



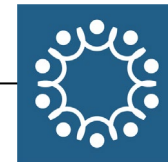
# The 2021 Child Tax Credit: Who is Eligible, and How to Sign Up



**Center for the  
Study of  
Social Policy**  
Ideas into Action

**Elisa Minoff**  
She/her/hers  
Senior Policy Analyst

**July 7, 2021**



# The Expanded Child Tax Credit (2021)



# What is the expanded CTC?

**The American Rescue Plan Act** expanded the Child Tax Credit for tax year 2021:

- Maximum credit increased to:
  - \$3,600 children 0-5
  - \$3,000 children 6-17
- No income is needed to qualify.
- Monthly payments start July 15.
  - Families can receive half of their expected CTC this year, and the other half when they file taxes in 2022.

For now, this expansion is just for this year, but the President and Congress are working to extend it for years to come.

# What does this mean for families?

- Starting July 15th, families should receive:
  - \$300 a month for each child ages 0-5
  - \$250 a month for each child ages 6-17
- They will receive the remainder as a lump-sum refund in 2022
- Example: A family with two children, ages 2 and 7 should receive:
  - \$550 a month from July-December 2021
  - \$3,300 as a refund on their taxes in early 2022





# Who is eligible for the CTC?



# Who is eligible for the CTC?

- To claim the credit on behalf of a child, the child must:
  - Have a Social Security Number
  - Be under age 18 as of December 31, 2021
  - Live with you for more than half the year
  - Have a particular relationship to you—as your child, adopted child, stepchild, grandchild, niece, nephew, or certain other relatives
- The adult claiming the credit on behalf of a child does not need a Social Security Number— they can have an Individual Tax Identification Number (ITIN)

# Most immigrant families are eligible for the CTC

- Mixed status families are eligible for the CTC as long as one or more children have a Social Security Number.
- If a parent or caregiver is undocumented, they will need an ITIN number to file taxes and claim the benefit on behalf of their child(ren).
- **Claiming the CTC will not affect someone's immigration status.**
- If families are eligible for the CTC, they should claim it!





# Who is eligible for the CTC?

- **Families do not need earnings to get this credit.** For the first time, even families with no income can receive the full credit.
- **To receive the full credit,** families' income must be below:
  - \$75,000 for single filers
  - \$112,000 for people filing as head of household
  - \$150,000 for people who are married and filing jointly
- Families with incomes above these thresholds will receive a reduced amount until the CTC phases out completely above \$400,000 if married filing jointly \$200,000 for all other filing statuses.



# Important for families to know!

1. The CTC will not affect families' SNAP, TANF, SSI, or other federally-funded benefits.
2. Families with lower incomes are protected from having to re-pay the benefit if they are overpaid because a child changes households.
  - Protections are for families with incomes below \$40,000 for single filers, \$50,000 for head-of-household filers, and \$60,000 for joint filers

# For more information about the CTC

- White House: [www.childtaxcredit.gov](http://www.childtaxcredit.gov)
- IRS: <https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021>
- IRS Technical FAQs: <https://www.irs.gov/credits-deductions/2021-child-tax-credit-and-advance-child-tax-credit-payments-frequently-asked-questions>
- Get it back: What's New About the Child Tax Credit in 2021?  
<https://www.taxoutreach.org/tax-credits/child-tax-credit/whats-new-about-the-child-tax-credit-in-2021/>



# Signing up for the CTC



## You should automatically receive the CTC if you:

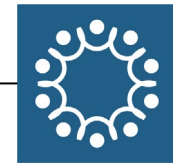
- Filed 2020 federal income tax return; OR
- Used the 2020 non-filer portal to get your stimulus check and you listed all your qualifying children; OR
- Filed a 2019 federal income tax return and listed all your qualifying children.
- If you did one of the above, then you don't need to do anything!
  - If you aren't sure whether you need to take additional steps, the [Consumer Financial Protection Bureau has created a helpful flow chart](#) (available in Spanish, Chinese, Vietnamese, Tagalog, and Arabic)



## You need to take action if you:

- Are required to file taxes but have not done so for 2019 or 2020. **File your 2020 taxes**
- Want to update your address, banking, family, or other information with the IRS or want to opt out of monthly payments. **Use the IRS CTC Update Portal**
- Are not required to file taxes and you did not provide information to the IRS to get your stimulus check. **Use the IRS CTC Non-Filer Sign Up Tool**

# How to use the Non-Filer Sign Up Tool



# Who should use the Non-filer Sign Up Tool

- **You can use the tool if you are not required to file a 2020 tax return** and are not planning to file one. Families are not required to file taxes if they have incomes under:
  - \$24,800 as a married couple,
  - \$18,650 as a Head of Household, or
  - \$12,400 as a single filer.
- Using the Non-filer Sign Up tool will allow you to claim your CTC as well as any stimulus payments you are owed.
- If you have earnings from work in the last year you may want to file taxes instead of using this tool, so that you can collect any Earned income Tax Credit (EITC) or other payments you are owed.



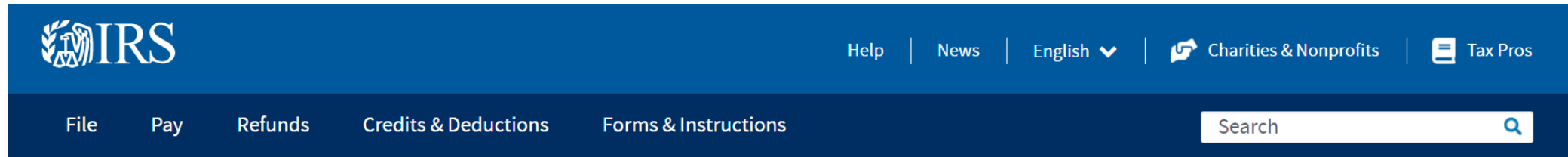


# What will you need to complete the form?

- A computer or mobile phone with internet access.
- Information you will need:
  - Full name
  - Your SSN or ITIN and SSNs of your qualifying children
  - E-mail address
  - Date of birth
  - Bank account information, if you have one (for direct deposit)
  - Mailing address: if you are unhoused or don't have a permanent address, ask your local shelter or service provider. You can also ask to use a trusted friend's or relative's address.

# Step #1: Visit the IRS website to access the Non-Filer Portal

Website: <https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool>



[Home](#) / [Credits & Deductions](#) / [Individuals](#) / [Advance Child Tax Credit](#) / Child Tax Credit Non-filer Sign-up Tool

## Child Tax Credit Non-filer Sign-up Tool

English | [Español](#)

### Individuals

[Advance Child Tax Credit](#)

[Earned Income Tax Credit](#)

### Businesses and Self Employed

Important changes to the Child Tax Credit will help many families get advance payments of the Child Tax Credit starting in the summer of 2021.

The IRS will pay half the total credit amount in advance monthly payments. You will claim the other half when you file your 2021 income tax return. We'll make the first advance payment on July 15, 2021. For a full schedule of payments, see [When will the IRS begin issuing the advance Child Tax Credit?](#)

### Who Should Use This Tool

Use this tool to report your qualifying children born before 2021 if you:



# Step #1: Visit the IRS website to access the Non-Filer Portal

## How It Works

Use this tool to give us your information.

We will automatically determine your eligibility and issue advance payments based on the information you give us.

After giving us your information and we determine you're eligible, you do **not** need to do anything to receive the advance payments.

## What You Need

- Full name
- Current mailing address
- Email address
- Date of birth
- Valid Social Security numbers (or other taxpayer IDs) for you and your dependents
- Bank account number, type and routing number, if you have one
- Identity Protection Personal Identification Number (IP PIN) you received from the IRS earlier this year, if you have one

[Use the Non-filer Sign-up Tool](#)



# Step #1: Visit the IRS website to access the Non-Filer Portal

## Non-filer Sign-up Tool



IT'S FAST. IT'S SAFE. IT'S FREE.

This is a Free File Fillable Forms product.

**Submit information about your household so the IRS can determine if you are eligible for advance payments of your 2021 Child Tax Credit and any 2020 Recovery Rebate Credit you may be entitled to receive.**

This free online form is designed to provide the IRS with basic information about you and your dependents. When entering your dependents, you'll need to indicate which of your dependents are qualifying children for the 2021 Child Tax Credit by using the check box provided on the form. If you did not receive the first or second Economic Impact Payment or the full amount you were entitled to receive, you may use this online form to claim the 2020 Recovery Rebate Credit. This free online form also allows you to provide banking information which the IRS will use to direct deposit any payment you are entitled to receive.

Resources

[FAQs](#)

[Return to IRS](#)



# Step #1: Visit the IRS website to access the Non-Filer Portal

- Your main home is **not** in the United States. ⓘ
- You're requesting advance Child Tax Credit for a child born in 2021. Note: Individuals claiming Recovery Rebate Credit, may continue. ⓘ

Good News! When you use this online form to file a simplified return, the IRS will also determine if you are eligible for the third Economic Impact Payment. If you're eligible, there's nothing else you need to do to get your payment.



**Get Started**

## Step #2: Create an account

- **Email address:** use an email address that you have access to. You will need to check your email to verify your address before submitting the form. You will receive an email confirmation after submitting the form.
- **User ID**
- **Phone number:** not required, but recommended and can be used to help you access your account if you forget your password
- **Password:** requires upper- and lower-case letters, 8 characters, a number, and a symbol

Non-filer Sign-up Tool [Create An Account](#) | [Sign In](#)

Create an Account or Sign In

### Create an Account

Create a new account to file a simplified tax return.

This service is delivered by Intuit. For details on how we process your personal information, see the [Privacy Statement](#).

Email address

Confirm email

User ID

Phone (recommended)

Standard call, message, or data rates may apply.

Password

Confirm password

☐ Remember me

[Create Account](#)

By selecting Create Account, you agree to our [Terms of Service](#) and [Privacy Statement](#)

Invisible reCAPTCHA by Google [Privacy Policy](#) and [Terms of Use](#)

### Or Continue Filing

[Sign In](#)

[I forgot my user ID or password](#)

Click here to create your account

# Step #3: First page

## Required:

- **Filing status** (single or married filing jointly)
- **First name, middle initial, last name**
- **SSN or ITIN**
- **Home address**
- **Dependents in 2020:**
  - First and last name, SSN, relationship to you  
AND check the box if they qualify for the CTC

## Optional:

- Bank account routing info: If you leave this blank, your payments will be mailed
- Identity Protection PIN: only include if the IRS provided you a number because you've experienced identity theft

STEP 1. Fill Out Your Tax Forms

STEP 2. E-File Your Tax Forms

Enter Your Information

Filing Status

If there is one adult on this registration, select Single. If there are two, select Married filing jointly.

☒ Single ☐ Married filing jointly

Personal Information

First name	Middle initial	Last name	Your social security number or ITIN
Arthur		Read	111-11-1111
Only enter spouse's information if filing jointly			
Spouse's first name	Middle initial	Spouse's Last name	Spouse's social security number or ITIN
If you have a P.O. box, only enter the P.O. box if mail is not delivered to your home.			
Home address (number and street).			Apartment Number
123 Main Street			
City/town/post office	State/province		Zip/postal code
Elwood City	PA		19087

Standard Deduction

Someone can claim:

☐ You as a dependent ☐ Your spouse as a dependent

ATTENTION:

Stop if your gross income exceeds \$12,400 (\$24,000 for a married couple) or if you select an option above indicating you or your spouse can be claimed as a dependent. If you exceed income limits you are not eligible to use this tool and must file a complete tax return including reporting the income you received. Please visit [IRS.gov/filing/e-file-options](#) for other filing options. If you or your spouse can be claimed as someone's dependent you are not eligible for these credits (e.g. Child Tax Credit, Earned Income Tax Credit, Recovery Rebate Credit, etc.).

Dependents

Do not enter information about children born in 2021. This information will need to be provided to the IRS through another method.

First name	Last name	Social security number	Relationship to you	IP PIN (if applicable)	Qualifies for CTC
Buster	Baxter	333-33-3333	Son		<input checked="" type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

☐ If you have additional dependents, check this box and add them here Add

Recovery Rebate Credit

The Recovery Rebate Credit was paid out in two rounds of advance payments called economic impact payments. [See instructions](#) (page 57) for help determining your Recovery Rebate Credit Amount.

Recovery Rebate Credit Amount

300

Banking Information

If you are adding a routing number and account number for a banking app or reloadable debit card, select "Checking account" below.

☐ Checking Account ☐ Savings Account

Routing number

Account number

Identity Protection PIN (if Applicable)

If you or your spouse have experienced identity theft and the IRS sent you Identity Protection PINs, enter those PINs here to successfully file this return.

Taxpayer Identity Protection PIN

Spouse Identity Protection PIN (if filing jointly)

If you didn't get the full first or second stimulus check, you can enter the amount you are owed

Direct deposit is quickest and safest. If you don't have a bank account, you can still get your payment using a prepaid reloadable debit card, CashApp, Venmo, or PayPal, or opening an online bank account. If you don't fill in, you'll get a paper check.

Only include if the IRS provided you a number because you've experienced identity theft.

Continue to Step 2





# How to Calculate Your Recovery Rebate Amount

**Recovery Rebate Credit amount:** this is the amount you are owed if you didn't get your first or second stimulus check

How to calculate how much you are owed:

1. Look up how much you received for your first and second stimulus payments
2. Calculate how much you qualified for:
  1. First stimulus check (Spring 2020): \$1200/adult, \$500/child
  2. Second stimulus check (Winter 2020): \$600 per person
3. Subtract the amount you received from the amount you are owed

# Step #4: Second Page

## Required:

- **Personal verification:** The form asks for your 2019 Adjusted Gross Income. If you did NOT file taxes last year, enter "0" in the box. Date
- **Electronic signature:** Pick a 5-digit PIN.
- **Date of birth**

## Optional:

- Cell phone number
- Driver's license or state issued ID number, state, issue date, and expiration date – leave blank if you (or your spouse if married filing jointly) don't have one

### STEP 1. Fill Out Your Tax Forms

### STEP 2. E-File Your Tax Forms

#### Enter Your Information

##### Personal Verification

You must enter either your 2019 Adjusted Gross Income (AGI), or your 2019 five-digit self-selected signature PIN. If you are filing a joint return, both taxpayers must follow this process.

- A. Look at last year's federal tax return and enter your AGI in the space provided below. Look for your AGI on line 8b of the Form 1040. If you didn't file a return last year, enter 0.
- If you are filing Married Jointly this year with the same spouse you filed with last year, "Taxpayer" and "Spouse" will have the same AGI.
  - If you did not file a return last year, enter a zero in the "Taxpayer" AGI space.
  - If your spouse did not file a return last year, enter zero in the "Spouse" AGI space.
  - If you don't have or can't remember last year's AGI, use the IRS [Get Transcript Link](#)

	YOUR INFORMATION	SPOUSE'S INFORMATION
Last year's AGI:	<input type="text" value="0"/>	<input type="text"/>
OR		

If you did NOT file taxes last year, enter "0" in the box. Ignore part B which asks for last year's self-selected signature PIN.

- B. Enter last year's self-selected signature PIN. If you do not have or do not remember your PIN, skip this step and follow the instructions in step A above.

	YOUR INFORMATION	SPOUSE'S INFORMATION
Last year's five-digit self-selected signature PIN:	<input type="text"/>	<input type="text"/>

##### Electronic Signature

To sign your return electronically, add today's date and cell phone number here. If you are filing jointly with your spouse, you will each need to add your own PIN and date of birth.

A. Today's Date	<input type="text" value="06/19/2021"/>	
B. Cell phone number (recommended)	<input type="text"/>	
	YOUR INFORMATION	SPOUSE'S INFORMATION
C. Five Digit Pin (do not use 00000 or 12345)	<input type="text" value="Pick a 5 digit number"/>	<input type="text"/>
D. Date of birth	<input type="text" value="mm/dd/yyyy"/>	<input type="text" value="mm/dd/yyyy"/>

If you do not have a driver's license or State issued ID, you can leave the following fields blank.

	YOUR INFORMATION	SPOUSE'S INFORMATION
E. Driver's license or State issued ID number	<input type="text"/>	<input type="text"/>
F. Driver's license or State issued ID state	<input type="text" value="v"/>	<input type="text" value="v"/>
G. Driver's license or State issued ID issue date	<input type="text" value="mm/dd/yyyy"/>	<input type="text" value="mm/dd/yyyy"/>
H. Driver's license or State issued ID expiration date	<input type="text" value="mm/dd/yyyy"/>	<input type="text" value="mm/dd/yyyy"/>

This section is optional

##### Email Verification

Filing status emails will be sent to: **your-email@gmail.com**

To verify your email address, select [Update Your Account](#). Return here to complete filing.

Click here to verify your identity

Continue to E-File



# Step #5: Verify your email

Update Account For Non-filer Sign-up Tool

Sign In & Security

Keeping your info up to date helps us verify your account and keep it safe.

User ID

Your Username

Edit

Email address

your-email@gmail.com

Verify email

Click here to verify email

Password

\*\*\*\*\*

Edit

Phone

Add Phone

Exit

User ID

Your Username

Edit

Email address

your-email@gmail.com

We'll send you a link to verify your email address. This will help keep your account safe and secure.

Send verification email

Cancel

Click here to verify email

# Step #5: Verify your email

- Check your email. You will receive a message from the sender “Non-filer Sign-up Tool” with the subject line “Your Non-filer Sign-up Tool – Account”. The message will look like this:
- Click on “Confirm my account’s email address.” You will then see this confirmation screen:

Non-filer Sign-up Tool <customer\_service@freefilefillableforms.com>  
to me ▾

4:39 PM (19 minutes ago) ☆ ↶ ⋮

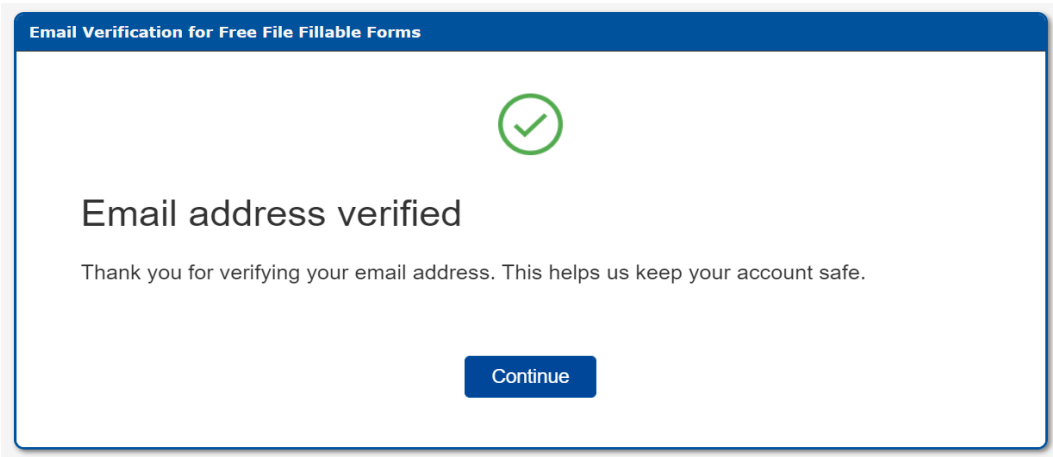
## Non-filer Sign-up Tool - New Account Confirmation and Email Verification

Thank you for signing up to use Non-filer Sign-up Tool. If you wrote down your login information, make sure you store it in a secure location. To complete the sign up process, click on the following link:

[Confirm my account's email address](#)

If the link above does not work, copy and paste the address below into your browser:

[https://www.freefilefillableforms.com/?confirmation\\_id=eThWcUs2K205NTBaamRYOXM5UVJ4eV](https://www.freefilefillableforms.com/?confirmation_id=eThWcUs2K205NTBaamRYOXM5UVJ4eV)



# Step #6: Submit your form

- Click the blue “Continue to E-file” button. If you’ve entered all the necessary information, you’ll see a captcha verification page. Fill in the code that is displayed.
- Another screen will appear with a disclosure statement. Check “I agree” and “Transmit my Return” to submit.

## Complete Captcha to File

For security purposes, enter the code shown below, then click the Submit button to continue to e-file:



[Try another code](#)

[Switch to audio verification](#)

[Back to Forms](#)

[Submit](#)

## Ready to E-File

**When you select 'Transmit my Return', your tax return will be transmitted to the IRS.**

### Disclosure statement

Under penalties of perjury, I declare that I have examined this return (or request for refund) including any accompanying statements and schedules and, to the best of my knowledge and belief, it is true, correct, and complete.

I consent to allow my Intermediate Service Provider, transmitter, or Electronic Return Originator (ERO) to send my return (or request for refund) to the IRS and to receive the following information from the IRS: a) an acknowledgement of receipt or reason for rejection of transmission; b) an indication of any refund offset; c) the reason for any delay in processing the return or refund; and d) the date of any refund.

I am signing this tax return by entering my self-selected signature PIN and associated electronic signature data in STEP 2.

☐ I agree

[Back to Forms](#)

[Transmit my Return](#)

# Step-by-Step Guides to Using the Non-Filers Sign-Up Tool



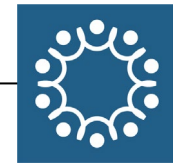
18-min. video from the Shah Family Foundation: [How to Use the IRS's CTC Non-Filer Sign Up Tool](#)

# Step-by-Step Guides to Using the Non-Filers Sign-Up Tool

- IRS: <https://www.irs.gov/pub/irs-pdf/p5538.pdf>
- Get it Back Campaign: <https://www.taxoutreach.org/tax-filing/coronavirus/how-to-fill-out-the-irs-non-filer-form/>



# Additional Resources



# The IRS Update Portal



SEARCH | HELP | MENU

[Home](#) / [Credits & Deductions](#) / [Individuals](#) / [Advance Child Tax Credit](#) / Child Tax Credit Update Portal

## Child Tax Credit Update Portal

English | [Español](#)

More In Credits & Deductions



Website: <https://www.irs.gov/credits-deductions/child-tax-credit-update-portal>

Families should use this portal if they would like to:

- Unenroll from advance monthly payments
- Update bank account information for monthly payments
- Later in the year the IRS will add functionality so you can update mailing address, number of qualifying children, and report a change in income or marital status.

# Free Tax Preparation Services

- Contact your [local Volunteer Income Tax Assistance \(VITA\) and Tax Counseling for the Elderly \(TCE\) sites](#) for free tax help from an IRS-certified volunteer. Or call your local 211.
- Code for America's Get Your Refund:  
<https://www.getyourrefund.org/en>
- IRS Free File:  
<https://www.taxlayer.com/americanpledge/?source=TSUSATY2020>

# Connecting families with safe and free bank accounts

## Bank On

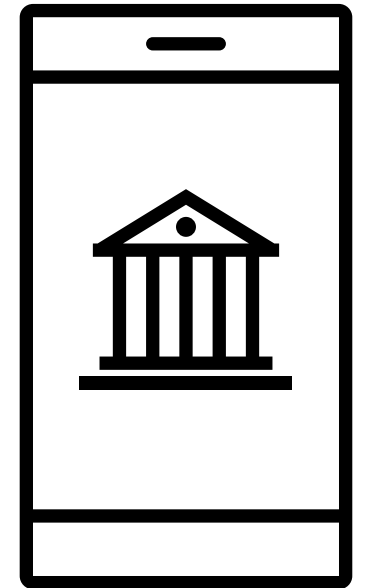
- Uses national standards to assess safe and free account options in all fifty states.
- These accounts include free check cashing, free telephone banking support, minimum opening deposit and monthly maintenance fees, no overdraft fees, and free atm in-network access.

## Consumer Financial Protection Bureau

- Provides guidance on selecting low-risk accounts and checklists for opening new accounts with banks or credit unions.

## FDIC (Federal Deposit Insurance Corporation)

- Provides tools like checklists on what to look for when opening a bank account to make sure it's safe, affordable, and meets your needs



# Navigator Resources

GetCTC.org [Navigator Resources](#)

- Navigator Resource: [Calculating the Recover Rebate Credit](#)
- Navigator Resource: [Op-Out of AdvCTC Payments](#)

# Automatic Benefit for Children (ABC) Coalition

The mission of the [Automatic Benefit for Children \(ABC\) coalition](#) is to create a child allowance, or a guaranteed minimum income for children, that provides regular, meaningful assistance to families, promotes racial equity and justice, enjoys broad public support, and serves as a foundation for a more equitable and inclusive social support system.

The Center for the Study of Social Policy and the Children's Defense Fund co-chair the coalition.

Q & A





# Learn more about CSSP



[www.CSSP.org](http://www.CSSP.org)



[facebook.com/CtrSocialPolicy](https://facebook.com/CtrSocialPolicy)



[@CtrSocialPolicy](https://twitter.com/CtrSocialPolicy)



[Elisa.Minoff@cssp.org](mailto:Elisa.Minoff@cssp.org)  
[Alex.Coccia@cssp.org](mailto:Alex.Coccia@cssp.org)  
[Siri.Anderson@cssp.org](mailto:Siri.Anderson@cssp.org)



**Thank You**