



LOS ANGELES COUNTY
**CONSUMER &
BUSINESS AFFAIRS**
CENTER FOR FINANCIAL EMPOWERMENT



CFE COVID Conversations

GETTING AND STRETCHING THE STIMULUS

APRIL 20, 2020, 1PM PST

COVID19 Federal Response: Current Stimulus and Why We Must Keep Fighting

What is included in the **CARES Act**?

What is included in CARES Act?

- Temporary relief for:
 - Student loan borrowers
 - Homeowners and tenants
- Financial assistance for individuals
- Small business/non-profit support

Temporary relief for student loan borrowers

- Automatic six-month suspension of payments from March 13 to September 30 for all borrowers of federally owned loans
- Interest is waived during this period
- Borrowers in the **Public Service Loan Forgiveness Program** and those on income-based repayment plans will get qualifying payment credit for those six suspended months

Temporary relief for student loan borrowers

- All involuntary collections on federally-held student loans have temporarily ceased
- All garnishments and offsets that occurred after March 13 must be returned
- Suspension and involuntary collection relief only applies to Department of Education-held loans

Temporary relief for homeowners

- Forbearance of up to 12 months on government-backed mortgage loans*
- No interest or additional fees for the forbearance will be added to the cost of the mortgage (the CARES Act does not specifically discuss modifying loan terms)
- A moratorium on foreclosures for 60 days for all federally-backed mortgages

*Government backed loans include those covered by HUD, USDA, FHA, VA, Fannie Mae, and Freddie Mac.

More info: <https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/>

Temporary relief for tenants

- A moratorium on filings for evictions for renters in homes covered by a federally-backed mortgage for 120 days
- Temporary moratorium on evictions for most residents of federally subsidized apartments*
- Allows multifamily housing owners with a federally-backed mortgage to request a forbearance for up to 30 days, which can be extended by another 60 days at the request of the borrower, on the condition that they agree not to evict tenants or charge tenants' late fees.

* Housing supported by HUD, USDA or Treasury (Low Income Housing Tax Credit developments)

Financial assistance for individuals

Income Assistance

- Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child
- Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment
- For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds
- Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible
- Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return

More info: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

Financial assistance for individuals

Unemployment Insurance

- Jobless workers will soon get an extra \$600 a week on top of their state benefits, for up to four months.
- Lawmakers also added up to 13 weeks of extended benefits, on top of state programs, which vary between up to 12 and 28 weeks
- Expands eligibility to those who are unemployed, partially unemployed or unable to work because of the virus and don't qualify for traditional benefits. This also includes independent contractors, the self-employed and gig economy workers.
- Congress also allowed states to relax some of the rules to make it easier to approve applications

More info: <https://www.dol.gov/coronavirus/unemployment-insurance>



Support for Small Businesses and Non-Profits

The PPP provides small business with funds to pay up to 8 weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent and utilities.

- Loans are fully forgiven with no collateral or personal guarantees required.
- Forgiveness is based on the employer maintaining or quickly rehiring employees.
- All small businesses with fewer than 500 employees are eligible.

What should we keep fighting for in CARES 2?



What should we keep fighting for in CARES 2?

- Extended relief for student loan borrowers
- Extended relief for homeowners and tenants
- 36% interest rate cap on new consumer loans during the crisis
- Protection from debt collection
- Protection from checking account overdraft fees
- Access to financial assistance for individuals left out

Financial assistance for individuals

Expand eligibility to undocumented immigrants

- Majority of undocumented immigrants (12 million) are not eligible for rebate checks or unemployment insurance
- DACA recipients, Temporary Protected Status (TPS), and foreigners working in the U.S. on temporary visas are eligible, unless they live in a mixed-status household
- In 2017, undocumented immigrants paid an estimated \$27 billion in taxes to federal, state, and local governments, but are not eligible for benefits
- Vast majority of farmworkers, essential workers ensuring we have food on our tables, are not eligible for either benefit



**Non-Filers & the 2020
Economic Impact Payment (EIP)**

www.freetaxprepla.com

**Audrey Casillas
Koreatown Youth and Community Center
@KYCCLA**

FREE TAX PREP LOS ANGELES



FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment

- Our nation's leaders passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which includes expanded unemployment coverage, relief for businesses, changes to the tax code, and the Economic Impact Payment.
- The Economic Impact Payment is up to \$1,200 per taxpayer and \$500 per child under the age of 17. High-income individuals may get less.
- To qualify for the Economic Impact Payment, individuals must meet all the following requirements
 - Are a U.S. citizen, permanent resident, or resident alien,
 - Have a Social Security number that is valid for employment,
 - Could not be claimed as a dependent by another taxpayer, and
 - Had adjusted gross income under certain limits

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment

- Not all individuals are eligible for the Economic Impact Payment
 - Individuals that were claimed as dependents.
 - Individuals who filed a tax return with at least one taxpayer with an Individual Tax Identification Number (ITIN).
 - Individuals with higher incomes will receive partial payments or may even be ineligible:

Filing Status	Partial Payments	Ineligible
Single	\$75,000	Over \$99,000
Head of household	\$112,500	Over \$136,500
Married filing jointly	\$150,000	Over \$198,000

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment

- The following individuals will receive their payment automatically via the latest payment information provided.
 - Individuals that filed tax returns in 2018 or 2019
 - Individuals that receive Social Security Administration (SSA) and Disability (SSDI) payments, Supplemental Security Income (SSI), and benefits from Veterans Affairs (VA).
- The IRS started to release Economic Impact Payments on Monday, April 13th via direct deposit; and Paper checks will be released starting on Friday, April 24th.
- Amounts not claimed in 2020 may be claimed when filing taxes in 2021.

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Payment Information – www.irs.gov/eip



Filers: Get Your Payment

Use the "Get My Payment" application to:

- Check your payment status
- Confirm your payment type: direct deposit or check
- Enter your bank account information for direct deposit if we don't have your direct deposit information and we haven't sent your payment yet

[Get My Payment](#)

Update your bank account or mailing address

- If we don't have your direct deposit information from your 2018 or 2019 return – and we haven't yet sent your payment – use the Get My Payment application to let us know where to send your direct deposit.
- **2019 Filers:** We will send your payment using the information you provided with your 2019 tax return. You will not be able to change it.
- **2018 Filers:** If you need to change your account information or mailing address, file your 2019 taxes electronically as soon as possible. That is the only way to let us know your new information.



Non-Filers: Enter Your Payment Info Here

If you don't file taxes, use the "Non-Filers: Enter Your Payment Info Here" application to provide simple information so you can get your payment.

You should use this application if:

- You **did not file** a 2018 or 2019 federal income tax return because your gross income was under \$12,200 (\$24,400 for married couples). This includes people who had no income. Or
- You **weren't required** to file a 2018 or 2019 federal income tax return for other reasons.

Do not use this application if you receive the benefits below. If you receive these benefits, we already have your information and you will receive \$1,200.

- Social Security retirement, disability (SSDI), or survivor benefits
- Railroad Retirement and Survivor Benefits

Special note: People in these groups who have qualifying children under age 17 can use this application to claim the \$500 payment per child.

[Non-Filers: Enter Payment Info Here](#)

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Payment Information

The screenshot shows the IRS 'Get My Payment' form. At the top left is the IRS logo. The title 'Get My Payment' is centered. Below the title, there is a link to 'Frequently Asked Questions' and a note that fields with an asterisk are required. The form contains four input fields: 1) Social Security Number (SSN) or Individual Tax ID Number (ITIN) with a question mark icon, containing a masked value '*****'; 2) Date of Birth with an asterisk, in MM/DD/YYYY format, containing '11/10/1980'; 3) Street Address with an asterisk and question mark icon, containing '3727 W 6TH STREET'; 4) ZIP or Postal Code with an asterisk and question mark icon, containing '90020'.

IRS

Get My Payment

If you need additional help, please visit our [Frequently Asked Questions](#) page.

All fields marked with an * (asterisk) are required.

Social Security Number (SSN) or Individual Tax ID Number (ITIN) * ?

Date of Birth *
MM/DD/YYYY

11/10/1980

Street Address * ?

3727 W 6TH STREET

ZIP or Postal Code * (Required, except for countries without ZIP or postal codes) ?

90020

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Payment Information

A screenshot of the IRS website's 'Payment Status' page. The page has a dark blue header with the IRS logo and an 'Exit' button. The main content area is white with a rounded top. The title 'Payment Status' is in bold black text. Below the title, the text reads: 'We scheduled your payment to be deposited on **April 15, 2020** to the bank account below.' This is followed by 'Bank Account Number: *****7746'. A paragraph states: 'If you don't see your payment credited to your account, check with your bank to verify they received it. We will mail you a letter with additional information on this payment.' A final paragraph says: 'If you need additional help or do not receive your payment, please visit our [Frequently Asked Questions](#) page.'

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment

Potential issues and confusion

- Payments are being sent to tax preparers or temporary accounts:
 - Individuals that opted for an instant refund
 - Individuals that opted for their refund to be sent to a prepaid card
 - Individuals that paid for tax services through their refund
- Millions of taxpayers are receiving “No Information Available” message
- Economic Impact Payments will be mailed out from late April until September.
- The IRS hotline and processing centers closed as of Tuesday, April 14th.

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Non-Filers Portal



Filers: Get Your Payment

Use the "Get My Payment" application to:

- Check your payment status
- Confirm your payment type: direct deposit or check
- Enter your bank account information for direct deposit if we don't have your direct deposit information and we haven't sent your payment yet

[Get My Payment](#)

Update your bank account or mailing address

- If we don't have your direct deposit information from your 2018 or 2019 return – and we haven't yet sent your payment – use the Get My Payment application to let us know where to send your direct deposit.
- **2019 Filers:** We will send your payment using the information you provided with your 2019 tax return. You will not be able to change it.
- **2018 Filers:** If you need to change your account information or mailing address, file your 2019 taxes electronically as soon as possible. That is the only way to let us know your new information.



Non-Filers: Enter Your Payment Info Here

If you don't file taxes, use the "Non-Filers: Enter Your Payment Info Here" application to provide simple information so you can get your payment.

You should use this application if:

- You **did not file** a 2018 or 2019 federal income tax return because your gross income was under \$12,200 (\$24,400 for married couples). This includes people who had no income. Or
- You **weren't required** to file a 2018 or 2019 federal income tax return for other reasons.

Do not use this application if you receive the benefits below. If you receive these benefits, we already have your information and you will receive \$1,200.

- Social Security retirement, disability (SSDI), or survivor benefits
- Railroad Retirement and Survivor Benefits

Special note: People in these groups who have qualifying children under age 17 can use this application to claim the \$500 payment per child.

[Non-Filers: Enter Payment Info Here](#)



FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment

Option for Non-filers

- The IRS released a portal for individuals who usually do not need to file and want to claim their Economic Impact Payment on Friday, April 10th, 2020.
- Who should use the tool:
 - Individuals that do not receive the qualifying entitlement payments (SSA, SSDI, SSI, and VA), not claimed as a dependent, and have not taxes.
 - Individuals that may receive an automatic payment may benefit from using the portal because they are married or have dependent children under 17 year of age.
 - Individuals that do not file because they receive nontaxable benefits like CalWORKs, CalFresh, or General Relief.
 - Individuals that did not earn enough to file.

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment

Too Little to File

- You may be owed a refund from Federal and State of California Earned Income Tax Credit (EITC and Cal EITC).
- The Federal EITC is up to \$6,557 and the State of California CalEITC is up to \$2,982. The credit amount depends on the amount of earned income and the number of dependent children you have.
- The only way to get the EITC and CalEITC is file your taxes.



www.FreeTaxPrepLA.com

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Non-Filers Portal – www.irs.gov/eip



Filers: Get Your Payment

Use the "Get My Payment" application to:

- Check your payment status
- Confirm your payment type: direct deposit or check
- Enter your bank account information for direct deposit if we don't have your direct deposit information and we haven't sent your payment yet

[Get My Payment](#)

Update your bank account or mailing address

- If we don't have your direct deposit information from your 2018 or 2019 return – and we haven't yet sent your payment – use the Get My Payment application to let us know where to send your direct deposit.
- **2019 Filers:** We will send your payment using the information you provided with your 2019 tax return. You will not be able to change it.
- **2018 Filers:** If you need to change your account information or mailing address, file your 2019 taxes electronically as soon as possible. That is the only way to let us know your new information.



Non-Filers: Enter Your Payment Info Here

If you don't file taxes, use the "Non-Filers: Enter Your Payment Info Here" application to provide simple information so you can get your payment.

You should use this application if:

- You **did not file** a 2018 or 2019 federal income tax return because your gross income was under \$12,200 (\$24,400 for married couples). This includes people who had no income. Or
- You **weren't required** to file a 2018 or 2019 federal income tax return for other reasons.

Do not use this application if you receive the benefits below. If you receive these benefits, we already have your information and you will receive \$1,200.

- Social Security retirement, disability (SSDI), or survivor benefits
- Railroad Retirement and Survivor Benefits

Special note: People in these groups who have qualifying children under age 17 can use this application to claim the \$500 payment per child.

[Non-Filers: Enter Payment Info Here](#)



FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment

Non-Filers Portal

- What will you need
 - An active email account
 - Social Security numbers and birthdates for you, your spouse, and dependents
 - Mailing Address or PO Box
 - Direct Deposit information
 - Last years taxes: Self Selected Pin or Adjusted Gross Income (\$0)
 - State Issued Identification Card
 - Allow 15 minutes for the entire process

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Non-Filers Portal - Create your Account

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 call, messaging or data rates may apply.

Password

Or Continue Filing

Sign In

[I forgot my user ID or password](#)



FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Non-Filers Portal – Account Verification

Your Non-Filers: Enter Payment Info - Account ▷ Inbox x

Non-Filers Enter Payment Info <customer_service@freefilefillableforms.com>
to me ▾

Non-Filers: Enter Payment Info - New Account Confirmation and Email

Thank you for signing up to use Non-Filers: Enter Payment Info. If you wrote down your login information, make sure you store it in a secure location. To continue, please click the link below.

[Confirm my account's email address](#)

If the link above does not work, copy and paste the address below into your browser:

https://www.freefilefillableforms.com/?confirmation_id=cDAwTmdXeWpJSjAwUldVRXVWcjRXalhqTHJsWU1PVjZsZFIDQTVLUS9vSDZUdmneSs2R3ZMST9oRGURbnhoUXFMynNheDE&offering_id=quadf.cg.EconomicImpactPay#/fd/signupconfirmation

Email address verification is required to e-file.

IMPORTANT: Save this email. You will need to use this URL to return to Non-Filers: Enter Payment Info and sign into your account. <https://www.freefilefillableforms.com>

If you choose to e-file a return, you can track your status by signing into your account, and clicking the "Check E-File Status" button in Step 1 or Step 2 of your return.

Thank you for using Non-Filers: Enter Payment Info.



FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Non-Filers Portal – Basic Info

STEP 1. Fill Out Your Tax Forms

STEP 2. E-File Your Tax Forms

Enter Your Information

[Save](#) [Print Return](#) [Start Over](#) [Check E-File Status](#) [FAQs](#)

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

JOHN

Last name

DOE

Your social security number

555-22-1010

If joint return, spouse's first name and middle initial

Last name

Spouse's social security number

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.

3727 W 6TH STREET

Apt. no.

10

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below.

LOS ANGELES

CA

90020

Foreign country name

Foreign province/state/county

Foreign postal code

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

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Non-Filers Portal – Basic Info & Direct Deposit



Dependents				
(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Dependent's IP PIN (if applicable)
ANA	BANANA	555-22-1011	Daughter ▼	
			▼	
			▼	
			▼	

If you have additional dependents, check this box and add them here [Add](#)

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.

Identity Protection PIN (if Applicable)

Taxpayer Identity Protection PIN

Spouse Identity Protection PIN (if filing jointly)

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Last Year AGI – “\$0”



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](#)

	Taxpayer	Spouse (if filing jointly)
Last year's AGI:	<input type="text" value="0"/>	<input type="text"/>

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.

	Taxpayer	Spouse (if filing jointly)
Last year's five-digit self-selected signature PIN:	<input type="text"/>	<input type="text"/>

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Photo Identification



Electronic Signature

To sign your return electronically, add today's date here. If you are filing together, you and your spouse must both add a PIN and date of birth.

A. Date (mm/dd/yyyy)	<input type="text" value="04/10/2020"/>	
B. Cell phone number	<input type="text" value="213-365-7400"/>	
	Taxpayer	Spouse (if filing jointly)
C. You can choose any 5 numbers for your PIN. (Don't use 00000 or 12345)	<input type="text" value="90020"/>	<input type="text"/>
D. Date of birth (mm/dd/yyyy)	<input type="text" value="10/10/1990"/>	<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" value="D1234567"/>	<input type="text"/>
F. Driver's license or State issued ID state	<input type="text" value="CA"/>	<input type="text"/>
G. Driver's license or State issued ID issue date	<input type="text" value="10/10/2015"/>	<input type="text" value="mm/dd/yyyy"/>
H. Driver's license or State issued ID expiration date	<input type="text" value="10/10/2025"/>	<input type="text" value="mm/dd/yyyy"/>

Email Verification

Filing status emails will be sent to: audrey.casillas@gmail.com. Verification is required to submit your filing and, your email address is currently unverified.

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

FREE TAX PREP LOS ANGELES



COVID 19 Pandemic and Economic Impact Payment Submit



Complete Captcha to File

For security purposes, enter the code shown below, then click the Submit button to continue to e-file:

53awe

[Try another code](#)

[Switch to audio verification](#)



THANK YOU

