# UNITED STATES REPRESENTATIVE WARREN DAVIDSON REPRESENTING OHIO'S DISTRICT

### Coronavirus Pandemic Information & Resources

#### **INDIVIDUALS**

## REBATE CHECKS (Advance Tax Credits)

To help individuals during this time of uncertainty, when governments have directed the closure of most activities and issued stayathome orders, on March 27 the Congress passed the **CARES Act**, which provides an advance tax credit on 2020 federal taxes that will go to most Americans. Following are some frequently asked questions:

- What do I do to get the rebate? Nothing. The IRS will calculate your rebate based upon your 2019 (or 2018) tax return.
- What if I do not file taxes?

  If, for instance, you are on Social Security or on disability and are not required to file, you are still eligible for a rebate.
- Will I receive a check if I am ...
  - on Social Security? Yes
  - on disability? Yes
  - receiving welfare benefits? Yes

- receiving unemployment benefits? Yes
- a non-resident alien? No
- a dependent on my parents' or someone else's tax return? No
- Will the rebate affect my eligibility for these or other benefits? No
- Will owing back taxes affect my rebate?

No, **unless** you have past child support payments due and they have been reported to the IRS.

- How will I receive the check?
  - By direct deposit if bank account information is provided on your tax return; or
  - Otherwise by mail if not.
- When will the check arrive?

  As early as the week of April 6 (But in 2008 it took 8 weeks).
- How many checks will there be? One check under the CARES Act.
- How much will the check be?

  The amount is based on tax filing status; number of children for which you receive the child tax credit; and downward adjust-

ments (phase-out) if you have higher income:

Single filer: \$1,200 (phaseout begins above \$75,000 adjusted gross income)

Married filer: \$2,400 (phase-out begins above \$150,000 AGI) Children: \$500 per child (for each child claimed who has not reached their 17th year--same rule as for child tax credit)

What if my 2020 income is <u>lower</u>, and I don't get a full rebate because 2019 income was higher?

The rebate is based on 2020 (current year) income, which is not known, so IRS projects based off prior tax returns. If the rebate should have been more (based on 2020 income) it will be credited to you when filing your 2020 taxes next year.

• What if my 2020 income is <u>higher</u>, and my rebate is more than it should be? Do I have to pay it back? No

For more information, visit: www.irs.gov/coronavirus

### UNEMPLOYMENT INSURANCE

The CARES Act also addresses the uncertainty of job loss or furlough caused by loss of business revenue. Specifically, it provides \$250 billion to expand unemployment benefits, and ensure that self-employed and independent contractors (like Uber driv-

ers and gig workers) are included. The bill adds up to \$600 more per week on top of normal benefits, and extends benefits for an additional 13 weeks.

#### Ohio has two ways to apply -

• Online: www.unemployment.
ohio.gov File 24 hours/day, 7
days/week (Note: processing times
are slow due to heavy volume; do
not hit refresh after submitting.)

• Telephone: Toll-free

**1-877-644-6562** or TTY **1-614-387-8408** Call center hours are Mon. - Fri. 7am - 7pm, and Sat. 9am - 1pm.

It is not possible to apply in person. If filing online and you need your Personal Identification Number (PIN) reset, please call toll-free 1-866-962-4064.

Information based upon text of the legislation and guidance from Congressional Committees and IRS, and from the Ohio Governor's office.