



Here's who won't be getting a \$600 stimulus check

Aimee Picchi

The second round of stimulus checks may soon start arriving in bank accounts after President Donald Trump signed the \$900 billion stimulus bill. The *last-minute signing* was a welcome development for the 6 in 10 people who have suffered a financial setback due to the *pandemic*, but millions of people may find themselves in for disappointment if they are among the groups who don't qualify for the payment.



Getty Images/iStockphoto Stimulus Check

It's most likely that the checks will *amount to \$600 for each adult and child*, or half the amount of the \$1,200 checks sent out earlier this year. The \$600 per-person payments are part of the stimulus bill passed by Congress in December and signed by Mr. Trump on the evening of December 27.

Still, Mr. Trump and House Speaker Nancy Pelosi have called for lawmakers to boost the amount to \$2,000 per adult — a request that Wall Street analysts say has a slim chance of moving forward, considering the additional hundreds of billions of dollars such a raise in the amount would cost.

In crafting the latest stimulus bill, lawmakers have sought to rectify a few issues that restricted payment of the first stimulus checks earlier this year.

For instance, distribution of the second stimulus checks will include so-called "mixed-status" immigrant families, or families where American citizens are married to immigrants without Green Cards, a group that was blocked from receiving the checks earlier this year. Children under 17 years old will receive the same \$600 payment as adults, compared with \$500 in the first round.

"Children will be eligible for the same benefit amount as eligible adults, and families with members of mixed immigration status with a valid Social Security number for one spouse are also eligible for the payments, unlike with the CARES Act rebates," noted the Tax Foundation.

However, the income limits in the most recent stimulus package are slightly different from the Coronavirus Aid, Relief, and Economic Security Act (or the CARES Act), which will cut off more middle-class families from receiving aid. And there are a few groups who were overlooked in the first round of checks who will also miss out on a second check.

Chief among them: Child dependents who are 17 years old and adults who are claimed as dependents on another person's tax return, such as is typical with college students.

Below are the groups of people who won't receive a \$600 check in the second round.

Child dependents who are 17 years old

The \$900 billion stimulus package directs \$600 to each child in a family — as long as they are considered "qualifying children" under the IRS tax code for the Child Tax Credit. Unfortunately for parents of older teens, the tax code defines "qualifying children" as those who haven't yet hit their 17th birthday.

In other words, the \$600 will be directed to children ages 16 or younger.

The IRS will use people's 2019 tax returns to determine their stimulus payments, which means that teens who hit their 17th birthday in the second half of 2020 — after tax returns were due to the IRS — could still qualify.

Adult dependents, from college students to seniors

No adult dependents will qualify for the \$600 checks, according to the Tax Foundation.

This means that most college students, who are typically claimed as dependents by their parents, won't qualify for the checks. That rankled some college students, who expressed their frustration on social media. Many are struggling with a range of issues in the pandemic, from food insecurity to lost income from campus jobs that were curtailed because of COVID-19 restrictions.

Older adults, from seniors to disabled individuals, who are claimed as dependents are also excluded, an issue that some on social media called "a slap in the face."

Disabled adults and seniors who are claimed as dependents often face higher costs due to issues such as higher medical expenses.

Single people earning over \$87,000

The second round of checks will have the same type of income phaseouts as in the CARES Act, with the stimulus check payments reduced for earnings above \$75,000 per single person or \$150,000 per married couple.

The amount of payment individuals receive will be reduced by \$5 for every \$100 of income earned above those thresholds, [according](#) to the House Appropriations committee.

But that formula, when combined with the smaller, \$600 amount of the checks, means that the income threshold for receiving any money will be lower: Single people earning over \$87,000 won't qualify — compared with the phaseout threshold of \$99,000 for single filers in the CARES Act.

Married couples earning over \$174,000

For a similar reason, married couples will face a lower income threshold for receiving the \$600 checks. Any couples earning over \$174,000 won't get a payment, down from \$198,000 in the CARES Act.

Overall, almost everyone in the bottom 80% of the income distribution in the U.S. will receive a check, according to the Tax Foundation's [estimate](#). The share of filers who will receive a check dwindles for people whose incomes place them in the top 20% of earners, with very few taxpayers in the top 5% qualifying, the Tax Foundation estimated.

Of course, even if they don't receive the \$600 themselves, single people and couples with incomes above those thresholds would still receive payments for their children, as long as those children are under 17.

[Aimee Picchi](#)

N Joe Biden Has Promised a Third Stimulus Check, but Can It Happen? *[Christina Zhao](#)*

After several months of deadlocked negotiations, Congress has finally provided a second round of stimulus checks. Recent attempts to raise the direct payments from \$600 to \$2,000 have been blocked in the GOP-controlled Senate. President-elect [Joe Biden](#) has promised a third stimulus check after his inauguration on January 20, but can it happen?



Mark Makela/Getty President-elect Joe Biden gives speech on the pandemic in Delaware on December 29, 2020.

The Treasury Department and Internal Revenue Service (IRS) [started distributing](#) the \$600 checks after President [Donald Trump](#) signed the bipartisan \$900 billion coronavirus relief package approved by Congress last month.

Prior to signing the bill, Trump pushed to fatten the second check amount to \$2,000. A measure to boost the payments passed the House, but Senate Majority Leader [Mitch McConnell](#) has repeatedly blocked a standalone vote in the upper chamber.

This month, a new Congress will convene and Biden is expected to be inaugurated on the 20th. The incoming president has called the \$600 checks a "down payment" and said he would soon bring more direct payments to Americans struggling under the worsening pandemic.

Asked by a reporter on December 23 whether the next COVID-19 relief package would include further direct payments, Biden said, "Look, that's a negotiating issue. But it will, yes it will."

Fiscally conservative Republicans limited the amount in the second round of checks, killing the proposal to boost payments to \$2,000 because it would have allegedly sent "thousands of dollars to people who don't need the help." It's likely that McConnell could continue to block further stimulus checks under Biden's presidency if the GOP retains control of the Senate.

However, if both Democratic Georgia candidates—Raphael Warnock and Jon Ossoff—win against their GOP incumbents—Kelly Loeffler and David Perdue—in the Senate runoffs on Tuesday, Republicans would lose control of the upper chamber and their ability to restrain Biden's ability to push through his party's agenda. Democrats currently hold a slim majority in the House and need just two more Senate seats for a 50-50 split. Vice President-elect [Kamala Harris](#) would then cast the tie

breaking vote. If they obtain control of both chambers, Americans should expect additional checks to be passed in 2021.

Most Americans support more direct payments and have blamed lawmakers for the lack of financial support amid the ongoing pandemic. On Friday night, House Speaker [Nancy Pelosi's](#) house was vandalized, and on Saturday morning, Senate Majority Leader Mitch McConnell's [house was also vandalized](#), with messages demanding \$2,000 checks.

"Were's [sic] my money?" read one message left on McConnell's door. Another said, "Mitch Kills Poor."

Graffiti on Pelosi's garage door read, "\$2K," "We want everything," and "Cancel rent."

[Newsweek reached out to Biden's transition team for comment.](#)

[Stimulus Checks Are Already Being Spent. Here's Why You Haven't Received One](#) *Alexandra Garrett*

After President [Donald Trump](#) signed the \$900 billion coronavirus relief package approved by Congress, the Internal Revenue Service (IRS) and Treasury Department have started sending out the second round of stimulus checks.

The payments are generally \$600 for singles who earned less than \$75,000, and \$1,200 for married couples who filed taxes jointly and earn less than \$150,000. Those earning more are set to receive reduced payments.

People with qualifying children will also receive \$600 for each child. Dependents who are older than 17, however, are not eligible for the additional payment.

Treasury Secretary Steven Mnuchin said Tuesday that direct deposits for each eligible man, woman and child [have started](#). He also stated paper checks would be mailed out beginning December 30.

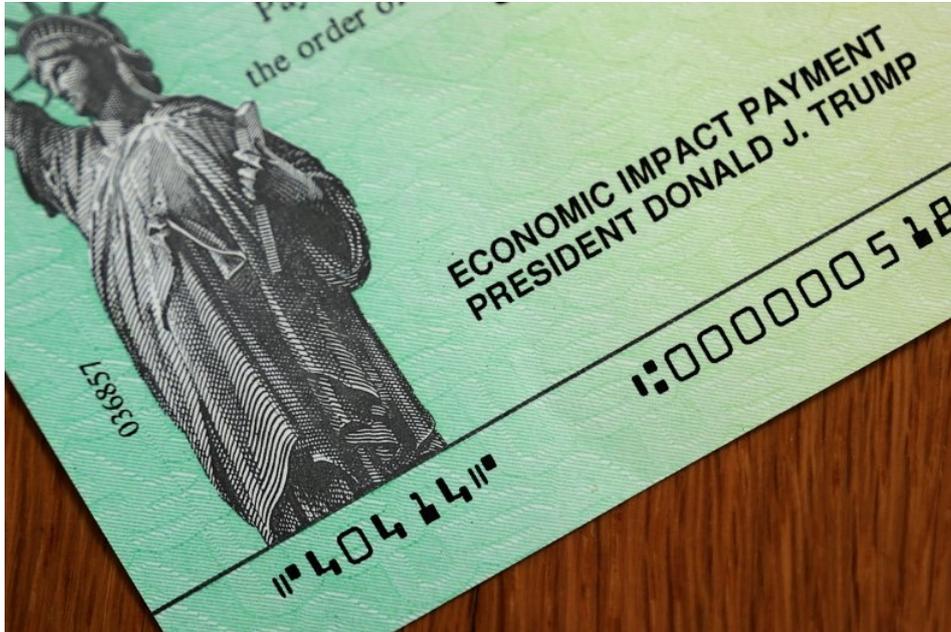
In the \$900 billion stimulus bill, Congress set a January 15 cutoff date for the IRS to send stimulus payments, leaving just 17 days to process more than 100 million payments since the first payment was released on December 29.

Despite direct deposit payments being sent out, the IRS has said that those payments may be marked as "pending" or "provisional" until January 4, according to [CNET](#).

If the IRS doesn't have your current direct deposit information on file, you will be sent a check through the mail, which could take more time to make it to your pocket compared to direct deposit.

Paper checks accounted for 22 percent of payments for the first round of stimulus checks, according to the Treasury Department.

The IRS said people can track both their first and second payments through its "Get My Payments" portal. However, as of Sunday afternoon, the portal was offline.



U. S. President Donald Trump's name appears on the coronavirus economic assistance checks that were sent to citizens across the country April 29, 2020 in Washington, DC. PHOTO BY CHIP SOMODEVILLA/GETTY IMAGES

"We are working swiftly to distribute this second round of payments as quickly as possible. This work continues throughout the holidays and into the new year as we prepare for the upcoming filing season. We urge everyone to visit IRS.gov in the coming days for the latest information on these payments and for important information and assistance with filing their 2021 taxes," the IRS said in a release published on December 29.

If you don't receive your stimulus check in full by January 15, you will need to claim the missing amount when you file your federal tax returns in 2021 through the IRS Recovery Rebate Credit. You can also claim any money the IRS owes you from the first stimulus package through the Rebate Credit. Additionally, Americans awaiting payments by direct deposit or mailed paper checks should be warned about scams.

The Federal Trade Commission (FTC) has issued warnings that the government will not call, text or email you asking for your Social Security number, bank account or credit card details. The FTC also warned the government will not ask for any payment upfront in order to collect your stimulus check.

"Anyone who does is a scammer," said the FTC in a December 22 statement.

Newsweek reached out to the IRS, but didn't hear back in time for publication.