

Helping All Eligible Families Get the Child Tax Credit

2021 Child Tax Credit

with Roxy Caines and Christine Tran,
Center on Budget & Policy Priorities

October 15, 2021
2:00 ET/1:00 CT/12:00 MT/11:00 PT

The Promise of Community Action

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other.



2021 Child Tax Credit

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www.taxoutreach.org

Center on Budget and Policy Priorities

Nonpartisan research and policy institute

We pursue federal and state policies designed both to reduce poverty and inequality in equitable and effective ways.

www.cbpp.org

Get It Back Campaign

National effort to connect eligible people to tax benefits

Promote the Earned Income Tax Credit, the Child Tax Credit, free tax preparation, and other tax benefits

Work with a network of diverse partners

www.taxoutreach.org

Today

CTC Overview

Getting CTC Payments

Overcoming Barriers

Helping Families Get the CTC

Resources

Q&A

Check-in Question

Please share your organization
and location in the chat!

Child Tax Credit 101: Expansion Overview



CTC Basics

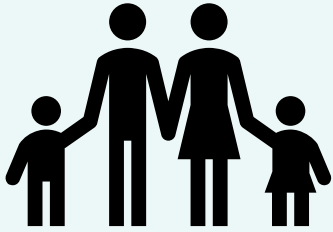
- Under the American Rescue Plan, **almost every family can receive money from the Child Tax Credit**. This includes families:
 - That haven't filed a tax return
 - Without recent income
 - With a child with a social security number (SSN), even if the filer doesn't have an SSN
- Qualifying households will receive:
 - \$3,600 for each child under 6 years old
 - \$3,000 for each child between 6 and 17 years old
- Families can receive half of the payments in 2021 and the other half in 2022 after filing a tax return.
- The credit is not a loan. It does not change public benefits.
- This expansion is currently for one year.

Who is Eligible for the CTC?

1. No income requirement
 - Max credit phases out at:
 - \$75,000 – single
 - \$112,500 – head of household
 - \$150,000 – married filing jointly
2. Parent or guardian must have an SSN or Individual Taxpayer Identification Number (ITIN)
3. Has a Qualifying Child



Is Your Child Eligible?



Relationship

The child must be your child, grandchild, stepchild or adopted child; younger sibling, step-sibling, half-sibling, or their descendent; or a foster child placed with you by a government agency.



Age

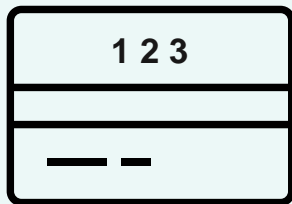
The child must be 17 or under on December 31, 2021.



Residency

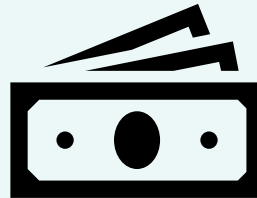
The child must live with you in the U.S. for more than half the year. Time living together doesn't have to be consecutive.

There is an exception for non-custodial parents who are permitted by the custodial parent to claim the child as a dependent (a waiver form signed by the custodial parent is required).**



Taxpayer Identification Number

Children claimed for the CTC must have a valid social security number (SSN).



Support

The child does not provide more than half of their own support in 2021.



Dependency

The child must be considered a dependent for tax filing purposes.

Getting Advance Child Tax Credit Payments

NO ACTION REQUIRED IF:

- Filed a 2019 or 2020 tax return
- Received stimulus payments
- Used the 2020 IRS Non-filer Tool to sign up for stimulus payments

ACTION REQUIRED IF:

- Didn't file a 2019 or 2020 tax return
or
- Didn't receive stimulus payments

MUST SUBMIT INFO TO IRS:

- Use [GetCTC.org](https://www.getctc.org) *if not required to file taxes*
- File a 2020 tax return *if required to file taxes or to claim other tax benefits, like the Earned Income Tax Credit (EITC)*

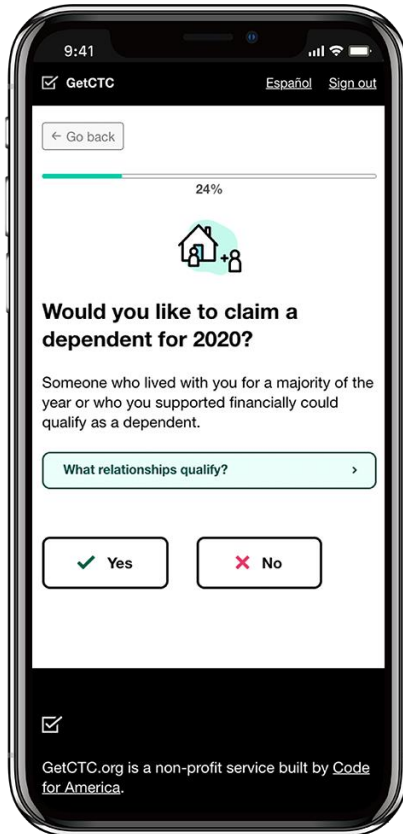
GetCTC.org

This tool allows non-filers to:

- Sign up for advance CTC payments
- Claim the first and second stimulus checks as the Recovery Rebate Credit
 - If you didn't get the stimulus checks at all or didn't get the full amount you are eligible for
- Sign up for the third stimulus check (even if you don't have kids!)

This tool is:

- User- and mobile-friendly
- Available in [Spanish](#)
- Endorsed by the White House & IRS-approved
- Staffed by IRS-certified volunteers who also answer questions through a live chat feature
- Available through November 15, 2021



The Child Tax Credit Update Portal (CTC UP)

This tool allows you to:

- Check your status to receive advance payments
- View your payments
- Opt out of advance payments
- Change or add bank account information
- Make changes to your mailing address
- Eventually, update your income, marital status, # of children, and re-enroll in advance payments if you've opted out



Create an ID.me account

Already have an ID.me account?

[Sign in to your account](#)

Email

Enter your email

Password

Enter your password

Confirm Password

Confirm your password

I accept the ID.me [Terms of Service](#) and [Privacy Policy](#).

Create an ID.me account

Or sign in with



Facebook



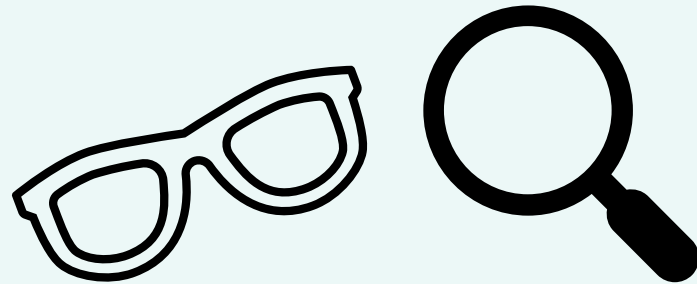
Google



LinkedIn

[View more options >](#)

Common Challenges & Solutions





The CTC Outreach Challenge

4 million or more children are in families that will not get CTC advance payments automatically

Non-filers include people who:

- Are very low-income
- Receive SNAP, TANF, Medicaid
- Immigrants
- Are Social Security and Veteran Affairs beneficiaries

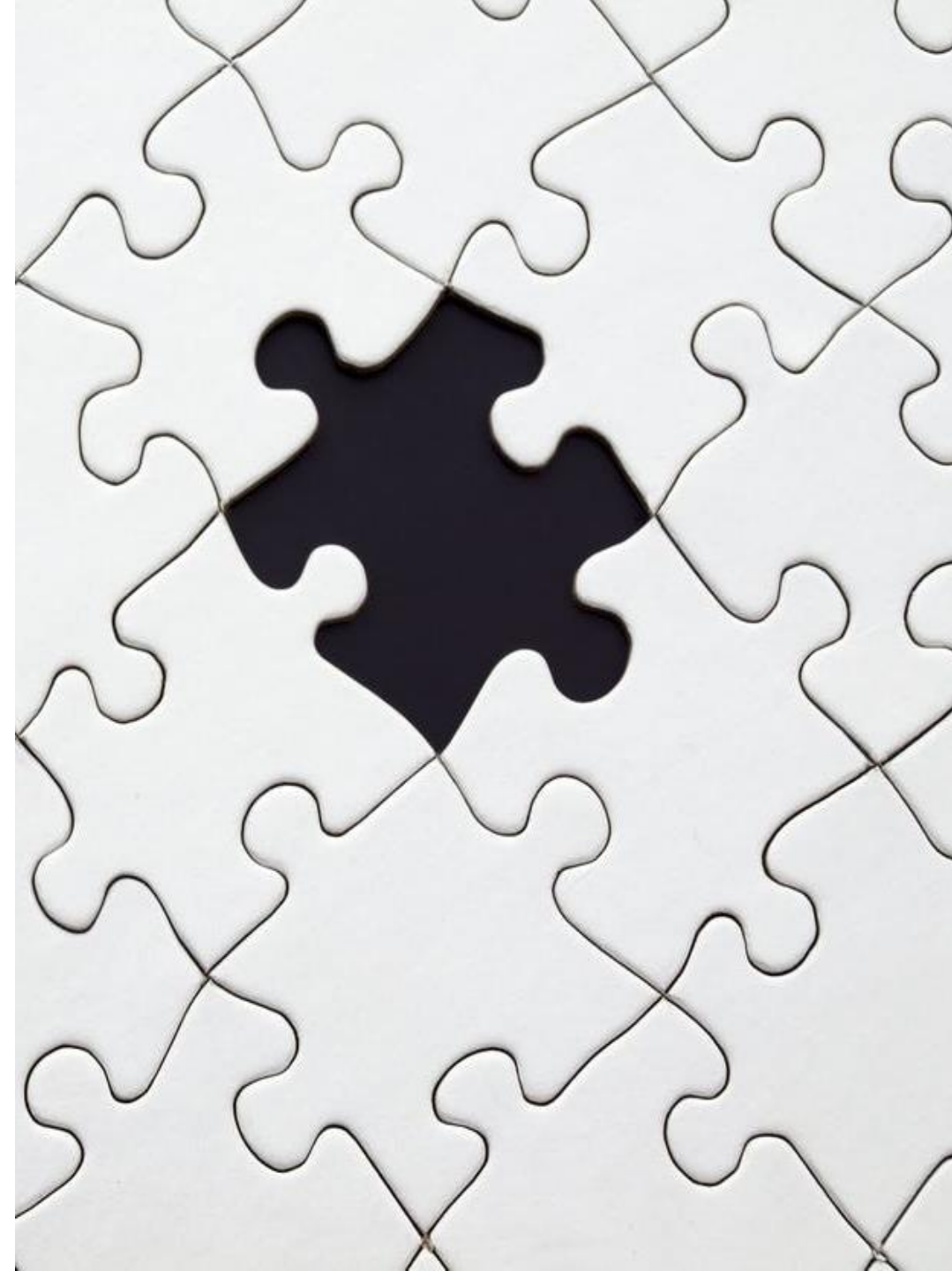
[CTC Non-filers Report with State-by-State Numbers](#)

Missing Information

Challenge: People are required to provide a home address.

Opportunity:

- Connect people who [don't have a permanent address](#) to service providers willing to let them use their address to receive payments.
- Offer your organization's address.
- Become an IRS trusted partner by contacting an [IRS Territory Manager](#).
- Inform people that they can use a trusted relative's or friend's address. The IRS will also deliver checks to P.O. boxes.
- Connect people to direct deposit so they can receive their payments safer and faster.

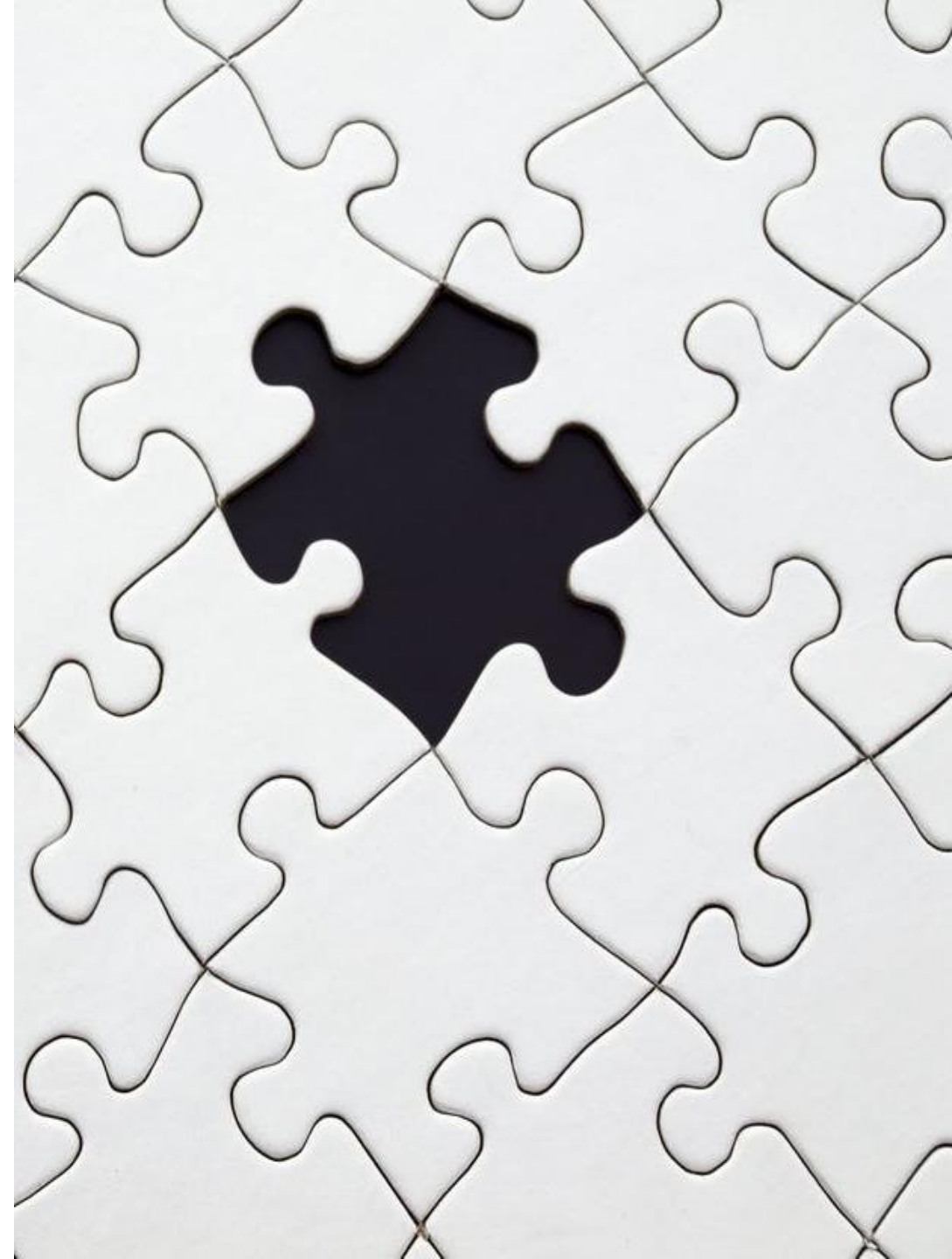


Missing Information

Challenge: People are asked to provide banking information.

Opportunity:

- Reassure people that banking information is not required. Advance payments can be mailed as checks.
- Connect people to safe and affordable checking accounts
 - <https://covidbanking.joinbankon.org/>
- People can also use a prepaid reloadable debit card, [CashApp](#), [Venmo](#), or [PayPal](#) to provide account and routing numbers.



Missing Information

Challenge: People don't know how much they have already received from the first and second stimulus checks.

Opportunity:

- Inform people that they can:
 - Find the amount of the first and second stimulus check by looking at IRS *Notice 1444* and IRS *Notice 1444-B* sent to them.
 - Look up the amount of the first and second stimulus check on their bank statements if their checks were direct deposited.
 - Estimate the amount they are owed based on memory. If the IRS needs to correct the amount, this may delay the delivery of the tax credits.





Undocumented

Challenge: People who are undocumented may think that they are ineligible to get the CTC.

Opportunity:

- Inform people that only their children need to have SSNs. Parents and guardians can have SSNs or ITINs.
- Children and parents with DACA qualify if the child has an SSN.



Undocumented

Challenge: People may be hesitant to claim the CTC because they are worried about immigration enforcement.

Opportunity:

- Inform people that:
 - The IRS has confidentiality laws that **prohibit** the IRS from sharing taxpayer information with other government agencies, such as the U.S. Citizenship and Immigration Services, except in extreme circumstances, like criminal fraud or investigation of terrorism.
 - Filing taxes can serve as proof of “good moral character” for future immigration cases. It also provides documentation of income, residence in the US, and marital status.

Public Charge

Challenge: People may be hesitant to claim the CTC because they are worried they may be considered a public charge.

Opportunity:

- Remind people:
 - Receiving the CTC or other tax credits will **not** impact their immigration status or ability to apply for citizenship.
 - Tax credits are not considered in a public charge assessment (source: [The Child Tax Credit and Mixed Immigration-Status Families](#) by CLASP).

To learn more about public charge, which benefits are included, and who it affects, visit

ProtectingImmigrantFamilies.org/know-your-rights

or

KeepYourBenefits.org.





Individual Taxpayer Identification Number (ITIN)

Challenge: People don't have ITINs, which they need to get the CTC.

Opportunity:

- Help people [apply for an ITIN](#) (ITIN application is attached to a tax return).
- Refer people to an [IRS Taxpayer Assistance Center](#) or [Certified Acceptance Agent](#) (some [offer free tax preparation as well](#)).
- Refer people to a [VITA site](#) that can help them prepare their tax return.

Repayment

Challenge: People are worried they will have to repay advance CTC payments.

Opportunity:

- Inform people:
 - This money is not a loan.
 - Congress enacted a [repayment protection](#) for families with lower incomes if the IRS makes an overpayment.
- Encourage people to update their information using the [CTC Update Portal](#) when the ability to change dependents, income, and marital status becomes available.





Misconceptions and Worries

Challenge: People who are divorced, separated, or unmarried are confused about which parent has the right to get the credit.

Opportunity:

- Refer to [our guide](#) for divorced, unmarried, separated, and non-custodial parents and guardians for general advice.
- Connect people to a [Low-Income Taxpayer Clinic](#) (LITC) or [Community Legal Aid organization](#) for legal help.
- Encourage people to consult with the attorney that handled their divorce.

Fear & Shame Around Filing Taxes

Challenge: People know about CTC advance payments but are fearful to claim it. People may feel shame around being a non-filer.

Opportunity:

- Reassure people about CTC basics:
 - Recent earnings are not required.
 - Getting the CTC will [not change public benefits](#).
 - Legal guardianship is not required to claim the CTC.
 - Advance CTC payments will not be reduced if they owe taxes.
 - When they file a tax return in 2022 for the remaining half of the CTC, the tax refund can be reduced to pay back taxes or child support.
- The IRS can arrange a [payment plan](#) if they owe taxes. They may be eligible for tax credits that can help reduce the amount owed and allow them to receive future refunds.



Helping Families Get the Child Tax Credit Advance Payments



CTC Non-filer Outreach

Prioritize outreach to parents and caregivers:

- With very low incomes, including those who are self-employed
- With lower education levels
- With disabilities
- With limited internet access, or smartphone-only internet access
- Who are housing insecure
- Who are Black or American Indian or Alaska Native and other groups of color
- Who lack SSNs but whose children have SSNs
- Who don't speak English as their first language

Key CTC Messages for Non-filers

- Even if you didn't file taxes this year, you can still get the Child Tax Credit.
- You could get up to \$3,600 per child in your household.
- If your child is under 6 years old, you can get up to \$3,600 per child.
- If your child is between 6 and 17 years old, you can get up to \$3,000 per child.
- This money is not a loan.
- You can get this credit even if you don't have recent income.
- Getting this credit won't change federally-funded public benefits you receive.
- Even if you owe taxes from a previous year, you can still receive the Child Tax Credit payments this year. When you file taxes in 2022, your remaining tax credit will go toward paying off outstanding taxes first, and then you'll receive what's left over as your refund.
- If you weren't required to file taxes this year, you can use [GetCTC.org](https://www.getctc.org) through November 15 to get your tax credit and start receiving payments.
- To learn more about the Child Tax Credit, visit [GetCTC.org](https://www.getctc.org).
- If you need to file a tax return, call 211 or visit [GetYourRefund.org](https://www.getyourrefund.org) for free help.

Answer Basic Questions About the CTC



- People need to know that getting the CTC doesn't change public benefits, various families in addition to parents are eligible, and where to go to sign up for the CTC.
- Use our [CTC FAQs](#) to help answer other questions.

Train staff & volunteers to be CTC Navigators



- CTC navigators help people understand their eligibility and use [GetCTC.org](#).
- You don't need to be a tax preparer to help people use [GetCTC.org](#).
- Designate staff (e.g. caseworkers, VITA, or outreach staff) to train to become navigators and serve as the point person families can talk to.

TIP: [GetCTC.org](#) can provide you a unique URL, to help you track the impact of your outreach. [Fill out this form](#)
Reports will be generated for you on the number of clients you serve.
Example URL: [GetCTC.org/ncap](#)

Host CTC Sign Up Days



- Host CTC sign up days at your organization so people can use GetCTC.org.
- Set a date and time.
- Publicize the event to the families or clients you serve.
- Provide Internet access and/or computers. (Partner with another group, if needed.)
- Have staff available to help families navigate the process and answer questions.

Spread the Word



- Staff can hand out flyers to families who utilize your various programs.
- Caseworkers can include information about the CTC in their written materials or talk about the CTC when they meet with clients.
- Include information about the CTC in your written materials or automated phone line.
- Send emails, mailers, or texts about the CTC.

TIP: Flyers or conversations with families should include where to get help signing up for the CTC. Help them set up an appointment to talk to a navigator in your organization or RSVP to a CTC sign up day.



Brainstorm Blitz

Share your ideas in the chat of how you will help families get the CTC

Get it Back Campaign Resources

CTC Outreach Resources Hub: www.taxoutreach.org/coronavirus

RESOURCES:

- [What's New about the Child Tax Credit in 2021?](#)
- [Getting Started with Outreach](#)
- [CBPP CTC Outreach Research Paper](#)
- [IRS Territory Managers](#)
- [Custody & the CTC](#)
- [Multilingual Child Tax Credit Outreach Materials](#)
- [CTC Outreach Toolkit for Immigrant Families](#)
- [How to Apply for an ITIN](#)
- [Resources for Tax-Related Help from Humans](#)
- [Final Push CTC Outreach Campaign Strategy](#)

NAVIGATOR RESOURCES

- [Navigator Trainings](#)
- [Code for America's GetCTC Navigator Resources](#)
- [How to use the IRS Child Tax Credit Update Portal \(CTC UP\)](#)

OUTREACH TOOLKIT:

Messaging and earned media materials, social media toolkit, call and text scripts and newsletter copy, flyer and postcard

Flyer



Have you gotten your Child Tax Credit yet?

You could get up to \$3,600 per child under 6 years old and up to \$3,000 per child between 6 and 17 years old from the IRS.

The Child Tax Credit is not a loan.

Who qualifies?

Almost all families qualify for the Child Tax Credit. Even families that haven't filed a tax return or don't have recent income.

Anyone with a child who has a Social Security number can get the Child Tax Credit, even if they don't have one themselves. Receiving this tax credit has no impact on other public benefits you receive.

When will I get the money?

Payments will be issued monthly July – December 2021 through monthly payments of up to \$250. You will receive the other half in 2022 after filing a tax return.

How do I get the credit?

You'll need to send your info to the IRS. Visit [GetCTC.org](https://getctc.org), call 211 or use the QR code to learn more about how to get your money!



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When will I get the money?

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HOW DO I GET THE CREDIT?

You'll need to send your info to the IRS. Visit [GetCTC.org](https://getctc.org), call 211 or use the QR code to learn more about how to get your money!



Translated Flyers

Amharic

[Flyer PDF \(Color\)](#) & [Flyer PDF \(B&W\)](#)

Arabic

[Flyer PDF \(Color\)](#) & [Flyer PDF \(B&W\)](#)

Chinese

[Flyer PDF \(Color\)](#) & [Flyer PDF \(B&W\)](#)

French

[Flyer PDF \(Color\)](#) & [Flyer PDF \(B&W\)](#)

Korean

[Flyer PDF \(Color\)](#) & [Flyer PDF \(B&W\)](#)

Spanish

[Flyer PDF \(Color\)](#) & [Flyer PDF \(B&W\)](#)

Vietnamese

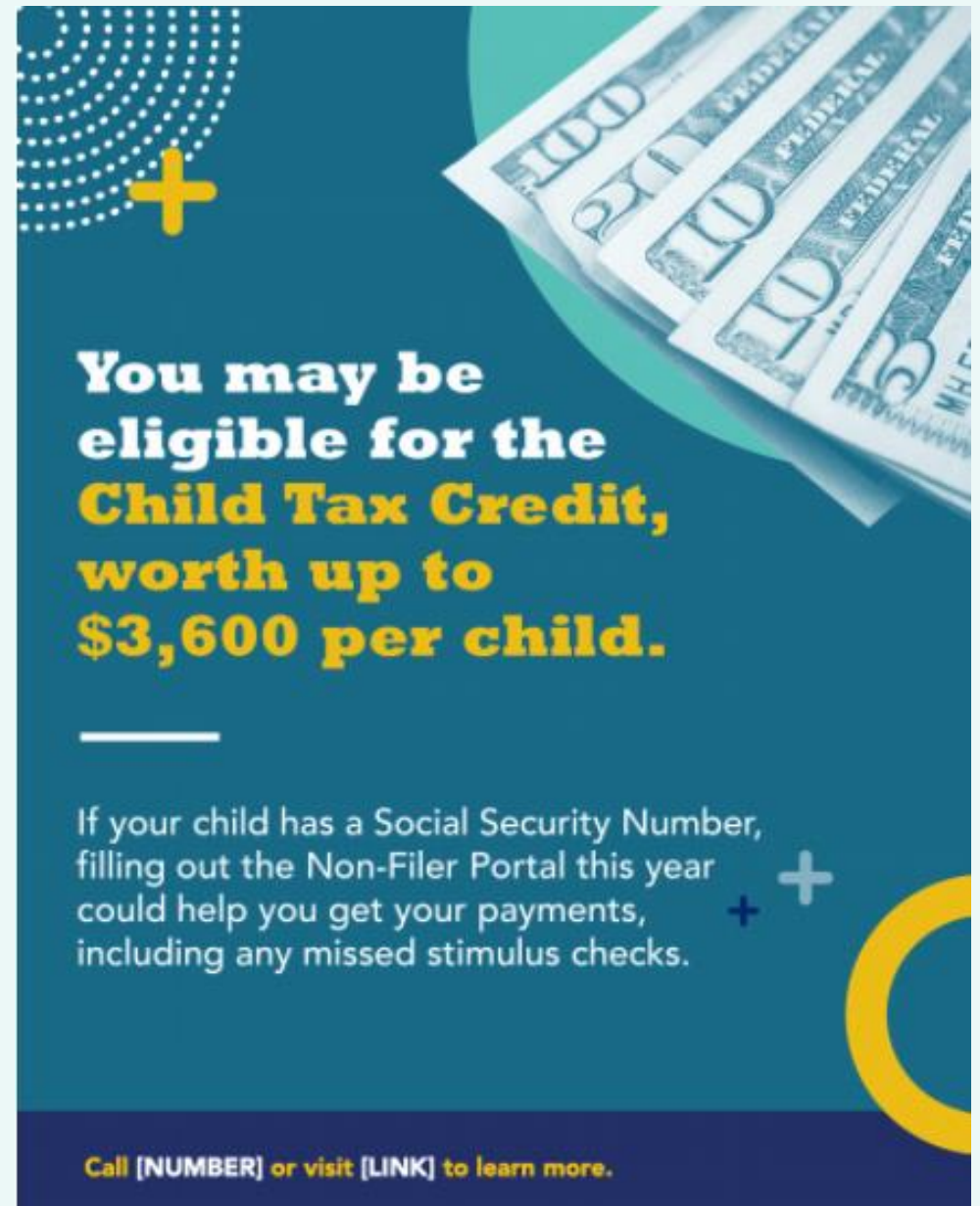
[Flyer PDF \(Color\)](#) & [Flyer PDF \(B&W\)](#)

Multilingual Outreach Materials

- Sample flyer
- Social media graphics and posts for Twitter/Facebook/Instagram
- Sample text message
- Sample email
- Sample radio PSA script

Available in 6 languages:

- English
- Arabic
- Chinese
- French
- Spanish
- Vietnamese



The flyer features a dark teal background with a stack of US dollar bills in the top right corner. A yellow plus sign is positioned in the top left, and a yellow circle is in the bottom right. The text is centered and reads: "You may be eligible for the **Child Tax Credit, worth up to \$3,600 per child.**" Below this, a horizontal line is followed by the text: "If your child has a Social Security Number, filling out the Non-Filer Portal this year could help you get your payments, including any missed stimulus checks." At the bottom, a dark blue bar contains the text: "Call [NUMBER] or visit [LINK] to learn more."

You may be eligible for the Child Tax Credit, worth up to \$3,600 per child.

If your child has a Social Security Number, filling out the Non-Filer Portal this year could help you get your payments, including any missed stimulus checks.

Call [NUMBER] or visit [LINK] to learn more.

State Resources

- Department of Treasury Zip Code Data for CTC-Eligible Children in Non-filer Households
 - [PDF](#)
 - [XLSX](#)
- [Tax Policy Center Heat Maps](#)
- [Annie E. Casey Foundation State Fact Sheets: How Are Families Using the Child Tax Credit?](#)

Where Can I Refer People for Help?

The best place to refer someone for help is a local organization. Here are some of the national services that can support your outreach

[GetCTC.org](https://www.getctc.org): is a mobile-friendly, easy-to-use tool to get your **Child Tax Credit** and missing stimulus payments, even if you don't have tax documents. Chat support is available with IRS-certified volunteers. It is also available in [Spanish](#).

[211.org/ctc](https://www.211.org/ctc): This information and referral hotline can connect people to community resources for support. Some local numbers can answer basic questions about the CTC and direct callers to any free tax filing services.

[ChildTaxCredit.com](https://www.childtaxcredit.com): This website features FAQs and a wonderful CTC eligibility calculator that can help people understand how much they can get from the credit.

[LetsGetSet.co](https://www.letsgetset.co): This website offers tools and resources to help connect new parents making less than \$40k to tax credits. New and expecting parents can sign up for texts via this link from their mobile phone: letsgetset.link/getitback or by texting "CTC" to 844-921-5747 to stay informed about key updates in the portals and to text-in questions.

Contact Info

Get It Back Campaign
Center on Budget and
Policy Priorities

eitcoutreach@cbpp.org

(202) 408-1080

www.taxoutreach.org

Let's keep in touch

Tax credits help working families and their communities thrive. Sign up to help spread the word about these important tax credits and free tax filing. We send occasional emails with resources to help your work.

<http://eepurl.com/gdlHn1>



LEADERSHIP COACHING and TECHNICAL ASSISTANCE

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Wish you could talk to another CAA leader about a challenging issue you or your agency is dealing with?

We encourage **new executive directors** and other leaders to utilize this unique opportunity.

- *Ramping up application processes*
- *Deploying new systems or practices*
- *Discussing leadership challenges or opportunities*
- *Restructuring or reorganizing*
- *Dealing with human resource challenges*
- *Increasing the equitable distribution of vaccines.*

Sign up here: <https://tinyurl.com/vznybf98>

Questions??

Email Lana Shope: lshope@communityactionpartnership.com
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For More Info

For more information or questions contact us below:

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