



## Child Tax Credit Commonly Asked Questions

### 1. What is the Child Tax Credit and who can claim it?

The Child Tax Credit is a benefit available to all parents with children who have Social Security Numbers and were under 17 at the end of 2020 (born on or after January 1, 2004). This year, the Child Tax Credit is available to more families, including those who have not previously filed income taxes.

### 2. Will I have to pay this money back?

There are some protections in place so you won't have to pay this money back if your 2021 income is less than \$40,000 (\$60,000 for married couples and \$50,000 for heads of households). Otherwise, if you receive payments for a child who is no longer your dependent or if your income has drastically changed, you may have to pay some or all of the money back.

### 3. How do I get the Child Tax Credit and what do I need to claim it?

If you have not filed taxes or received stimulus checks before, you can claim your Child Tax Credit at [GetCTC.org](https://www.getctc.org), a simplified tax filing portal developed by Code for America in collaboration with the White House and U.S. Department of Treasury. It's easy to use, mobile-friendly, and available in English and Spanish.

Here's what you'll need:

- Social Security Numbers for your children and Social Security Numbers or Individual Taxpayer Identification Number (ITIN) for you (and your spouse)
- A reliable mailing address
- An email address OR phone number that can receive texts
- Optional: your bank account information (if you want to receive your payment by direct deposit, otherwise you will receive via check)

### 4. Is there a deadline to get the Child Tax Credit?

You can sign up to receive the monthly payments through [GetCTC.org](https://www.getctc.org) until November 15, 2021. However, eligible families are encouraged to sign up as soon as possible. Signing up early will give the IRS more time to process your information and begin making monthly payments. You will need to file a tax return in 2022 to receive the rest of the payment.

### 5. Can I get the Child Tax Credit if I am not a U.S. citizen?

If your child has a Social Security Number (SSN), you are eligible for the Child Tax Credit payments. Parents are not required to have an SSN, but they must have an Individual Taxpayer Identification Number (ITIN) to claim the Child Tax Credit for their eligible children. You can sign up through the [GetCTC.org](https://www.getctc.org) portal with an Individual Taxpayer Identification Number (ITIN).

You can apply for an ITIN to receive the Child Tax Credit payments. But you cannot use the [GetCTC.org](https://www.getctc.org) non-filer form. Instead, you should fill out an application for an ITIN and a paper 2020 tax return and send them to the IRS together.



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### 6. Can I get this benefit if I'm a caregiver or grandparent caring for children?

Yes. As long as the child is age 17 or younger, would be claimed as your dependent, lives with you for more than one half of the year, and doesn't provide more than half of their own support, you can claim Child Tax Credit payments for them.

### 7. Will this affect my other public benefits such as health insurance, food and nutrition programs, and housing?

No, receiving Child Tax Credit payments is not considered income for any family. It will not change the amount you receive in other federal benefits, including unemployment insurance, Medicaid, SNAP, SSI, SSDI, TANF, WIC, Section 8, or Public Housing.

### 8. Will receiving the Child Tax Credit affect my immigration status or my ability to get a green card?

No, receiving the Child Tax Credit or other tax credits that you are eligible for will not affect your immigration status, your ability to get a green card, or your future immigration plans. Use of tax credits is not considered in a "public charge" determination by U.S. Citizenship and Immigration Services.

### 9. Who can I trust to help me claim my Child Tax Credit?

The only way to sign up for the Child Tax Credit payments is by filing a 2020 tax return with the IRS or using the non-filer form from the IRS or [GetCTC.org](https://www.getctc.org).

The IRS warns folks to be aware that thieves may use these payments as bait. Be alert to criminals who ask you—by phone, email, text, or even on social media—to verify your information so you can get advance Child Tax Credit payments.

The IRS does not initiate contact with taxpayers by email, text message, or social media channels to request personal or financial information.

When it comes to phone calls, remember the IRS does not leave pre-recorded, urgent, or threatening messages. For example, if you get a voicemail saying a warrant will be issued for your arrest, this is not the IRS.