Looming tax deadline especially important to low-income families

12 million Americans still awaiting stimulus checks

It's beginning to look a lot like April.

July 15th, the extended deadline to file 2019 federal and state income tax returns, is coming up in just a few short days.

And for Ohioans who don't usually have enough income to file a return, it might make sense for them to file one this year so that they receive both the stimulus and the earned income tax credit, said attorney Dana Goldstein with Community Legal Aid.

Goldstein explained that some working families may be eligible for the Earned Income Tax Credit (EITC), which not only reduces how much someone owes, but can also create a sizable refund, sometimes thousands of dollars.

"There are two main groups of people who qualify for the EITC -- people with children who have low- to moderate-incomes, and people without children who make very little money," Goldstein said. "If you fall into either of those categories, but you don't usually file a tax return, it may be a good idea to, because you may end up getting some money back."

Goldstein went on to explain that someone who hasn't filed a tax return in a few years but does this year, that will trigger their stimulus check to be sent to them.

"While most Americans will have gotten their stimulus checks by now, there are still 12 million citizens out there who haven't received theirs yet," Goldstein said. "If you're still waiting on yours, it could be because you have to file something -- a tax return, or another form -- to let the government know you're there and waiting on your money."

For those who have no earned income, it doesn't necessarily make sense to file a tax return, Goldstein explained. But for those residents, there is a separate online form through the IRS that they have to file in order to get their stimulus checks. The form can be found at https://www.irs.gov/coronavirus/economic-impact-payments, under the section for "non-filers."

Because this form is only available online, a further complication for many may be a lack of internet access, which can be common especially among the elderly or those who live in rural areas.

Legal Aid has established a new program to help low-income residents get their stimulus money if they don't have access to a computer, smart phone, or the internet. People simply call Legal Aid's HelpLine at (800) 998-9454 and say they need help with getting their stimulus money.

"This is really the first time in recent history that such a sweeping relief package was passed," Goldstein said. "Almost everyone qualifies to get some money, and we want to make sure no one gets left behind."

Goldstein also stressed the importance of the July 15th deadline, saying that people don't just need to file by then -- but any taxes due must be paid/postmarked by that deadline, as well.

Anyone in need of legal help can apply online 24/7 at www.communitylegalaid.org/apply, or by calling the organization's HelpLine at (800) 998-9454. For HelpLine hours, visit www.communitylegalaid.org/helpline.

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