

FAQ on the Federal Stimulus Checks Program

Who is eligible for the economic impact payment?

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. 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. Parents also receive \$500 for each qualifying child.

How will the IRS know where to send my payment?

The vast majority of people do not need to take any action. The IRS will calculate and automatically send the economic impact payment using information from your 2019 tax returns if you have already filed or from your 2018 returns if you have not filed for 2019. The economic impact payment will be deposited directly into the same banking account you provided on your tax returns.

The IRS does not have my direct deposit information. What can I do?

In the coming weeks, the US Treasury plans to develop a web-based portal for individuals to provide their banking information to the IRS online, so that individuals can receive payments immediately as opposed to checks in the mail. The IRS will be putting out an online form that will allow them to submit their direct deposit information directly and has created a website information. For information about how to make sure the IRS has your direct deposit information visit its [Economic Impact Payments](#) page.

I am not typically required to file a tax return. Can I still receive my payment?

Yes. The IRS will use the information on the Form SSA-1099 or Form RRB-1099 to generate Economic Impact Payments to recipients of benefits reflected in the Form SSA-1099 or Form RRB-1099 who are not required to file a tax return and did not file a return for 2018 or 2019. This includes senior citizens, Social Security recipients and railroad retirees who are not otherwise required to file a tax return.

Since the IRS would not have information regarding any dependents for these people, each person would receive \$1,200 per person, without the additional amount for any dependents at this time.

How can I file the tax return needed to receive my economic impact payment?

The IRS website provides a [form and information](#) instructing people in these groups on how to file a 2019 tax return with simple, but necessary, information including their filing status, number of dependents and direct deposit bank account information.

If you have questions about about your federal stimulus payment, contact your [US Senator](#) or [Congressman](#).

If you have questions about your federal stimulus payment, contact your [US Senator](#) or [Congressman](#).

What Benefits Are You Eligible For?

Can tipped employees qualify for unemployment benefits?

If you pay into the unemployment fund, then you can apply for assistance. Any employee can claim benefits if they have fewer hours available due to business slow down or lack of demand. You can learn how to apply for New Jersey unemployment insurance on the [Division of Unemployment Insurance web page](#).

Please note that the Department of Labor has implemented [a new schedule](#) for individuals applying for insurance benefits.

I already applied for unemployment benefits within the past year. Can I apply again?

If you have paid into the taxes into the unemployment insurance fund and there are still unemployment benefits in your account, we encouraged you to reapply for unemployment benefits. Please note that the Department of Labor has implemented [a new schedule](#) for individuals applying for insurance benefits.

I'm self-quarantining to avoid getting infected with or spreading COVID-19. Can I qualify for unemployment benefits?

If your health provider has informed you that you are at greater risk from COVID-19 due to a pre-existing health condition, you may qualify to use accrued earned sick leave, and may also be eligible for Temporary Disability Insurance (TDI).

Individuals who choose to self-quarantine without known exposure to COVID-19 or without direction by the state or their medical provider to do so are not currently eligible for unemployment benefits or earned sick leave.

COVID-19 SCENARIOS & BENEFITS AVAILABLE

Worker needs time to care for others		PAID SICK TIME			After or instead of	NJ Law: Family Leave Insurance myleavebenefits.nj.gov
		Federal Emergency Law: Childcare FMLA* dol.gov	Federal Emergency Law: Paid Sick Leave* dol.gov	NJ Law: Earned Sick Leave mysickdays.nj.gov		
1	Employee unable to work because must care for child(ren) at home due to coronavirus closure	✓	✓	✓	➡➡➡➡	✓
2	Worker is caring for family member who is diagnosed, or in isolation or quarantine with suspicion of exposure		✓	✓	➡➡➡➡	✓
Worker is sick or loses work		Federal Emergency Law: Paid Sick Leave* dol.gov	NJ Law: Earned Sick Leave mysickdays.nj.gov	Unemployment Insurance myunemployment.nj.gov	After or instead of	NJ Law: Temporary Disability Insurance myleavebenefits.nj.gov
3	Worker who has COVID-19, or symptoms of COVID-19	✓	✓	✓	➡➡➡➡	✓
4	Person who is out of work because employer voluntarily closed	✗	✗	✓		✗
5	Person who is out of work because employer was ordered closed	✗	✓	✓		✗
6	Worker has less hours available due to business slow down or lack of demand	✗	✗	✓		✗
7	Employer stays open in defiance of State closure or public health order, and worker refuses to work	✗	✓	?		✗
8	Employer permitted to be open, but worker is afraid of gathering in a group and refuses to work (self-distancing)	✗	✓	✗		?
9	Worker is advised by healthcare provider or public health authority to quarantine	✓	✓	✓	➡➡➡➡	✓
10	Health care provider exposed at work and recommended by medical professional to self-quarantine	?	✓	✓	➡➡➡➡	✓
11	Freelance, independent contractor or "gig" worker has no work or lost hours due to public health emergency	✗	✗	✓		✗
12	Worker received 26 weeks of unemployment; worker remains unemployed	✗	✗	✓		✗

✓ YES |
 ✗ NO |
 ? MAYBE (PLEASE APPLY; EVALUATED CASE BY CASE)



NJ.GOV/LABOR

LAST UPDATED: 3.30.2020

Employer pays sick leave and childcare FMLA; others require application to the State. You cannot receive pay or benefits from more than one program/law at the same time.

* Effective April 1, 2020: New federal law requires covered employers to provide emergency paid sick leave to certain employees to care for themselves or a family member due to coronavirus illness, symptoms, quarantine or school/child care closure. The Federal Family and Medical Leave Act (FMLA) has also been amended to provide job-protected emergency paid leave to employees who are unable to work because their child does not have school or child care, due to coronavirus. See nj.gov/labor for details. The U.S. Department of Labor will be issuing further guidance and this document may be updated as more information becomes available.

A person who has, because of their employment, contracted COVID-19 at work could be eligible for **Workers' Compensation** and would file through their employer.

The information on this flier is meant to give a general picture of benefits and rights available in certain COVID-19 work-related situations. Documentation may be required.