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## A federal government is one in which

L-R: Senate Majority Leader Mitch McConnell, Treasury Secretary Steven Mnuchin, Senate Minority Leader Chuck SchumerPhoto: Getty ImagesAfter much debate, the Senate has passed a bill that will send relief checks to most Americans. The checks are part of a \$2 trillion relief package aimed to buoy the economy through the coronavirus pandemic. The checks will be worth up to \$1,200 per adult and \$2,400 per jointly filing couple. Families will also get \$500 per child. You must have a Social Security Number to get a check.The amount you get is based on your adjusted gross income (line 8b on your 2019 1040 form, or line 7 on your 2018 1040). If your AGI is more than \$75,000 per year (or \$150,000 per couple), you'll get less than \$1,200. A phase-out system will reduce your payment, ending up at zero once you hit an AGI of about \$99,000 per person (or \$198,000 per couple).Forbes contributor Kelly Phillips Erb explains the phase-out this way:For every \$100 of income above those thresholds, your check will drop by \$5. So, if you are a single filer earning \$75,100, your check will be \$1,195 (\$1,200-\$5). If you are a single filer earning \$85,000, your check will be \$700 (\$1,200-\$500).The amount you get will be based on the adjusted gross income on your 2018 tax return. If you already filed for 2019, your amount will be based on your adjusted gross income for 2019. If you have account information on file (for example, from your latest tax refund payment), you'll get the funds via direct deposit. Otherwise, you'll get a check in the mail.The House of Representatives is expected to vote and pass the bill on Friday. From there, it must be signed by President Trump before the process of printing and mailing checks begins.How to use your recovery rebateThe obvious primary use for these payments is to help people make ends meet more easily during an uncertain time when many people are out of work. If you have bills due, deciding how to use your relief check is an easy one.But if you're still being paid regularly, you might wonder what you should do with the money."One warning is to those who might consider this 'fun' money," said Bobbi Rebell, a CFP and personal finance expert at Tally. "This is money that if not immediately needed should be added to your emergency fund and only used in an emergency. This is not a time to use it for a splurge or a 'treat.'"If you're like most Americans, you might not have a ton of money saved or invested. And reading...Read moreWhile you may feel confident about your finances now, the reality is that your situation could change at any time. Building up an emergency fund or paying your rent ahead of time could put you on solid footing to weather the upcoming months more confidently. "If you don't need this relief money for immediate living expenses, then it counts as a windfall," said Eric Bronnenkant, a CFP and head of tax at Betterment. "The trouble with windfalls of \$1,000 or more is that we're often not psychologically prepared for them." We see a windfall as a bonus, he explained, and have an instinct to spend our "free" money. That's why it's important to have a plan for your stimulus check before you even receive it. "Don't be tempted to spend it ton things you don't need." Bronnekant said. If you already have a healthy emergency fund, Bronnenkant, recommends paying off high-interest debt like credit card debt. You can also use your stimulus check to increase your retirement contribution or save toward an important goal like a child's college savings. How your relief check affects your 2020 taxesYour check is basically an advance on a refundable tax credit. That means if you get a smaller rebate than you should have based on the income on your taxes (say, because you lose income for part of the year due to the coronavirus), you'll get the difference applied to your 2020 tax return, explained The Tax Foundation. If you get more than you should have (say, you had steady income in 2020 and actually got a raise), you won't have to pay back the money from your rebate check.The coronavirus outbreak has made the U.S. economy so topsy-turvy that the president has been...Read moreThe last time taxpayers got a rebate was in 2008, when George W. Bush signed that year's Economic Stimulus Act. Individuals received between \$300 and \$600 depending on their income the previous year, with checks arriving about three months after they were announced. But the effort didn't exactly boost the economy like Bush had hoped: Researchers later found that most recipients either saved their rebate or used it to pay debt.This article was updated the same day it was published to clarify that relief checks are based on a person's adjusted gross income, not their salary. It was also updated to correct a typo in the phase-out calculations and to add the 2018 AGI line for form 1040. The federal government employs more than 3,000 veterinarians as clinical practitioners, researchers, inspectors and other professions. Their work may involve treating animals for injuries and illnesses, conducting clinical research on human and animal health problems, getting rid of major animal diseases, promoting public health, inspecting livestock or food products, enforcing food safety regulation or managing and administering programs. Veterinarians in the federal government earned an estimated mean annual wage of \$89,480 in 2012, according to the U.S. Bureau of Labor Statistics. More than half of the veterinarians in the federal government work for the various agencies in the U.S. Department of Agriculture, including the Animal and Plant Health Inspection Service and the Food Safety and Inspection Service. A few other federal agencies that employ veterinarians are the Food and Drug Administration, Centers for Disease Control and Prevention, National Institutes of Health, Environmental Protection Agency and the Department of Homeland Security. Veterinarians also serve in the military and the Commissioned Corps of the United States Public Health Service. To become veterinarians, individuals must complete a four-year veterinary medicine program accredited by the American Veterinary Medical Association Council on Education. Currently, 28 accredited veterinary medicine programs are available in the United States. These programs are composed of classroom instruction, laboratory work and clinical practice. Upon completing their programs, veterinary graduates earn a Doctor of Veterinary Medicine degree. Depending on the position, veterinarians may be required to hold a state license to practice veterinary medicine. To apply for most federal jobs, veterinarians must be U.S. citizens. Applicants are usually required to undergo a background investigation. The U.S. Office of Personnel Management is the human resources agency for the federal government. It lists almost all federal jobs that are open to the public on its official online job site called USAJOBS.gov. Job seekers can read job descriptions that cover duties, requirements, salary range, promotion prospects, duty locations and other pertinent details. In addition, job seekers can apply online at USAJOBS.gov for the position in which they are interested. To get a list of available veterinarian jobs, try each of these keywords: "veterinary," "veterinarian" and "veterinary medical officer." Some federal agencies post vacancies on their websites. Job seekers, however, are usually referred to the USAJOBS.gov website to apply for positions. Veterinarians earned a median annual salary of \$88,770 in 2016, according to the U.S. Bureau of Labor Statistics. On the low end, veterinarians earned a 25th percentile salary of \$69,240, meaning 75 percent earned more than this amount. The 75th percentile salary is \$118,460, meaning 25 percent earn more. In 2016, 79,600 people were employed in the U.S. as veterinarians. 1 What Is an Organism That Cannot Make Its Own Food Called? 2 How Many Tickets Are in a Roll of Lottery Tickets? 3 The Real Reasons New Zealand Is Beating COVID-19 4 The Wildest Things You Never Knew About Elephants 5 Nature of Business Meaning and Examples 1 What Is an Organism That Cannot Make Its Own Food Called? 2 How Many Tickets Are in a Roll of Lottery Tickets? 3 The Real Reasons New Zealand Is Beating COVID-19 4 The Wildest Things You Never Knew About Elephants 5 Nature of Business Meaning and Examples If you want to see what Nantucket was like before the new glam crowds started pouring in, head to this 1847 former guesthouse. The pink-pants-and-deck-shoes crowd has made 21 Federal its unofficial headquarters since 1985—and sunburned, just-off-the-yacht types can still be found here, downing martinis at the clubby wood-paneled bar, hobnobbing on the back patio, and crowding the tables in the homey, rambling collection of dining rooms. Chef Russell Jaehning, who's helmed the kitchen for more than a decade, can be creative at times (adventurous types may want to sample his pan-seared foie gras, served atop a banana tarte Tatin); but he never strays too far from the staples: seared local sea scallops; steamed Prince Edward Island mussels; sautéed halibut with lobster risotto; dry-aged sirloin with haricots verts. The one thing that's consistently surprising about the menu is the price point—entrées cost upwards of \$36—but then, observing an increasingly rare species in its native habitat doesn't come cheap.

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