

CARES Act – Saameynta Dhaqaalaha fayraska corona COVID-19 Lacag bixinada / Jeegaga Gargaarga saameynta corona

La cusbooneysiiday Abriil 16, 2020

Sharciga gargaarka fayraska corona ee faderaalka (loo yaqaan CARES Act) waxay siinayaan lacag inta badan dadka weyn ee ku nool Mareykanka. IRS ayaa ku soo direyso lacagta gurigaaga ama kugu soo rideyso akoonka bangigaaga. Dadka qaar ee aanan buuxin canshuur celinta waxay u baahanayaan inay xareeyaan foomka canshuurta si ay u helaan lacagta. IRS waxay dhaheen in dabaajiyada korontada ee [Lacag bixinta Saameynta Dhaqaalaha faderaalka \(EIP\)](#) waxay bilaabanaysaa agagaarka Abriil 13, 2020.

Ka digtoonow qiyaanooyinka!

Waxaan ka walaacsannahay wax ku saabsan filashada qiyaanooyinka iyo qiyaanada oo lacag bixinada gargaarka imaaneyso. **Ha** siinin warbixintaada gaarka ah ama lambarka akoonka bangiga qofna oo dhahayo inay heli karaan hormarinta lacagtaan. **Ha** buuxin codsi walba si lacagtaada degdeg loogu helo. Nidaamka uma shaqeeyo qaabkaas.

IRS **kuma** soo waceyso, fariin kuu soo direyso, i-meel kuu soo direyso ama kaala soo xiriireyso warbaahinta bulshada oo kuma weydiinnayaan warbixinta shaqsiga ama bankiga. Sidoo kale, ka taxadar i-meelada leh lifaaqyada ama ciwaanada sheeganayo inay leeyihiin warbixin gaar ah oo ku saabsan saameynta lacag bixinada ama lacag celinada. **Ha** furin i-meelada oo **ha** riixin lifaaqyada ama ciwaanada. [Ka booqo IRS.gov wixii warbixin dheeraad ah oo ku saabsan qiyaanooyinka.](#)

Tilmaamaha

Haddii aad xareysay canshuur celinta 2018 ama 2019, waxaad si toos ah u heleysaa EIP oo dabaaji toos ah ama fiiri ku tiirsanaanta sida aad u xareysay lacag celintaada inta lagu jiro sannadahaas canshuurta. Looma baahno inaad wax sameysid.

Haddii aadan buuxin canshuur celinta 2018 ama 2019, laakin aad **hesho Amniga Bulshada, Curyaannimada Amniga Bulshada (SSDI) ama Howlgabka Wadada tareenka**, waxaad heleysaa foomka canshuurta oo loo yaqaan SSA-1099 ama RRB-1099 oo gudaha Janaanyo ama Febraayo. Xaaladaan, waxaad si toos ah u heleysaa jeegaaga gargaarka corona. Looma baahno inaad wax sameysid. Haddii aad tahay **helaha Daqliga Amniga Dheeraadka ah (SSI)**, waxaad si toos ah u heleysaa jeegaaga gargaarka corona. Looma baahno inaad wax sameysid. (Fiiri qoraalka hoose haddii aad hadeer bilowday helida Amniga Bulshada ama SSI oo 2020.)

Haddii aan lagaaga baahneyn inaad xareysid canshuur celinta, sida **qoysaska daqliga hoose** oo daqligooda ka hooseeyo \$12,200 (\$24,400 oo dadka is qabo), ama kaliya isha daqligaaga

tahay **Reach Up (TANF), Caawinta Guud ama faa'idada Halyeyga**, IRS waxay kuu aasaaseen bogga onleenka oo adiga aad sheegtid warbixintaada. Buuxi foomka onleenka si aad u heshid jeega gargaarka corona. Warbixinta aad ugu baahantahay foomka:

- magaca buuxo, ciwaanka boostada hadeer iyo ciwaanka i-meelka
- taariiqdadhalashada iyo lambarka Amniga bulshada
- lambarka akoonka bangiga, nooca akoonka iyo lambarka wareejinta, haddii aad leedahay lambarka akoonka
- Lambarka Aqoonsashada Shaqsiga ee Illaalada Aqoonsiga (IP PIN) haddii aad mid ka heshid IRS horaantii sannadkaan
- shatiga gaari kaxeeynta ama aqoonsiga gobolka sameeyo, haddii aad mid leedahay
- canug walboo u qalma ee ka hooseeyo da'da 17 oo la nool adiga iyo cida adiga kugu tiirsan: magaca, lambarka Amniga Bulshada ama Lambarka Aqoonsiga Canshuur bixiyaha Korsiiimada, iyo xiriirkooda u dhaxeeyo adiga iyo xaaska

Haddii aad bilowdid inaad heshid **Amniga Bulshada ama faa'idooyinka SSI** ee 2020, oo aadan xareynin canshuur celinta oo 2018 ama 2019, waxaad isticmaali kartaa isla foomka onleenka si aad u heshid jeegaaga gargaarka corona.

Sidoo kale, haddii aad tahay helaha SSA -1099 ama RRB-1099 (in midaan, ka faa'ideystaha **Howlgabka Amniga Bulshada, SSDI ama Howlgabka Wadada Tareenka**) ama **helaha SSI**, oo aad heysatid carruur u qalanto sida waafaqsan da'da ka hooseyso 17 ee guriga ku nool, waxaad u isticmaal isla foomkaan onleenka ah si aad u sheegatid lacag bixinta \$500 canugiiba.

Haddii aad u baahantahay inaad xareysid canshuur celin (daqligaaga guud wuxuu ka koreeyay \$12,200 ama \$24,400 oo lamaanaha is qabo), isticmaal adeega diyaargarowka canshuur la'aanta sida IRS Free File ama Canshuurta Turbo si loo diyaariyo oo loo gudbiyo canshuur celinta. Ama waxaad soo diri kartaa canshuur celinta daqliga warqada ama hel diyaariyaha canshuurta xirfadlaha oo dhinaca hagahaan.

Xasuuso, waxaad haysataa illaa Luuliyo 15, 2020, si loo xareeyo canshuur celinta. Lacag bixinada EIP waxaa lagu sameynayaa illaa Diseembar 2020.

Waan cusbooneysiineynaa boggageena webka ee vtlawhelp.org sida warbixin cusub ay soo gasho.

Ka fiiri IRS.gov/coronavirus wixii warbixin dheeraad ah.

Su'aalaha iyo Jawaabaha

Maxaan ka ogaadaa wax ku saabsan qiyaanada iyo qiyaanooyinka?

Waxaan ka walaacsannahay wax ku saabsan filashada qiyaanada iyo dadka ku qiyaanayo. Ma jirto qof kugu heli karo lacagtaan si dhaqso ah. **Qofna ha siinin warbixinta akoonka bangigaaga** oo kuu sheega inay kugu caawinayaan inaad lacagtaada heshid. Ma kuu helayaan. Waxay isku dayayaan inay kaa xadaan. Ka booqo IRS.gov wixii warbixin dheeraad ah oo ku saabsan qiyaanooyinka.

Intee lacag ah ayaan helayaan?

Dadka weyn oo daqligooda guud ku go'anyahay wuxuu ka hooseeyaa \$75,000/sannadkii ama lamaanaha wada xareeyo oo daqligooda guud ku go'anyahay wuxuu ka hooseeyaa \$150,000 waxay helayaan \$1,200 oo qof walboo weyn, iyo \$500 oo canug walba oo ka hooseeyo 17 oo la nool adiga oo adiga kugu tiirsan.

Wixii dadka leh daqliyada sareeyo, tirada jeega gargaarka corona hoos ayay aadeysaa. Haddii aad sameysid wax ka badan \$99,000 ama lamaanaha sameeyo wax ka badan \$198,000 ma helayaan wax lacagta gargaarka corona.

Yaa u heli karo lacagta gargaarka corona si toos ah?

- Qof walba oo leh Lambarka Amniga Bulshada oo xareeyay canshuuraha 2018 ama 2019
- Qof walba oo helaa Amniga Bulshada, Daqliga Amniga Dheeraadka ah (SSI), Caymiska Curyaanimada Amniga Bulshada (SSDI), ama kaas oo helaa Howlgabka Wadada tareenka. (Laakin, fiiri qoraalka hoose haddii aad hadeer bilowday helida Amniga Bulshada ama SSI oo 2020.)

Yaa u baahan inuu siiyo warbixin badan IRS si u helaan lacagta?

- Qof walba oo aanan xareyn canshuur celinta oo 2018 ama 2019 oo aanan helin wax Howlgabka Amniga Bulshada ama SSI ama SSDI ama Howlgabka Wadada tareenka
- Qof walba oo helaa Amniga Bulshada ama SSI ama SSDI oo leeyahay carruur ama carruur awow u yahay oo ka hooseeyo 17 oo adiga kula nool oo adiga kugu tiirsan. Waxaad u baahaneynsaa inaad xareysid foomka canshuurta si aad u heshid \$500 oo mid walba oo iyaga ah.
- Qof walba oo hadeer bilaabay inuu helo Amniga Bulshada ama faa'idooyinka SSI ee 2020, oo uusan xareyn canshuur celinta 2018 ama 2019
- [Buuxi foomka onleenka IRS.](#)
- Haddii aadan laheyn gelitaanka intarneetka, waa inaad soo xareysaa canshuur celinta oo warqad ah. Tani waxay aad u fogeysaa in ka baaran dagto IRS.

Yaa u baahan inuu xareeyo canshuur celinta ee lacagtaan gargaarka corona?

Haddii aad u baahantahay inaad xareysid canshuur celin (daqligaaga guud wuxuu ka koreeyay \$12,200 ama \$24,400 oo lamaanaha is qabo), isticmaal adeega diyaargarowka canshuur la'aanta sida [IRS Free File](#) ama [Canshuurta Turbo](#) si loo diyaariyo oo loo gudbiyo canshuur celinta. Ama waxaad soo diri kartaa canshuur celinta daqliga warqada ama hel [diyaariyaha canshuurta xirfadlaha oo dhinaca hagahaan.](#)

Xasuuso, waxaad haysataa illaa Luuliyo 15, 2020, si loo xareeyo canshuur celinta. Lacag bixinada EIP waxaa lagu sameynayaa illaa Diseembar 2020.

Waa goormee dhammaadka waqtiga xareynta canshuur celinta?

[Dhammaadka waqtiga xareynta canshuurta 2019](#) waa hadeer Luuliyo 15, 2020.

Qoysaska leh daqliga \$69,000 ama ka hooseeyo waxay isticmaali karaan [IRS Free File](#) ee onleenka.

Haddii ay ku dhaafto waqtiga dhammaadka xareynta canshuurta ee Luuliyo 15 oo jeega gargaarka corona waxaad u heli kartaa lacagta sida deynta canshuurta markii aad xareysid canshuur celinta 2020.

Yaanan heleynin jeega xittaa haddii ay soo xareeyaan?

- Dadka ku tiirsan dirayaasha kale ee canshuurta, iyo dadka loo sheegan karo sida ku tiirsadayaal ee dirayaasha kale ee canshuurta. Tan waxaa ku jiro inta badan ardayda kulliyada.
- Sacdaalada aan laheyn Lambarada Amniga Bulshada shaqeynayo.
 - Haddii qof walba oo ku qoron foomamkaaga canshuurta uusan laheyn Lambarka Amniga Bulshada, ma heleysid jeega.

Goorma ayaan helayaa lacagta?

IRS waxay dhaheen inay qorsheynayaan inay bilaabaan dirista lacagta oo dabayaaqada-Abriil, laakin waxay qaadan kartaa isbuucyo badan.

Halkee ayay IRS ku soo direysaa lacagta?

Haddii canshuur celinta ama faa'idada Amniga Bulshada ay tahay dabaaji toos ah ee bangigaaga, IRS waxay ku soo shubeysaa lacagta akoonka bangiga. Haddii kale, IRS waxay ku soo direysaa ciwaanka ku qoran foomkaaga canshuurta hadeer ama bayaanka faa'idada Amniga Bulshada.

Haddii aad dhawaan guurtay, cusbooneysii ciwaankaaga adiga oo midaan sameynayo:

- [Xarey canshuur celinta 2019](#), haddii aadan horay u sameyn, ama
- Badelka feelka ee ciwaanka foomka ([Foomka IRS 8822](#)). Waxay ku qaadan kartaa IRS afar illaa lix isbuuc oo looga baaran dagayo badelkaaga ciwaanka, ama
- Xarey kordhinta tooska ah ([Foomka IRS 4868](#)) oo ay la jirto badelka ciwaanka.

Miyaa jeegeyga gargaarka corona layga qaadan karaa sababtoo ah deynta?

Jeegaaga gargaarka corona ma quseynayo dib u dhaca hay'ada faderaalka ama gobolka oo hal ka reebid: taageerada canuga aan la bixin. (Haddii aad u maleysay inaad deyn ahaan qabtid taageerada canuga ama jeega gargaarka corona loo qaatay deynta taageerada canuga, soo wac Xafiiska Taageerada Canuga gobolka si aad u heshid warbixin badan.)

Si kastaba, Kongareeska muusan kordhin ka dhaafidaan ee aruurinta deynta gaarka ah. Haddii aad ka ogaatid amaahiyaha ama bangigaaga inay isku dayayaan inay ka helaan jeega gargaarka corona “nidaamka wakiilka,” [nala soo xiriir](#). Waxaa noo suurto galeyso inaan ku matalno adiga oo kugula doodno inaysan u suurto gelin qaadashada jeegaaga gargaarka corona. Bangigaaga laga yaabo inay sidoo kale u suurto gasho isticmaalka jeegaaga gargaarka corona inaad ku bixisid dalacaadyada kugu qoran iyo qidmooyinka bangiga oo aad deyn ahaan u qabi kartid. Soo

bangigaaga si aad u aragtid haddii aad deyn ahaan u qabtid qidmooyin walba ama dalacaadyada oo weydii sida auy u qaabilayaan midaan.

Miyuu jeega gargaarka corona saameyneysaa faa'idooyinkega?

Lacagta jeega gargaarka corona looma xisaabinayo sida “daqliga” oo ma yareyneeyso SSI, Reach Up, guriga la kabay, Medicaid ama 3SquaresVT (kaararka cuntada). Lacagta sidoo kale looma xisaabinayo sida “illaha” haddiiba aad ku isticmaasho sannad gudaheeda.

Waxaan ku maqlay midaan “xili hore” canshuur celinteyda 2020. Ma inaan dib u bixiyaa lacagta haddii daqligeysa 2020 uu ka sareeyo sannadka la soo dhaafay?

Maya, IRS waxay ku tiirsaneysaa warbixinta ka imaaneyso foomamkaaga 2019 ama 2018. Ma jiraan wax ciqaab ah oo helida jeega aadka uga weyn midka ahaa inaad heshid. Haddii daqligaaga dhabta ah yahay 2020 iyo tirada dadka kugu tiirsan ay la micna tahay inay aheyd inaad heshid lacag badan, IRS ayaa ku siineyso lacagta dheeraadka ah 2021.

Waxaan qabaa su'aalo badan oo ku saabsan xaaladeyda. Sidee ayaan ku helaa caawin?

Reer Vermonters waxay nagala soo xiriiri karaan Rugta Canshuur bixiyayaasha Daqliga Hoose (LITC) adiga oo [buuxinayo foomkeena](#) ama soo wacayo 1-800-889-2047.