

BBB Tip: What you need to know about receiving your stimulus check

The United States Treasury Department and the Internal Revenue Service [announced](#) that distribution of economic impact payments will begin soon and will be distributed automatically, with no action required for most people.

This news will lead to the increase of scam phone calls, text messages or emails asking for personal information and claiming you need to provide it to receive the benefits. BBB is warning everyone to not give out any information to these fake communications, as these checks are being [sent out automatically](#), according to the IRS. See our recent scam alert on [relief checks](#).

Seniors are especially vulnerable to these kinds of scams. It is important during this time to check on elderly neighbors and others who may need help, to be sure they are made aware of the most recent scams relevant to the coronavirus crisis.

Tips from BBB regarding economic impact payments:

- No payment or personal information is required to receive a recovery check. The IRS has your tax information and will mail the check directly to you, or use the direct deposit information they have on file from your tax return.
- If you receive Social Security and typically do not file a tax return, you will no longer need to file a simple tax return or any other paperwork to receive the stimulus. You will automatically get the payment.
- The IRS will use your tax return for your address and to calculate and send payments. If you have not filed your 2019 return yet, 2018 filing information will be used.
- No one will call or email you from the government regarding your check. If you get a text, phone call, or email asking you for your personal information, **do not respond**.
- Be sure you are eligible. Tax filers who have adjusted gross income levels of \$75,000 for individuals and \$150,000 for couples will receive full payment. Payment is reduced by \$5 for each \$100 above that threshold. Individuals with income above \$99,000 or couples above \$198,000 with no children are not eligible.
- If anyone contacts you to get your personal information, then tries to keep you on the phone or rush you to a decision, **hang up**. Ask someone you trust, like a family member or financial advisor, for advice.