</b>  | Amount of line 20 you want <b>applied to your 2020 estimated tax</b>  | <b>22</b>  |  |
| <b>Amount You Owe</b> | <b>23</b>  | <b>Amount you owe.</b> Subtract line 19 from line 16. For details on how to pay, see instructions                 | <b>23</b>  |  |
|                       | <b>24</b>  | Estimated tax penalty (see instructions)  | <b>24</b>  |  |

Direct deposit?  
See instructions.

If you have a bank account enter that information in lines 21b through d. If you don't have a bank account leave this section blank.

**Third Party Designee** Do you want to allow another person (other than your paid preparer) to discuss this return with the IRS? See instructions.  Yes. Complete below.  No

(Other than paid preparer) Designee's name  Phone no.  Personal identification number (PIN)

**Sign Here** Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

|   |               |                                      |  |
|---|---------------|--------------------------------------|--|
| Your signature  | Date          | Your occupation<br><b>Unemployed</b> | If the IRS sent you an Identity Protection PIN, enter it here (see inst.) <input type="text"/>         |
| Spouse's signature. If a joint return, <b>both</b> must sign. | Date          | Spouse's occupation                  | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) <input type="text"/> |
| Phone no.   | Email address |                                      |  |

Joint return?  
See instructions.  
Keep a copy for your records.

**Paid Preparer Use Only**

|                 |                      |      |      |  |
|-----------------|----------------------|------|------|--|
| Preparer's name | Preparer's signature | Date | PTIN | Check if:<br><input type="checkbox"/> 3rd Party Designee<br><input type="checkbox"/> Self-employed |
| Firm's name     | Phone no.            |      |      |  |
| Firm's address  | Firm's EIN           |      |      |  |

# Mailing Your Return + Additional Information for Submitting a Claim

- If you are located in Michigan, mail your paper return to the below address.
  - Department of the Treasury  
Internal Revenue Service  
Fresno, CA 93888-0002
- For additional information about submitting a paper claim, please refer to the IRS website at the following link: <https://www.irs.gov/newsroom/file-a-simplified-paper-tax-return>

# Quick Recap / FAQs

# Quick Recap / FAQs

- **Who can submit a claim for a stimulus payment?** Anyone who has a work eligible Social Security number and who has not yet received a stimulus payment.
- **How do I submit a claim?** Using either the IRS' online tool or by mailing a simplified paper tax return to the IRS.
  - We highly recommend using the IRS' online tool if you have access to the internet.

# Quick Recap / FAQs

- **When do I need to submit a claim by?**

- Using the IRS' Online Tool: November 21, 2020
- Paper Claims: If you were incarcerated for any time on or after March 27, 2020: November 4, 2020.
  - Other: Unclear if you still can submit a claim, but you may be able to by October 30, 2020. We highly recommend you submit your claim through the IRS' online tool.

- **What happens if I do not submit my claim by the deadline?**

You will likely not receive your stimulus payment in 2020, but you can still receive it in 2021 by claiming it on your 2020 taxes (that you file in 2021).

- Note: The IRS, however, [is encouraging](#) inmates to submit paper claims even after the November 4 deadline.



# Quick Recap / FAQs

- **Will filing a 2019 return affect your EIP if you filed a 2018 return and have received a payment?**
  - No. The IRS used information from your 2018 return to calculate your payment amount since you have not filed your 2019 return yet.
- **What if I received a payment that is less than what I believe I should have received?**
  - If you did not receive the full amount that you believe you are entitled to, you will be able to claim the additional amount when you file your 2020 tax return (in 2021).

# Quick Recap / FAQs

- **Where will an incarcerated person's stimulus check be sent?**
  - The stimulus check will be deposited in the person's bank account or sent to the person's address that is provided on the person's stimulus claim, which is most likely the facility where the person is incarcerated.
- **Will an incarcerated person's stimulus check be used to pay off court fees, fines, and restitution?**
  - Yes. An incarcerated person's stimulus check that is deposited into their prisoner trust account will have up to 50% of the stimulus payment deducted for things like court fines, fees, restitution, and child support.

# Quick Recap / FAQs

- **Can an incarcerated person claim a child as a dependent for a stimulus payment to receive the extra \$500?**
  - It depends. A person can only claim a child as a dependent if the child lives with the person for over half of the year or if the person provides over half of the financial support for the child.
- **What if my spouse already claimed a stimulus payment?**
  - If your spouse already submitted a claim with your name included to receive a stimulus check for a married couple, you will not be able to receive an additional stimulus payment.
    - Check the IRS's [Get My Payment tool](#) to see if a stimulus check has been claimed and paid under your name. If you cannot determine whether your spouse already received a payment for a married couple, try submitting a claim for your stimulus payment. The IRS' systems will deny this claim if your stimulus payment was already paid as part of your spouse's earlier claim.

# Quick Recap / FAQs

- **Can I submit a claim for a person who is incarcerated using the IRS' online filing tool?**
  - Yes. It is believed that the IRS anticipates unpaid assistors using the online portal to help people who do not have access to the internet submit claims.
  - Note: The IRS, however, has given conflicting information in response to this question and stated that it believes all claims should be filed by the claimant themselves. A paper claim, signed by the claimant, is the safest option when possible.

# Quick Recap / FAQs

- **How many incarcerated people can I help submit a claim using the IRS' online filing tool? Will I get in trouble for doing so?**
  - We do not recommend using the IRS' online filing tool to submit claims on behalf of numerous incarcerated individuals. Doing so could cause the submissions to be flagged in the IRS' system and may lead to further investigation by the IRS.
  - Further investigation by the IRS could prevent the individuals you are trying to help from receiving their stimulus payments. It could also expose you to potential criminal prosecution because the IRS has not officially stated that people can submit stimulus claims on behalf of incarcerated individuals using the online tool.

# Quick Recap / FAQs

- **Can I contact the Michigan Law Low Income Taxpayer Clinic for help?**
  - Absolutely! Please feel free to call our clinic at the following phone number: (734) 936-3535.
- **What if I have additional questions and cannot contact the clinic?**
  - [The FAQs on this law firm's website may be helpful.](#) This law firm led the litigation that allowed incarcerated individuals to receive stimulus payments.