Stimulus Payments

The federal government is providing cash payments (stimulus checks) to many people to help cover basic needs during the coronavirus pandemic. Payments are directly deposited into your bank account (if it is on file with the IRS) or come as a check in the mail.

Can I get a stimulus payment?
**Yes, if you:**
- Have a social security number, and
- Are not claimed as a dependent on anyone’s tax return, and
- Have income below the limits described below. Counted household income includes both earned wages from a job and other income such as benefits, investment income, or child support.

How much will my family receive?
New Mexicans with income **less than** $75,000, or $150,000 for a married couple filing jointly, per year will receive the full stimulus payment of:

- **$1,200** per qualified adult **OR** **$2,400** for married individuals who file a joint return

**AND** An additional **$500** for each dependent child under 17 years old.

New Mexicans who earn **more than** $75,000 or $150,000 for a married couple filing jointly will receive a reduced stimulus payment.

How does the IRS decide if I qualify for a stimulus payment?

- The IRS will use information in your 2018 or 2019 tax return, **OR**
- If you haven’t filed taxes and earn less than **$12,200** a year, the IRS will use information you provide through the new IRS online portal.

How do I get the stimulus payment?

- If you are eligible and filed taxes in the last two years, you will receive a direct deposit in your bank or a check in the mail. You can set up direct deposit or check the status of your stimulus payment with the IRS here: [https://bit.ly/2VJEFtr](https://bit.ly/2VJEFtr)
- If you did not file taxes yet for 2019, your 2018 return will be used. If you plan to file a 2019 return, the deadline has been extended to July 15, 2020.
- If you do not file your taxes or request the payment before the end of the year, you can receive the payment after you file your taxes in 2021.
- Fill out the IRS online portal ([https://bit.ly/3bCW7ut](https://bit.ly/3bCW7ut)) if:
  - you are not required to file taxes because you earn less than $12,000 and haven’t filed taxes for 2018 or 2019

If you have questions about your rights contact Lindsay Cutler at the New Mexico Center on Law and Poverty at 505-357-0076 or lindsay@nmpovertylaw.org.
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The stimulus checks are NOT loans.
You will not need to pay back the IRS. Stimulus checks will not impact your ability to access other tax credits.

The stimulus checks CANNOT be taken by the federal government for:
- past-due federal or state taxes,
- federal student loans, or
- unemployment insurance overpayments.

Stimulus checks CAN be taken for child support that is owed.

If you paid a tax preparer to file your taxes and borrowed a Tax Refund Anticipation Loan, check your stimulus payment status through https://bit.ly/353CSro and call your lender. If you believe that your lender is withholding any part of your stimulus payment, contact the NM Attorney General: https://bit.ly/3aydD1x

If a private debt collector tries to take your stimulus payment, contact NM Legal Aid at 505-633-6694.

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