

The coronavirus relief bill is 880 pages and more than \$2 trillion in expenditures. The [bill](#) —addresses everything from support for individuals to the airline industry.

Stimulus bill

Will I get a check?

Unless you earn more than the income cap, you should be getting a check.

The federal government will be cutting checks for \$1,200 per adult and \$500 per child under age 17 as long as you don't have income exceeding \$75,000 per individual or \$150,000 per couple. So, a family of four would get \$3,400.

Above those income cutoffs, you'll still get a check, but it will phase out by \$5 for every \$100 in additional income. The cost of this provision to the government is estimated to be \$290 billion.

How will the Internal Revenue Service determine my family's amount?

For households that have filed tax returns for 2019 the IRS will calculate your adjusted gross income based on what you reported in 2019. If you haven't filed a return yet, it will calculate it based on the return you filed for 2018.

For taxpayers in either of these categories, the IRS will deposit your money directly in whatever account you used for previous refunds. If you haven't used direct deposit, it will send it to your last recorded address. (If your address has changed, you will need to tell the IRS.)

What if I didn't file a return those years because I didn't earn enough to owe taxes?

You will get a check, though the process may be a bit more complicated. The IRS may use addresses obtained from other federal agencies, such as the Social Security Administration, to find you.

It's possible that if you earned too little to file a return and don't receive any federal benefits — but you would otherwise qualify for a check — then you may have to file paperwork to the IRS. Those details remain to be worked out.

How long will I have to wait?

From there, it could take days to a few weeks for the easiest payments to be made — those for taxpayers who filed returns and who have electronic deposit accounts on file.

If you're in one of the categories of people who require more work to determine income figures and addresses, it will take longer. It's too soon to say how long.

I have kids, but I earn more than the income cap for families. Will I get a check for my kids?

No.

I am an undocumented immigrant but I file my taxes every year with an ITIN. Do I get a check?

Experts believe that you won't.

I got laid off. What does the bill do for me?

The thing to do if you're laid off is to file with your state for unemployment. That remains a crucial part of getting benefits from the Senate bill, which has allocated \$260 billion for this purpose.

The federal government will add to your state-based unemployment payment by \$600 a week, or the equivalent of more than \$30,000 a year. Combined with the state payment, that's a significant income replacement, though the current bill only provides this for four months. That time limit could be revisited in a future bill.

The bill also incentivizes states to waive waiting periods for receiving benefits and provides funds for states to lengthen the time limits for receiving their unemployment benefits by 13 weeks.

If you were already receiving unemployment payments prior to March, you may be out of luck for receiving the enhanced benefits enacted under this bill. That will remain a question for states.

My company considers me to be furloughed, rather than laid off. Will I qualify for these expanded unemployment benefits?

The bill seeks to broaden the definition of "unemployment" to include furloughed workers, so states should begin to count furloughed workers as being unemployed.

I'm a gig worker. What does the bill do for me?

In a landmark move, the Senate bill recognizes that gig workers — from freelancers to Uber drivers — need economic assistance in times like these. So they will qualify for the enhanced unemployment provisions in the new bill. The details about how states will determine the amount of assistance remain to be resolved.

It sounds like I'll be getting some money back from the government. Will I have to pay taxes on it?

No. Basically, the government is implementing a tax cut for 2020 and giving you an advance on what you would have saved.

Will I have to pay anything back?

The rebate in the law is a refundable tax credit, meaning that people are entitled to the full amount they qualify for.

The law also says the credit is based on the taxpayer's circumstances in 2020. But for now, neither the IRS nor the taxpayer knows how much income they will receive in 2020.

At the time your 2020 taxes are filed, the amount of the rebate will be recomputed based on the actual 2020 income. If the taxpayer should have gotten more than the advance credit paid this year, then he or she will get the additional amount next year.

However, if it turns out that the taxpayer got a larger advance rebate based on their 2019 or 2018 return, the law says that they do not have to pay back the excess.

The only scenario experts say is possible is that if someone is lucky enough to have a big boost in income in 2020, they may face a liability on some of what they received from the government.

I own a small business. Can I get loans or grants, and what do I have to do in return?

The bill steers \$377 billion to the small business sector, a combination of loans, grants, and other assistance. If you're a small business, you can receive what amounts to grants — bridge loans that will be forgiven as long as the money is used for payroll, rent, mortgage interest, and utilities.

The loans will be made by banks but guaranteed by the federal government. Small businesses usually take out loans to build facilities and infrastructure, so this is an unusual type of loan. Businesses that can adapt to the new conditions, such as restaurants doing takeout orders or retailers selling goods online, can continue those portions of their business to continue generating revenue.

I'm a homeowner. Do I get help on my mortgage?

Federally backed mortgage loans can be paused for two to six months for people suffering an economic reversal, without fees, penalties or added interest.

I have student loans and I'm having trouble making payments. How will the bill help me?

Student loan borrowers won't be penalized for not paying down their loans, through Sept. 30.

Health care, governments and business**The health care system**

A majority of the \$180 billion earmarked for the health care sector will go towards equipment and infrastructure, including protective equipment, testing supplies, training, and new construction. A portion will be spent on Medicare payment increases, medical research efforts, and expansion of the nation's stockpile of medical equipment for emergencies.

Airlines and aviation

The bill includes \$25 billion in loans to commercial airlines, \$10 billion for airports, \$4 billion for cargo airlines, and \$3 billion for aviation contractors. These funds are designed to go toward employee wages, salaries, and benefits for roughly 2 million aviation workers.

Airlines will also be temporarily relieved of taxes on tickets, cargo, and fuel, a benefit worth an estimated \$4 billion.

Other big businesses

The bill creates a new \$454 billion fund that is charged with making loans to businesses, as well as states and municipalities. The legislation includes few details on how the recipients will be prioritized and chosen, however. This means the Trump administration could end up having significant discretion.

The bill does specify \$17 billion for loans to "firms vital to maintaining national security" (a phrase not elaborated on in the bill) plus \$10 billion in loans to the U.S. Postal Service.

Meanwhile, the bill offers \$55 billion worth of refundable tax credits for businesses that retain workers on their payroll despite revenue declines. This provision covers up to 50% of the first \$10,000 in compensation, including health insurance premiums.

The bill also allows employers to delay paying their share of payroll taxes on their employees for one to two years, a provision estimated to cost \$12 billion.

State, local and tribal governments

The bill allocates \$150 billion in direct aid to help state, local and tribal governments cover rising costs and reduced tax revenues. The payments are scaled to the size of the state, with a \$1.25 billion minimum per state. Native American tribes will receive funds from an \$8 billion pool.

This \$150 billion outlay comes on top of funds falling under the health category above.

Some of the specific budget lines designed to aid state, local, and tribal governments include:

- \$45 billion delivered through the Federal Emergency Management Agency's Disaster Relief Fund, covering such efforts as National Guard deployment, logistics coordination, and safety measures.

- \$25 billion for mass transit systems, to protect existing services as well as upgrade health and safety protections.
- \$31 billion for K-12 schools and higher education institutions, most of which are scrambling to offer online learning.
- \$3.5 billion for childcare, focusing on care for the children of health care workers, emergency responders, sanitation workers, and other employees essential to health and public safety.

Food and housing safety net

The bill allocates \$42 billion for shoring up the safety net. This includes \$25 billion for increased usage of food stamps and child nutrition assistance, which includes aid to schools struggling to provide free lunches off-site.

The bill also includes \$12 billion for housing support, including homelessness assistance, and \$5 billion for child and family services. Food banks will get an additional \$450 million.

Elections

There is a possibility that the coronavirus pandemic could force states to rely heavily on voting by mail for the general election in November. To address this concern, the bill sets aside \$400 million for states to bolster vote-by-mail capabilities, expand early voting and online registration, and bolster the safety of in-person poll workers.

Transparency protections and limits on corporations

After a spate of public concern after the Great Recession, when federal assistance to companies sometimes benefited corporate executives and stockholders, lawmakers included several provisions to keep recipients of federal largesse on a tighter leash.

Companies cannot use federal aid to make stock buybacks or issue dividends. Increases in executive compensation are limited, and collective bargaining agreements cannot be voided.

Details of transactions such as loans and grants to companies will be rapidly made public. In addition, businesses controlled by the president, vice president, members of Congress, and heads of executive departments cannot receive loans or investments from the government.

Finally, the bill establishes both a special inspector general's office and a congressional oversight commission to conduct oversight.

Is there's an 800 number you can call to track the status of your stimulus check.

No. The Internal Revenue Service says it has a tool coming to its website to help people check the status of their checks. But it has not issued a phone number associated with the payments.

[Politifact](#)

[Politifact](#) By [Louis Jacobson](#)

[Politifact](#) By [Louis Jacobson](#)