

# THE AMERICAN RESCUE PLAN

## INDIVIDUAL AND FAMILY RELIEF

	What is it?	Why does it matter?	How much is this benefit?	How do I receive this?
<b>Stimulus Checks</b>	The bill provides a one-time direct payment of \$1,400 per person to single filers with incomes up to \$75,000, head of household's filers with incomes up to \$112,500, and joint filers with incomes up to \$150,000.	The direct payments are aimed at helping families impacted by the pandemic to pay for bills, food, and rent.	Eligible individuals will receive a full \$1,400 check, with the payment being completely phased out for single filers making \$80,000, head of household filers making \$120,000, and joint filers making \$160,000.	Most individuals will receive the check automatically via the information already on file with the IRS from previous tax filings. For more information regarding the steps to take if you do not automatically receive your stimulus check, visit <a href="https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments">https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments</a>
<b>Unemployment Insurance</b>	The bill extends the Pandemic Unemployment Insurance program's weekly federal unemployment insurance payment of \$300 through September 6, 2021.	Unemployment benefits and the additional federal amount is aimed at providing unemployed workers with a federal boost for those who have been out of work due to the pandemic.	\$300 additional per week on top of the weekly amount eligible through the individual state's unemployment program.	For individuals already receiving unemployment through their individual state, no further action is necessary. To receive unemployment insurance benefits, you should contact your state's unemployment insurance program after becoming unemployed and file a claim with the state where you worked. State-specific information can be found at <a href="https://www.dol.gov/general/topic/unemployment-insurance">https://www.dol.gov/general/topic/unemployment-insurance</a>
<b>Nutrition (SNAP Benefits and the Pandemic EBT Program)</b>	The bill includes provisions to help support struggling families put food on their tables.	The Supplemental Nutrition Assistance Program (SNAP) benefits are aimed at supplementing the food budget of families in need. With many Americans struggling to feed themselves during the pandemic, the additional support will help those in need to provide food for their families.	The bill extends the 15% increase in SNAP benefits through September 30, 2021 to address the hunger crisis and will also include technological improvements such as online purchases.	If you already receive SNAP benefits or participate in the Pandemic EBT program, no additional action is necessary. To apply for SNAP benefits, you can go to the USDA's website to find your local SNAP office. Each state has a different application form and process. <a href="https://www.fns.usda.gov/snap/state-directory">https://www.fns.usda.gov/snap/state-directory</a> To determine an individual's eligibility status, please visit <a href="https://www.fns.usda.gov/snap/recipient/eligibility">https://www.fns.usda.gov/snap/recipient/eligibility</a>
<b>Women, Infants and Children (WIC) Program</b>	The bill will provide additional funding to support mothers and their children.	This Special Supplemental Nutrition Program for Women, Infants and Children serves as a safeguard to low-income pregnant, postpartum, and breastfeeding women, infants and children up to ages 5 who are at nutritional risk by providing nutritious foods to supplement diets. It provides information on healthy eating, breastfeeding and referrals to health care.	This bill will increase the Cash Value Voucher benefit so mothers and their babies can buy additional food such as fruits and vegetables for a four-month period during the pandemic.	To apply for WIC benefits, you can go to the USDA's website to find your state's WIC office and visit it is website for further information on how to apply: <a href="https://www.fns.usda.gov/contacts?f%5B0%5D=program%3A3">https://www.fns.usda.gov/contacts?f%5B0%5D=program%3A3</a> To see if you or your child meets the eligibility criteria, please visit the WIC Pre-Screening Tool <a href="https://wic.fns.usda.gov/wps/pages/preScreenTool.xhtml">https://wic.fns.usda.gov/wps/pages/preScreenTool.xhtml</a>

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<b>Renter/ Mortgage Relief</b>	The Emergency Rental Assistance program assists households that are unable to pay rent and utilities due to the COVID-19 pandemic.	With rising unemployment rates throughout the pandemic, individuals lacked the ability to pay their rent or mortgage and risked being kicked out of their homes.	The bill includes \$21.55 billion in Emergency Rental Assistance.	The allocated funds are provided directly to States and local governments. Depending on need, the individual states will be distributing the funds. To learn more about various mortgage/renter relief options.  <a href="https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/">https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/</a>
<b>Earned- Income Tax Credit (EITC)</b>	The bill expands eligibility for the EITC by lowering the minimum eligible age to as low as 18, in comparison to age 25.	For those who earn a low to moderate income, you may qualify for EITC which is a refundable tax credit. It means that even if you don't owe any tax, you can still receive a refund.	The EITC will depend on your earnings in which the IRS will determine your tax refund.	Dependent on your earning status, the IRS will determine your tax refund. To learn more on whether your income qualifies, you can access the IRS website which will be updated to reflect this change: <a href="https://www.irs.gov/taxtopics/tc601">https://www.irs.gov/taxtopics/tc601</a>
<b>Child Tax Credit (CTC)</b>	Qualifying families will receive an increased fully refundable child tax credit for 2021 tax year.	The Child Tax Credit will assist in ensuring vital resources are available to the lowest-income households, providing additional relief to more than 17 million Americans.	The bill makes the child tax credit fully refundable and increases the annual amount from the current \$2,000 per child to \$3,000 per child ages 7 to 17 with an extra bump to \$3,600 for children under the age of 6.	The expanded tax credit payments would apply to the 2021 tax year, which will be due in April 2022. Depending on your income, you may receive part of this benefit directly. Information on the CTC will be provided through the IRS website including an online portal that will be set up to enter the number of kids, marital status and income at: <a href="https://www.irs.gov/help/ita/does-my-childdependent-qualify-for-the-child-tax-credit-or-the-credit-for-other-dependents">https://www.irs.gov/help/ita/does-my-childdependent-qualify-for-the-child-tax-credit-or-the-credit-for-other-dependents</a>
<b>Child and Dependent Care Tax Credit</b>	The bill expands the Child and Dependent Care Tax Credit to help working families afford the cost of childcare during the pandemic. Different from the Child Tax Credit (CTC), this is used for working parents to offset expenses of work-related childcare.	Working parents need support financially to afford and pay for their expenses related to childcare. With the pandemic, the need to support these resources are greater than ever.	This bill increases the credit to offset as much as 50% of eligible work-related childcare expenses, up to a limit based on income, making it worth up to \$4,000 for one child, or \$8,000 for two or more children under 13, or an incapacitated spouse or parent or another dependent.	The IRS will update the requirements for claiming this credit at: <a href="https://www.irs.gov/taxtopics/tc602">https://www.irs.gov/taxtopics/tc602</a>
<b>Child Care and Head Start</b>	The ARP provides states with funding they can offer to qualified child care providers that are either open or temporarily closed to help support their operations during the pandemic.	Due to the pandemic, many childcare providers have had to postpone operations and are struggling to survive. Without additional support for these critical venues, our economic recovery cannot move forward.	The ARP includes \$39 billion for childcare, including nearly \$24 billion for Child Care Stabilization grants and nearly \$15 billion for the Child Care and Development Block Grant (CCDBG) program. This funding will help sustain an estimated 449,000 childcare providers, serving a total of 7.3 million children, for 6 months. States will also be able to expand eligibility for childcare assistance to essential workers, regardless of their income.	Funding will be made available through the lead agency in your State responsible for the Child Care and Development Block Grant.  To find the state-specific Administrators of the Child Care and Development Fund, visit <a href="https://www.acf.hhs.gov/occ/contact-information/state-and-territory-child-care-and-development-fund-administrators">https://www.acf.hhs.gov/occ/contact-information/state-and-territory-child-care-and-development-fund-administrators</a>