

## **Some Retirees Advised to File 2019 Return to Receive CARES Act Benefit**

TRS retirees who haven't filed a 2019 tax return may want to do so now – even if not required to – to make sure they receive the \$1,200 payments for individuals provided by the CARES Act. The federal law provides relief in response to the COVID-19 coronavirus. The payments are expected to be issued as soon as this month.

The Internal Revenue Service (IRS) will issue checks based on the information contained in tax returns filed either for 2018 or 2019 and by using Social Security records. That potentially could miss some TRS retirees who don't have to file returns and who don't receive Social Security.

Some TRS retirees receive less in retirement benefits than what is taxed and, consequently, do not file a return. Secondly, the IRS using Social Security records wouldn't work with most non-university TRS members who do not receive Social Security. Most TRS retirees do not receive an SSA-1099.

***Since TRS has retirees whose benefit level does not require the filing of a tax return, and they do not receive Social Security, it is recommended they file a tax return immediately for 2019 to ensure and expedite the relief payment for which they're eligible.***

Filers who have zero tax liability may file for free on the IRS website (<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>). Instructions are provided on how to file and what information is necessary, including filing status, number of dependents and direct deposit information.