



112 Second Street  
Rm 201  
Vanceburg, KY 41179

# Lewis County Judge / Executive

*Anthony T. Ruckel*  
Lewis County Courthouse



606-796-2722  
FAX 606-796-0822

**Be prepared, not scared.**

March 31, 2020

Dear Friends,

Recently, Congress passed and President Trump signed a \$2 trillion stimulus package into law called the Coronavirus Aid, Relief, and Economic Security Act (CARES). In addition to loans and grants to businesses, an expansion of unemployment benefits and student loan relief, the law includes direct cash payments to taxpayers. This includes payments of \$1,200 for individuals and \$500 for each dependent child.

### Who gets it?

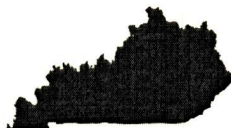
- Individuals with an adjusted gross income (AGI) up to \$75,000 a year are eligible to receive a \$1,200 payment. The payment is reduced for those with an AGI above \$75,000 and is phased out entirely at an AGI of \$99,000.
- Married couples filing jointly with AGIs up to \$150,000 a year are eligible to receive a \$2,400 payment. The payment is reduced for those with AGIs above \$150,000 and is phased out entirely at AGIs of \$198,000.
- Households receive an additional \$500 per dependent child under age 17.

### How do you get it?

Using information from your 2019 return, the IRS will deposit your payment into your bank account automatically. If you haven't filed your 2019 return yet, the IRS will use information from your 2018 return. If you didn't give the IRS your bank information, they will mail you a check.

### When will you get it?

Federal officials have said that some people could receive their payments as soon as three weeks, but actual times could be longer. Direct deposits will be received faster than paper checks that are mailed.



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**Stronger Counties. Stronger Kentucky.**

**Is the stimulus check a loan and will you have to pay it back?**

No. As a direct payment designed to assist Americans through difficult economic times, the stimulus checks are yours to keep.

**Are the stimulus checks taxable?**

No. However, for Americans who have yet to file their 2019 income taxes, the rebates will need to be based on their 2018 income levels. That means that they could be subject to adjustment once people finally file 2019 taxes that indicate their most recent income levels.

**Will retirees and Social Security beneficiaries get stimulus checks?**

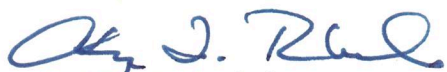
Yes. The bill allows Americans receiving Social Security, many of whom are retired and don't file taxes, to obtain direct financial assistance through the coronavirus stimulus package. In such cases, the government would access their data through the Social Security Administration to determine their rebate.

We wanted to provide this information as several of you in our community have had questions and concerns about the stimulus package.

Additional information will be available soon on the IRS website, [www.irs.gov](http://www.irs.gov).

For the most up-to-date information on Kentucky's response to COVID-19 and the latest news, visit [www.kycovid19.ky.gov](http://www.kycovid19.ky.gov).

Sincerely,



Anthony T. Ruckel  
Lewis County Judge Executive

