WASHINGTON – Millions of Americans who expect to receive a [$1,200 stimulus check](https://www.usatoday.com/story/news/politics/2020/03/26/coronavirus-americans-start-getting-stimulus-checks-three-weeks/5078658002/)from the federal government could start to see the payouts arriving as early as next week.

But many Americans won’t get a check at all.

Not everyone qualifies for one of the payments, which will be distributed under a new[federal law](https://www.usatoday.com/story/news/politics/2020/03/27/coronavirus-house-set-pass-stimulus-package-includes-checks/2923953001/)that aims to give Americans a quick cash infusion and help the economy recover from the devastation wreaked by the [coronavirus](https://www.usatoday.com/in-depth/graphics/2020/03/10/us-coronavirus-map-tracking-united-states-outbreak/4945223002/) pandemic.

Many students aren’t eligible for a stimulus check. Neither are some elderly and disabled people. Immigrants who don’t have a Social Security number won’t get a check either. Some new parents and others may have to wait until next year to get part of their payouts.

“The intent (of the law) is to get the money out as fast as you can, but when you do that, you can’t possibly anticipate every possible situation,” said Howard Gleckman, a senior fellow at the Urban Institute’s Tax Policy Center. “So there are going to people who fall through the cracks and are going to have to wait until next year to get their money.”

Here's a look at who will be left out when the checks start arriving:

**High-wage earners**

If you earn more than $99,000 a year, sorry, you’re out of luck.

Under the new law, individuals with an adjusted gross income of $75,000 or less are eligible for a one-time payment of up to $1,200 ($2,400 for joint tax returns) and $500 for each qualifying child. Those with little or no tax liability also will get $1,200 ($2,400 for joint returns).

But the payments start to phase out for Americans who earn more than $75,000, or $150,000 for a joint return. The payments phase out completely for single filers with incomes exceeding $99,000, $136,500 for head of household filers with one child and $198,000 for joint filers with no children.

The payments will be sent via direct deposit to people who already have provided the [Internal Revenue Service](https://www.usatoday.com/story/news/politics/2020/04/04/coronavirus-stimulus-outdated-technology-could-delay-checks-experts-say/5112012002/)with their bank account information. Those who haven’t will receive a check in the mail.

**Students**

Students age 17 or older don’t qualify for a stimulus check if their parents or guardians claim them as a dependent. Their parents won’t get the $500 per child payment either. That applies only to children ages 16 and younger.

The result is that many high school juniors and seniors won’t get a check and their parents won’t get the $500 additional stimulus credit.

“This is a group that is left out of receiving any benefit from the rebates,” said Garrett Watson, an economist at the Tax Foundation, a Washington-based think tank.

Students who have a job, aren’t claimed as a dependent by their parents or guardians, and meet the income threshold and other eligibility requirements qualify for a check if they filed for taxes in 2018 or 2019, Watson said.

**Elderly and disabled people**

Most senior citizens will qualify for a check. The exception: Those claimed as dependents by their children or someone else.

Disabled adults are eligible for a stimulus check as long as no one else claims them as a dependent. If so, they don’t qualify. For example, if a disabled adult lives at home with his or her parents and the parents claim him or her as a dependent on their income taxes, the disabled adult won’t receive a check.

**Some immigrants**

Immigrants qualify for a stimulus check if they meet the eligibility criteria and have a valid Social Security number.

In other words, immigrants with green cards or H-1B and H-2A work visas are eligible for a check. Non-resident aliens, temporary workers and immigrants in the country illegally are not.

**Newborn babies**

Parents of babies born in 2020 will have to wait until next year to receive their $500 payment for the child.

The child payment is based upon income taxes filed in either 2018 or 2019. Parents of children born this year will be eligible for the child payment when they file their taxes next year, as long as the meet the other eligibility requirements, Gleckman said.

**Unemployed high wage earners**

People who earned more than $99,000 last year but who are unemployed in 2020 won’t be eligible for a check this year.

“This IRS will use the 2019 tax return to calculate how much this individual will receive for a rebate now, so they would not be eligible for a rebate in the coming weeks,” Watson said.

However, people who fall into this category will be eligible for a rebate on their 2020 tax returns when they file next spring if they earn below the phaseout limits this year.

“Unfortunately, there isn’t a method to get a rebate ahead of that time for taxpayers who made high incomes in the year they last filed taxes for but are earning lower incomes now,” Watson said.

**Low-income people who don’t file taxes**

Low-income people who haven’t filed taxes in the past two years are eligible for a check, but millions of them won’t get one unless they take an extra step.

If you receive Social Security benefits, you’re all set. Social Security recipients will automatically get a stimulus check. The IRS will use Social Security data to determine how much you receive and where it will be sent.

But for others who haven't filed taxes in the past two years, it's a different story.

Individuals aren’t required to file taxes if they make less than $12,000 a year. The tax-preparation company TurboTax estimates that 10 million Americans fall into that category, and they include some low-income individuals, Supplemental Security Income recipients and Veterans Affairs beneficiaries.

Those individuals are eligible for a stimulus check, but without their income tax returns, it will be harder for the IRS to verify their income, calculate their payout and know where to send it.

The IRS has set up a [web portal](https://www.usatoday.com/story/money/2020/04/10/stimulus-checks-irs-unveils-new-website-sign-up-payments/5131366002/)that will allow them to register for a stimulus. Those who don’t normally file a tax return can visit [IRS.gov](https://www.irs.gov/) and look for “Non-Filers: Enter Payment Info Here.” There, they can provide information including their Social Security number, name, address, and dependents. The IRS will use that information to confirm their eligibility and send them a stimulus payment.

The IRS also has partnered with TurboTax to simplify the process for individuals who haven’t filed in the past two years. TurboTax has set up a web page where they can answer a few questions and then choose to receive their payment via direct deposit or check. The service is free.

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