

# CARES Act – Ingaruka z’ikiza ca COVID 19 k’ubutunzi / Imfashanyo Reta ishinga, iha Abanyagihugu biyungunganye ku nvo zo gusanura ubutunzi bw’igihugu.

Bisubiwemwo kuwa 16 Ndamukiza, 2020

Ikigo ca Reta gitanga amategeko y’urutonde rwo kwivuzwa ikiza ca coronavirus kizotanga uburyo kubantu bafise imyaka yisununuye muri Reta zunze Ubumwe za Amerika. Ikigo gitoza amakori (IRS) kizorungika amahera muhira iwanyu canke kuma konti yanyu mw’ibanki. Abantu bamwebamwe bataruzuzwa igipapuro cerekana ukwo bariha amakori y’ayo bakoresheje bategerezwa kubanza kucuzuzwa. Ico kigokimenyeshya ko igikorwa co kurungika amahera ku buhinga bwa none kizotangura nk’itariki 13 Ndamukiza, 2020 [Amahera atangwa na Reta y’Ugusanura ubutunzi \(EIP\)](#).

## **Menya Neza Ubusuma bukunze kwibonekeza!**

Turafise impungenge k’ubusuma bw’ububeshi bugiye kwibonekeza ku rutonde rwo kuronka ako gafashanyo abantu bazozwa barahabwa ngo bagakoreshe. Kubw’ivywo, **Ntuzokwigere** utanga ibikuranga canke ikonti ya banki yawe k’uwariwe wese akubwira ko ashobora kuba araguhaye igice ca mbere c’ayo mahera. **Ntuzokwigere** wiyandikisha aho bavuga ko uc’uronka amahera vyihuta. Ico gikorwa ntikizokorwa ukwo.

Ikigo gitoza amakori ntikizokurungikira ubutumwa bugufi haba muri terefone ngendanwa canke ku mbuga ngurukanabumenyi kigusaba umwidondoro wawe n’ibanki yawe — canke ivyerekeye agafashanyo kawe usanzwe uronswa na Reta. Kandi, mwirinde ubutumwa buciye ku mbuga ngurukanabumenyi bukwereka aho ufyonza kugira uronke amakuru adasanzwe yihariye kuronswa ayo mahera, ntimukugurure ubwo butumwa canke ngo mufyondeho. Fyonda ngaho: [Raba kuri IRS.gov ukwo Ikigo gitoza amakori kivuga k’ubusuma bwibonekeza](#)

## **Impanuro**

**Nimba warasavye kuronswa ayo mahera y’amakori y’ivyawe mu mwaka wa 2018 canke 2019**, uhita uronswa ayo mahera (EIP) kw’ikonti yawe canke sheke yo kubikura bivanye n’uburyo wasavye woyaronswa muri iyo myaka. Ntakintu na kimwe kindi ukora.

Nimba utaruzuzwa ivy’umwaka wa 2018 n’uwa 2019, ariko ukaba usanzwe uronswa ubufasha cane cane ayo wakotirijwe naho wakoze, **Ayaronswa abakora ibitababereye kubera ubumuga canke abariko barasaza batakibasha**, muri ico gihe uronswa igipapuro wuzuzwa citwa SSA-1099 canke icitwa RRB-1099 mu kwezi kwa Nzero canke Ruhuhuma. Muri ico gihe, uca uronswa ivyo kwisungana vyose gutanga ayo mahera y’amakori. Ntakintu na kimwe kindi ukora. Iyo usanzwe uronswa **Imfashanyo yihariye abarenza imyaka 65 banafise ikibazo c’ubumuga**

(SSI), ucuronswa ivyo kwisunga vyose mu kugira hatangwe iryo kori. Ntakintu na kimw kindi ukora.. (Soma hepfo nimba ariho ugitangura kuronswa ubwo bufasha muri 2020.)

Nimba uri muri ab'abadategerezwa kwuzuzwa ico gipapuro , nk' **Imiryango-ikenye** ikoresha muni ya \$12,200 (\$24,400 ku bubakanye), canke uduhera twose uronka ari utwitwa **Reach Up (TANF)** asanzwe atangwa munvo zo gufasha imiryango kugire itunge abana, **Imfashanyo muri rusangi canke Abakukurutse mu nzego z'umutekano**, Ikigo c'amakori IRS carashize ku buhinga ngurukanabumenyi bw'ukwo wotanga ibikuranga. Fyonda ngaha: [Uzurizako kino gipapuro](#). Mu kwuzuzwa hakenewe:

- Amazina yawe, aho uba bobigusanza hamwe na Email yawe.
- Itariki y'amavuko hamwe n'inomero ikuranga y'ugufashwa.
- Inomero y'ikonti y'ibanki, n'ibijanywe nayo mu gihe ufise ikonti.
- Ibikuranga ubwawe bita (IP PIN) igihe wakironkejwe mu ntango z'umwaka n'ikigo IRS
- Uruhusha rwo gutwara imodoka canke karangamuntu nimba uyifise.
- Ku mwana wese abirekuriwe w'imyaka muni ya 17 abana nawe kandi ukaba umureze: izina, Inomero ukotirizako canke Inomero ikuranga yo mu kigo gitoza amakori, hamwe n'ico mupfana canke bapfana n'uwo mwubakanye.

Iyo ariho ugitangura kuronswa **ayo wakotije** canke **ayaronswa abarenza imyaka 65** mu mwaka wa 2020, ukaba utanujwe igipapuro mu mwaka wa 2018 canke 2019, urashobora kwuzuzwa hano [Koresha kino gipapuro nyene](#) uronswe ivyo ukeneye.

Mu gihe uri mu buzuzwa SSA -1099 canke RRB-1099 (abo nabo ni **Abakora ibitababereye kubera ubumuga runaka canke Abariko barasaza batakibasha**, kandi ukaba ufise umwana akwije ibisabwa muni y'imyaka 17 aba iwawe, koresha kino: [koresha kino gipapuro nyene](#) usabe amadolari \$500 kuri buri mwana.

**Iyo utegerezwa kwuzuzwa igipapuro c'ukwo uronswa ayo mahera** (Amahera ukoresha aka yarenga \$12,200 canke \$24,400 kububakanye), koresha kubatariha nka: [Urupapuro rw'abarekuriwe n'ikigo IRS kutariha amakori](#) canke [Hano ivyo bita amakori Turbo](#) kugira utegure ico wuzuzwa unagitange. Canke ushobora kwuzuzwa ico gipapuro canke ukaronswa umuhinga abigufashamwo [Hano umuhinga abizi agufasha](#).

Wibuke, urafise gushika itariki 15 Mukakaro 2020, kugira wuzuze. Amahera (EIP) azotangwa muri Kigarama 2020.

Tuzoshira ku gihe urubuga rwacu [vtlawhelp.org](http://vtlawhelp.org) mu gihe hazoba hari gishasha.

Raba hano ku rubuga [www.IRS.gov/coronavirus](http://www.IRS.gov/coronavirus) ushaka kumenya vyinshi.

## Ibibazo & Inyishu

### N'Ibiki nomenya k'ubusuma n'ivya magendo?

Turarajwe ishingira k'ubusuma n'abigana kino gikorwa kugira ngo bakwibe. Ntanutwe ashobora kugufasha ngo uronke ano mahera vyihuta. **Ntihagire uwo uha ibiranga ikonti y'ibanki yawe**

bakubwira ko bazogufasha kugira uronswe ayo mahera. Ntaco bazogufasha. Bariko bagerageza kukwiba. [Raba kuri IRS.gov ivyo ikigo IRS kivuga kvyerekeye ubusuma bwibonekeza.](#)

### **Nzoronswa amahera angana gute?**

Abakuzwe binjiza ku mwaka amahera ari muni ya \$75,000 canke abubakanye binjiza muni ya \$150,000 baronswa \$1,200 k'uwukuzwe wese, gushirako \$500 ku mwana wese ari muni y'imyaka 17 abana nawe kandi atunzwe nawe.

Ku bantu binjiza amahera menshi, ubwo buryo bahabwa buba buto. Iyo winjiza ayarenga \$99,000 canke Abubakanye binjiza ayarenze \$198,000 ntanakimwe baronswa.

### **Ninde ashobora kuronswa ayo mahera ubwo nyene?**

- Uwariwe wese afise inomero za SSN zigikoraakaba yaranujije muri 2018 canke 2019
- Uwariwe wese aronswa ayabarengeje imyaka 65 canke bakukurutse no mu nzego z'umutekano (SSI na SSDI), (Ariko, wosoma aha hepfo nimbi utanguranye na 2020.)

### **Ninde biba ngombwa ko aha IRS amakuru menshi kugira aronswe amahera?**

- Uwariwe wese atujije igipapuro c'umwaka wa 2018 canke 2019 kandi adasanze atora amahera y'ubwo bwoko bwose.
- Uwusanzwe aronswa ubwo bufasha nka SSI canke SSDI akaba afise abana canke abuzukuru bari muni y'imyaka 17 babana nawe kandi ariwe ubatunze. Utegerezwa kwuzuzwa ico gipapuro cabihariwe kugira uronswe \$500 kuri buri mwana.
- Uwariwe wese agitangura kuronswa mwene ayo mahera uno mwaka wa 2020, akaba atanujije ngo atange ibiranga umwaka wa 2018 canke 2019
- [Uzurizako kino gipapuro c'ikigo IRS.](#)
- Mu gihe udakoresha ubuhinga ngurukanabumenyi, uca wuzuzwa ugatanga ico gipapuro n'amaboko ivyo navyo bica bitwara igihe kirekire ikigo ca IRS.

### **Ninde ategerezwa kubanza kwuzuzwa n'ukurungika kugira aronswe ayo mahera?**

Iyo utegerezwa kurungika ivyo wujuje (uba winjiza ayarenze \$12,200 canke \$24,400 kubasanze bubakanye), ushobora n'ugukoresha serivisi ya gusa [serivisi za gusa z'ikigo IRS](#) canke [ivyo bita amakori Turbo](#) ukwo bategura n'ukurungika. Canke unaronswe umuhinga abigufasha: [Hano umuhinga abizi agufasha.](#)

Wibuke, ufise gushika itariki 15, Mukakaro 2020, mukuba wakirungitse. Ayo mahera azotangura gutangwa muri Kigarama 2020.

### **N'irihe sango ryanyuma z'ukurungika ivyo twujuje mu kuronswa ayo mahera?**

Ku vyonyo mu mwaka wa 2019 [isango rya nyuma rya 2019](#) isango ryanyuma ubu ni 15 Mukakaro, 2020.

Ingo zinjiza \$69,000 canke muni yayo bashobora gukoresha [zino serivisi za gusa z'ikigo ca IRS](#)

Iryo sango ry'itariki 15 Mukakaro rikurenze uca uraba ukwo woyaronswa nk'ideni ry'amakori igihe wujuje ivy'umwaka wa 2020.

### **Nibande badahabwa ayo mahera naho baba barungitse ivyo bujuje?**

- Abasanzwe barihirwa ivyabo n'abandi canke abafatwa nk'ababeshejweho n'abandi cane cane nk'abanyeshure.
- Abimukira badafise ibibaranga bikwiriye.
  - Nimba hariho uwiyumvisemwo adafise ibimuranga bikwiriye, ntakintu aronswa.

### **Amahera nzoyaronswa ryari?**

Ikigo IRS kivuga ko gifise umugambi wo gutangura kurungika amahera hatarenze muri Ndamukiza, ariko bishobora gutwara indwi nyinshi.

### **Ikigo IRS kizorungika ayo mahera hehe?**

Mu gihe wabisavye ko ayo mahera ashikira muri banki niho nyene ico kigo giheza kikayashikiriza muri iyo konti nyene. Atari ukwo, ikigo IRS kiraheza kizarungika aho usanzwe uba hanyuma izi.

Igihe woba warimutse, shira ku gihe aho uba hashasha:

- Hano [Uzuza ivy'umwaka wa 2019](#), nimba utarabikora, canke
- Hindura aho uba nimba warimutse ([Igipapuro ca IRS cuzuza abimutse](#)). Bishobora gutwara ikigo ca IRS indwi zine canke zitandatu kugira ibihindure, canke
- Gusaba kwongerezwa ikiringo ([Igipapuro co kwuzurizako ca IRS co kwongerwa ikiringo](#)) harimwo n'aho wimukiye.

### **Amahera ndonswa noyimwa kubera ideni mfise?**

Amahera uronswa ntuzoreka kuyaronka mu gisata icarico cose ca Reta ngo n'uko uheranye Kiretse igihe utarishe ibifasha umwana. (Iyo wibaza ko amahera utayaronkejwe n'ukwo utarishe imfashanyo itunga umwana canke sheke yo kubikura yawe yafashwe kubwo kudafasha umwana, hamagara Ikigo ca Reta gifasha Abana bakuronse amakuru menshi yavyo.)

Ukwo biri kwose, Inama nkuru ntiyemeje na gato guha uburenganzira abigenga gufata ababafitiye amadeni muri ako gafashanyo. Mu gihe ubonye bimeze ukwo, urashobora kuturondera: [Uburyo bwo kuduhamagara](#). Turashobora kuguserukira tugaharira nabo ko ata burenganzira babifitiye. Ibanki yawe irashobora gukuramwo muri ayo mahera ivyo wari uyifitiye. Hamagara ibanki ubikamwo ubaze kw'ataco ubafitiye ubabaze n'ukwo baca babigenza.

### **Ayo mahera ashobora guhindurwa n'inyungu ngira?**

Ayo mahera nthinduka kubera ayo wungutse" kandi ntapunguza SSI, Reach Up, kugabanya aho muba, Medicaid canke 3SquaresVT (ivy'ubungurira). Ayo mahera ntaharurwa nkayo winjije mu gihe uyakoresheje yose mu kiringo c'umwaka.

**Narumvise ngo aya ni “igice” muyo ndonswa muri 2020. Nzotegerezwa kuca nsubiza mu gihe muri 2020 ninjije menshi kurusha mu mwaka uheze?**

Oyaha, Ikigo IRS iguma yihweza n’amakuru watanze wujuje ivy’umwaka wa 2019 n’uwa 2018. Nta gihano na kimwe kizobaho ngo n’ukwo waronse igice kinini ubwa mbere kurusha ayo wari gusangwa uronswa. Nimba ivyo winjije muri uyu mwaka wa 2020 n’abo utunze birenze bisigura ko wari kuronswa amahera menshi, Ikigo IRS kizoguha ayo warengejeko mu mwaka wa 2021.

**Mu gihe mfise ibibazo vyinshi vyerekeye ukwo ivyanje bimeze, Nofashwa gute?**

Abatuye I Vermont bashobora kuduhamagara ku bitaro vy’abafise uburyo buke (LITC) mu kwuzuzura hano: [ku rubuga rwacu aho uwufise ikibazo yuzuzura](#) canke kuri terefone 1-800-889-2047.