

# Child Tax Credit Navigator Training

## How to Access the Non-filer Portal & CTC Update Portal

July 14, 2021

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[www.eitcoutreach.org](http://www.eitcoutreach.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](http://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.taxcouthreach.org](http://www.taxcouthreach.org)

# Today

CTC Expansion Basics

The Problem & How You Can Help

CTC Navigators

IRS Non-Filer Portal Walkthrough & Live Demo

IRS Child Tax Credit Update Portal Walkthrough

Q&A

# Child Tax Credit Expansion Basics

# CTC Fast Facts

- Under a recent federal law, **almost every family can receive money from the Child Tax Credit**. This includes families that haven't filed a tax return and those without recent income.
- Each qualifying household is eligible to receive **\$3,600 for each child under 6 years old, and \$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.
- Anyone who has a child with a social security number is eligible, even if they do not have a social security number themselves.
- The credit is **not** a loan.

## Impact

- Reduces child poverty by more than 40%. Larger reductions for Black, Hispanic, & Native American children and children in deep poverty
- Advocates working to make expansion permanent



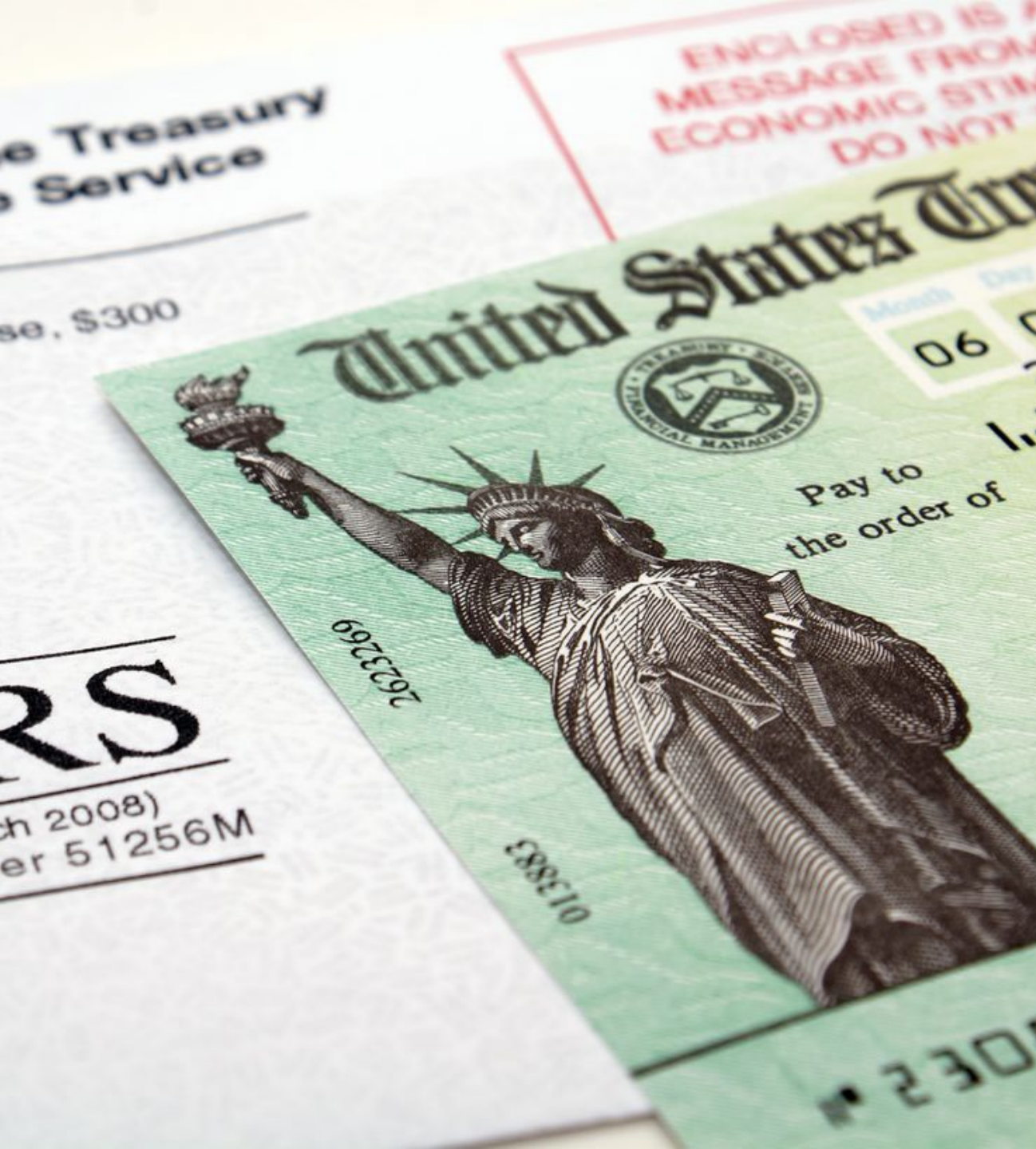


# Comparison

	<b>\$2,000 CTC (current)</b>	<b>Expanded CTC (new)</b>
<b>Age</b>	Children age 16 and under can qualify	Children age 17 and under can qualify
<b>Credit Amount</b>	\$2,000 per child	\$3,000 per child and \$3,600 for children under the age of 6
<b>Refund</b>	Up to \$1,400 per child is refundable	Fully refundable
<b>Income</b>	You must have earned income more than \$2,500 to qualify for the refundable part of the credit	No income requirement, you can have zero income and still qualify for the full credit amount per child
<b>Advance Payments</b>	No advance payments	Monthly advance payments between July to December 2021
<b>Phase Out Rate</b>	The CTC amount starts to decrease at \$200,000 for single filers and heads of households (\$400,000 for married couples)	The CTC amount starts to decrease at \$75,000 for single filers (\$150,000 for married couples and \$112,500 for heads of households)



# The Problem & How You Can Help



## The Problem

- Families who filed 2019 or 2020 taxes or used the non-filer form will get automatic payments if they claimed their kids
- The families who haven't filed yet face the most barriers
  - Haven't received stimulus
  - Very low-income
  - Likely experience technology challenges and have questions
  - Need help getting the credit
- VITA sites are swamped and at low-capacity

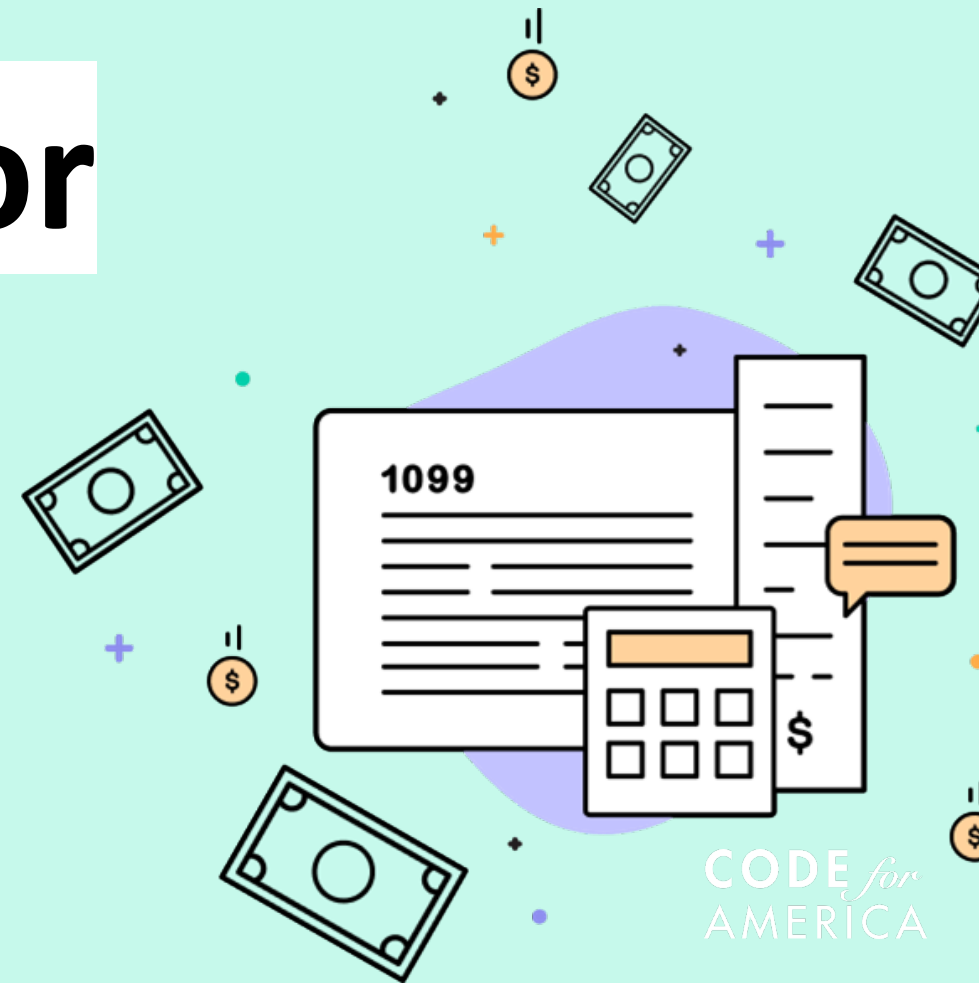
## The Solution

- Help non-filers submit their info to the IRS:
  1. Use the Non-filer Portal (simplified 2020 tax return)  
*OR*
  2. File a (full) 2020 tax return



# GetCTC.org Navigator

7/14/2021




CODE *for*  
AMERICA

## **Learning Outcomes**

1. Understand the navigator role
2. Determine client's appropriate next steps
3. Learn about next steps and additional resources



A group of approximately 15 diverse young people are captured in a moment of pure joy, jumping and cheering in front of a dark, corrugated metal wall. They are all wearing dark-colored zip-up jackets with white drawstrings. Some of the jackets have "CODE AMERICA" printed on the left chest. Their arms are raised high, and their faces are lit up with smiles and open-mouthed laughter. The scene is set outdoors on a paved surface, with a concrete pillar visible on the left side of the frame. The overall mood is one of excitement and collective achievement.

**Code for America is a nonprofit organization that partners with government to strengthen the delivery of public services through human-centered technology.**

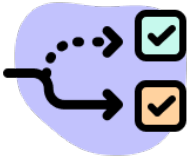
# Why navigators are needed



Outreach alone is not enough to overcome access challenges, but **trusted navigators** with access to the right resources can make a huge difference.



# What is a navigator?



**Navigators are trusted, community-based guides that help marginalized non-filers utilize IRS tools, understand and complete the process of filing their taxes, and navigate additional challenges related to accessing critical tax benefits, including but not limited to the AdvCTC, EITC, EIPs, and state tax credits.**

# What types of assistance can navigators provide?

- Outreach and trust-building
- Answering basic questions about tax benefits
- Determining which tax benefits a client may be eligible for
- Determining what next steps a client needs to take (if any)
- Assisting the client with completing action steps

## How do they provide this assistance?



In-person



Over the phone



Online

# Best Practices for Navigators

Build trust around tools and process

Familiarize yourself with the resources

Help clients access necessary documents

Be accessible to your intended audience

Provide access *and* assistance with tech

Ask straightforward questions



- No action needed (most likely)
- IRS CTC Update Portal
- IRS Non-Filer Sign-Up Tool
- GetYourRefund.org full service

## **Determining a Client's Next Steps to Claim the AdvCTC**

# What does your client need to do to access their benefits?

*Most families who received a stimulus check for their child do not need to take any action to receive the AdvCTC or EIP3.*



## **Simplified filing/ IRS non-filer tool**

Simple form for claiming EIP 1-3 and CTC, but not EITC or state benefits. This is a short version of a federal tax return.

*Best option for people with zero income, or low income people who face barriers to filing a full return*



## **Filing a full return**

Use GetYourRefund to file a full state and federal return for free, and claim all the benefits you are eligible for.

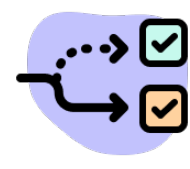
*Best option for people with any income who have tax documents*



## **IRS Child Tax Credit Update Portal**

If you have already filed a 2019 or 2020 tax return and you have not had major changes to your household, no additional action is needed.

*Use the update portal only to opt out or report significant changes in your family situation.*



## **Not sure? Get Help at GetCTC.org**

Read FAQs, link to key IRS tools, and chat with VITA-certified volunteers.

*Help clients find the service right for them.*

# **No action needed: Provide assurance and information**

No action needed to claim the AdvCTC if:

- Filed
  - 2019 tax return\*,
  - 2020 tax return,
  - EIP non-filer return
- No significant changes
- Will file a 2021 tax return (in 2022) with similar household and income information

*\*If they filed 2019 and haven't filed 2020, they can file non-filer form to provide updated household information*



# IRS Non-Filer Sign-Up Tool

→ Purpose:

- ◆ File a simple return to claim AdvCTC and EIPs

→ Use when:

- ◆ They have not filed a 2019, 2020, or non-filer return
- ◆ They qualify for
  - Child Tax Credit
  - Have not received full EIP amounts
- ◆ They do not have a filing requirement or benefit from filing a return

→ Site: [www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool](https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool)

# IRS CTC Update Portal

## → Purpose:

### ◆ Currently:

- Check enrollment status
- Opt out of advanced payments
- View payment history
- Update or add bank information

### ◆ Expected updates after launch:

- Make changes to your address
- Make changes to your dependents, marital status and income

## → Use when:

- ◆ They have filed a 2019, 2020, or non-filer form and
- ◆ They need to
  - Opt-out of advanced payments
  - Check payment history
  - Update Information



Look for Opt-Out handout,  
available on the Navigator  
training page

# GetYourRefund.org

→ Purpose:

- ◆ File a complete tax return

→ Use when:

- ◆ They have not filed a tax return (2018-2020)
- ◆ They made some earned income during the year **or**
- ◆ They have a filing requirement

# Navigator Training Resources

- Navigator introductory materials
- Navigator guides
  - ◆ Calculating Recovery Rebate Credit
  - ◆ Reasons to Opt-Out
  - ◆ Common Rejected Return Reasons and Next Steps
- Links to partner guides
  - ◆ GetCTC
  - ◆ CBPP guides

# Thank you!

**Please stay connected on our Navigator  
Resource Page:**

<http://www.c4a.me/getctcnavigators>

[navigators@codeforamerica.org](mailto:navigators@codeforamerica.org)

# IRS Non-Filer Portal Walkthrough & Demo

# What is the IRS Non-Filer Portal?

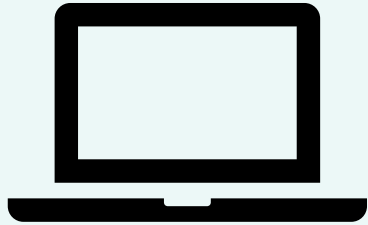
This portal allows you to:

- Register for advance CTC payments
  - Submit information about kids and their ages
- 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
- Register for the third stimulus check
  - Once you submit your information, if you haven't received your third stimulus check yet, you will automatically get it later in the year
- You don't have to submit bank account information or a permanent address

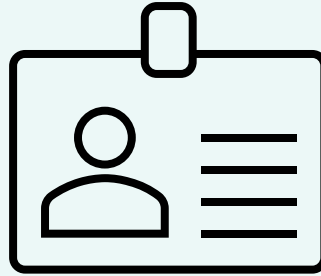


# Getting Started

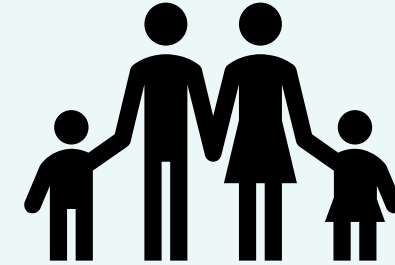
*The Non-filer form takes 15-30 minutes to compete if you have everything listed below.*



A computer or cell phone  
with access to the internet



Full legal name



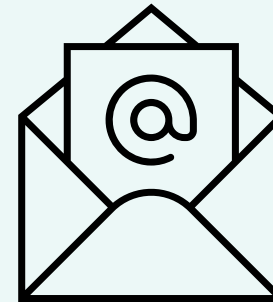
Your SSN or ITIN and SSNs  
of your qualifying children



Date of birth



Mailing address



Email address



**OPTIONAL:**  
Bank account and  
routing number

# Step 1: Visit the IRS website to access the Non-filer form

## 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 

- Scroll to the bottom of this IRS portal:  
<https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool>
- Click the blue “Use the Non-filer Sign-up Tool” button

## 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.

- 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**

- You will be taken to this page:  
<https://www.freefilefillableforms.com/#/fd/childtaxcredit>
- Click the blue "Get Started" button.

## Step 2: Create an account

Fill out the following information to create an account:

- **Email address:** You will need to check your email to verify your address before submitting the form.
- **User ID**
- **Phone number:** while not required, it can be used to help you access your account if you forget your password.
- **Password:** requires both upper- and lower-case letters, 8 characters, a number, and a symbol.

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

email@email.com

Confirm email

email@email.com

User ID

Pick a name you will remember

Phone (recommended)

Standard call, message, or data rates may apply.

Password

Password requires both upper- and lower-case letters, 8 characters, a number, and a symbol

Confirm password

☐ Remember me

Create Account

Click here to create your 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](#)

- Once you complete the form and click the blue “create account” button, you will see an account confirmation page.
- Hit the “Continue” button to begin completing the form.

 **Account Creation Confirmation**

## Your Account Confirmation

Thank you for creating an account. A confirmation email has been sent to the address you provided.

**Note:** Make sure you write down or save your password to prevent sign-in issues in the future.

User ID

User ID

Password

Email Address

email@email.com

---

Continue

## TIP: Safety feature

If you don't use the form for 20 minutes, it will time out and you will see the following a message that says "We have logged you out. We do this automatically if you haven't used Non-Filers: Enter Payment Info in the last 20 minutes."

## Step 3: Fill out filing status, claim dependents, and provide banking information

For “STEP 1. Fill Out Your Tax Forms,” there is required and optional information to complete. Skip the optional fields that do not apply to you.

### Required

- **Filing Status** (Single or Married filing jointly)
- **First name, middle initial, and last name**
- **Social Security Number (SSN) or Individual Identification Number (ITIN)**
- **Home address**
- **Dependents in 2020:** First and last name, SSN, relationship to you. Check the box if they [qualify for the CTC](#).

**Note:** *these fields are required for both you and your spouse if you are married filing jointly. If you have a new qualifying child in 2021, you will be able to provide their information in CTC UP this summer.*

### Optional

- Check the box if you or your spouse can be claimed by [someone else as a dependent](#)
- **[Recovery Rebate Credit amount](#):** If you didn't get the full first or second stimulus check, you can enter the amount you are owed.
- **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.

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## 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](https://www.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

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

### 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

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.

### 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)

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

Continue to Step 2





## TIP: What to know about the Recovery Rebate Credit amount

- The Recovery Rebate Credit allows you to get any money that you missed from the FIRST and SECOND stimulus checks.
- To determine the Recovery Rebate Credit amount, first identify how much you already received. There are 3 options:
  1. Refer to the IRS notices that were mailed to you.
    - *IRS Notice 1444* shows amount received for the 1st stimulus check
    - *IRS Notice 1444-B* shows amount received for the 2<sup>nd</sup> stimulus check
  2. Check your bank statements if you had your payments direct deposited.
  3. Provide the amount based on your memory.

**Note:** The IRS will correct the amount for you if you make a mistake. This can slightly delay processing. The IRS will notify you of any changes made to your tax return.

# TIP: Calculating the Recovery Rebate Credit Example

1. Look up how much you **received** with your first and second stimulus checks. Add these two amounts.

$$\begin{array}{r} \text{1st stimulus: } \$1,200 \\ + \\ \text{2nd stimulus: } \$600 \\ \hline \$1,800 \end{array}$$

2. Figure out how much you **qualify** for. Add the amounts for your first and second stimulus check.

$$\begin{array}{r} \text{1st stimulus: } \$1,700 \\ + \\ \text{2nd stimulus: } \$1,200 \\ \hline \$2,900 \end{array}$$

\*First stimulus check: \$1,200 (single) OR \$2,400 (married) + \$500 per dependent

\*Second stimulus check: \$600 (single) OR \$1,200 (married) + \$600 per dependent

3. Finally, subtract the amount you received from the amount you are **owed**.

$$\begin{array}{r} \text{Qualify for: } \$2,900 \\ - \\ \text{Received: } \$1,800 \\ \hline \text{Owed } \$1,100 \end{array}$$

write this on the  
Recovery Rebate  
Credit line



- [First stimulus check calculator](#)
- [Second stimulus check calculator](#)

## Step 4: Fill out income and personal identification information

For “STEP 2. E-file Your Tax Forms,” there is required and optional information to complete. Skip the optional fields that do not apply to you.

### 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. Ignore part B which asks for last year’s self-selected signature PIN.
- **Date**
- **Electronic signature:** Instead of signing your name, your signature is a 5-digit PIN number that you create.
- **Date of birth**

**Note:** *these fields are required for you and your spouse if you are married filing jointly.*

### 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

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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:	<div>0</div>	

**OR**

**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:		

**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.**

### 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 

06/19/2021

**B.** Cell phone number (recommended)

	YOUR INFORMATION	SPOUSE'S INFORMATION
<b>C.</b> Five Digit Pin (do not use 00000 or 12345)	<div>Pick a 5 digit number</div>	
<b>D.</b> Date of birth	<div>mm/dd/yyyy</div>	<div>mm/dd/yyyy</div>

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
<b>E.</b> Driver's license or State issued ID number	<div></div>	<div></div>
<b>F.</b> Driver's license or State issued ID state	<div></div>	<div></div>
<b>G.</b> Driver's license or State issued ID issue date	<div>mm/dd/yyyy</div>	<div>mm/dd/yyyy</div>
<b>H.</b> Driver's license or State issued ID expiration date	<div>mm/dd/yyyy</div>	<div>mm/dd/yyyy</div>

**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.

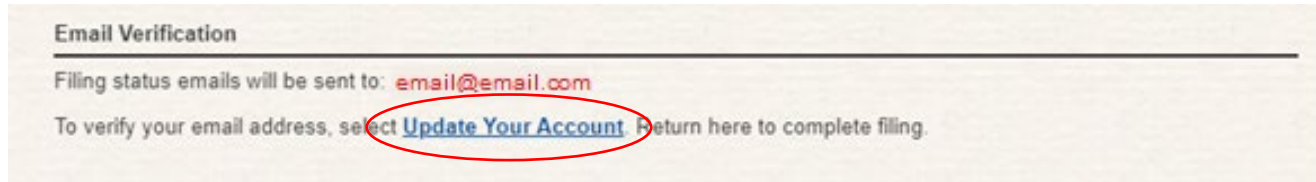
**Click here to verify your identity**

**This section is optional**

Continue to E-File

## Step 5: Verify your email

- Before you can submit your form, you must verify your email address. On “STEP 2 E-file your tax forms,” scroll to the bottom of the page. Click the “Update Your Account” link.



- That will take you to the screen below. Click the “Verify email” link. Then click on “Send verification 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	<a href="#">Edit</a>
Email address	your-email@gmail.com	<a href="#">Verify email</a> <a href="#">Edit</a>
Password	*****	<a href="#">Edit</a>
Phone	<a href="#">Add Phone</a>	

[Exit](#)

User ID	Your Username	<a href="#">Edit</a>
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.		
<a href="#">Send verification email</a> <a href="#">Cancel</a>		





# 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)

## Email Verification for Free File Fillable Forms



### Email address verified

Thank you for verifying your email address. This helps us keep your account safe.

Continue

## Check 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”.
- Click on “Confirm my account’s email address.” You will then see a confirmation screen.

## Step 6: Submit your form. Hooray!

- 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.
- Another screen will appear with a disclosure statement. Check “I agree” and “Transmit my Return” to submit.
- After you submit your form, you will receive an email to confirm successful transmission.
- You’ll get a separate email acknowledging that the IRS accepted or rejected your submission. This can take up to 48 hours.
  - You can also view the status of your submission at any time by signing into the Non-filer Sign-up Tool and clicking the “Check E-File Status” button.

### 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](#)

# IRS Child Tax Credit Update Portal Walkthrough



# What is the Child Tax Credit Update Portal?

This portal allows you to:

- Opt-out of advance payments
- Change or add bank account information
- Eventually, you will be able to update your:
  - Income
  - Marital status
  - # of children
- **Note**: to use CTC UP, you must create an account through the IRS or ID.me

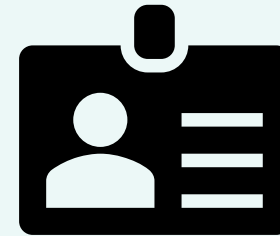
# Part 1: Creating an account

# Getting Started

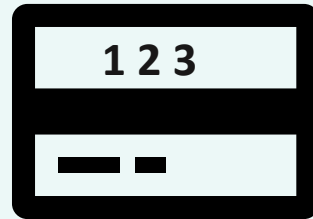
*Creating an account for the CTC UP portal takes 20-30 minutes to complete if you have everything listed below.*



A computer **and** cell phone with access to the internet (for this guide)



Full legal name



Your SSN or ITIN

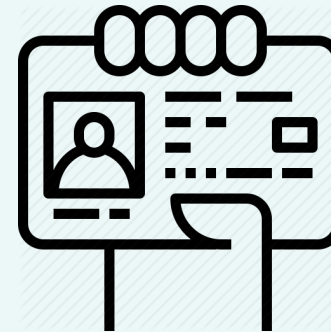
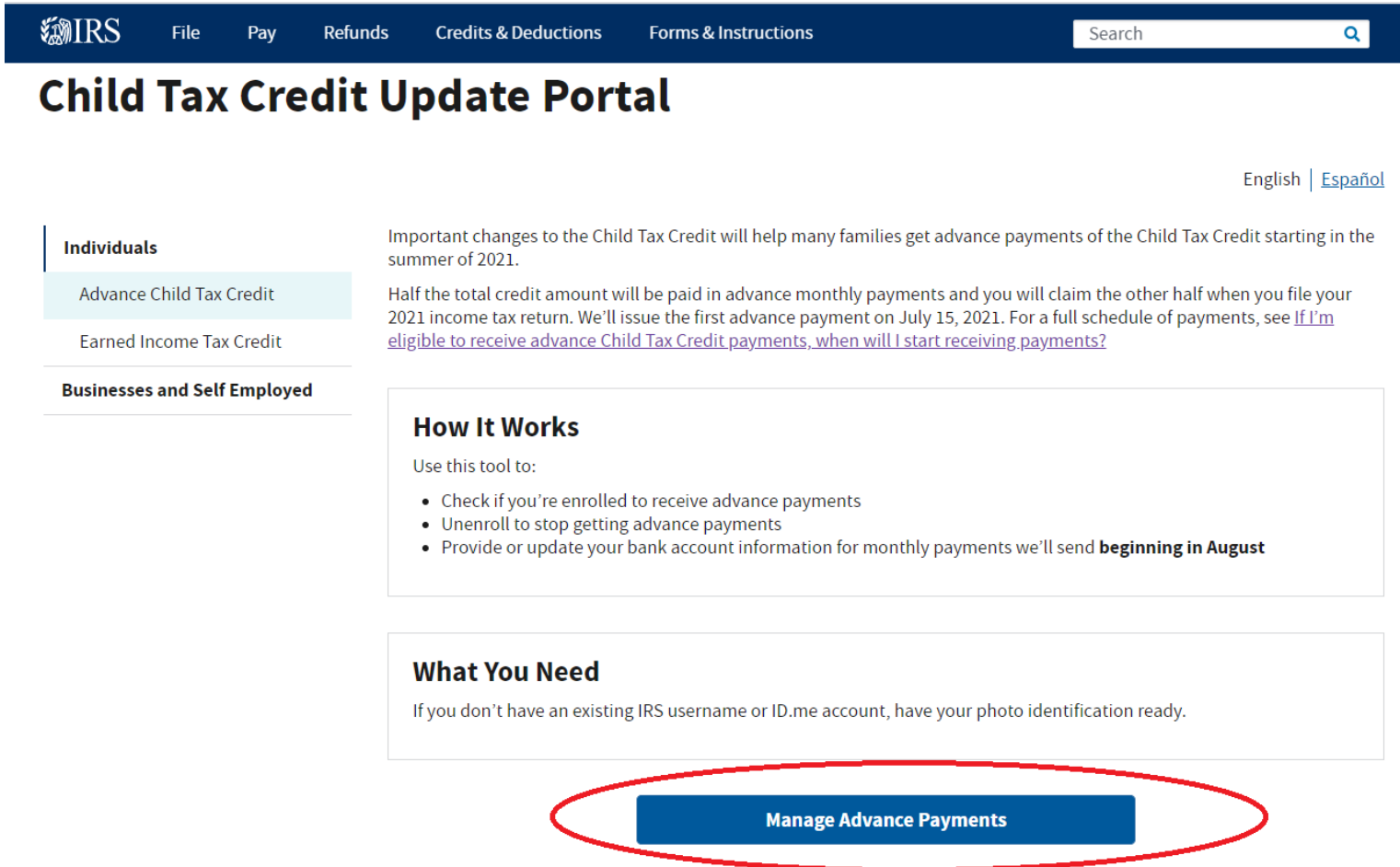


Photo identification:  
Driver's license, State ID,  
Passport, or Passport  
Card

# Step 1: Visit the IRS website to access the Child Tax Credit Update Portal



The screenshot shows the IRS website's navigation bar with links for File, Pay, Refunds, Credits & Deductions, and Forms & Instructions. A search bar is also present. Below the navigation bar, the page title "Child Tax Credit Update Portal" is displayed. On the left, there is a sidebar with "Individuals" and "Businesses and Self Employed" sections. Under "Individuals", "Advance Child Tax Credit" and "Earned Income Tax Credit" are listed. The main content area features a heading "How It Works" with a subheading "Use this tool to:" and a list of three bullet points: "Check if you're enrolled to receive advance payments", "Unenroll to stop getting advance payments", and "Provide or update your bank account information for monthly payments we'll send beginning in August". Below this is a section titled "What You Need" with the text "If you don't have an existing IRS username or ID.me account, have your photo identification ready." At the bottom of the page, a blue button labeled "Manage Advance Payments" is circled in red.

IRS File Pay Refunds Credits & Deductions Forms & Instructions Search

## Child Tax Credit Update Portal

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.

Half the total credit amount will be paid in advance monthly payments and you will claim the other half when you file your 2021 income tax return. We'll issue the first advance payment on July 15, 2021. For a full schedule of payments, see [If I'm eligible to receive advance Child Tax Credit payments, when will I start receiving payments?](#)

### How It Works

Use this tool to:

- Check if you're enrolled to receive advance payments
- Unenroll to stop getting advance payments
- Provide or update your bank account information for monthly payments we'll send **beginning in August**

### What You Need

If you don't have an existing IRS username or ID.me account, have your photo identification ready.

**Manage Advance Payments**

Go to

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

Click the blue “Manage Advance Payments” button.

## Step 2: Create an account

- You will be taken to a [page](#) titled “Sign in or Create a New Account.”
- If you have an IRS account already, you can just sign-in!
- If you don’t, Click the “ID.me: Create an account” button. You will be taken to a new page.



### Sign In or Create a New Account

If you previously signed up to access an IRS.gov application, you may sign in with your existing IRS username.

If you're a new user, please create an account with ID.me.

ID.me is our trusted technology partner in helping to keep your personal information safe.

#### Sign in with an existing account

Sign in with **ID.me**

Sign in with an existing IRS username

OR

#### Create a new account

**ID.me** Create an account

## 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

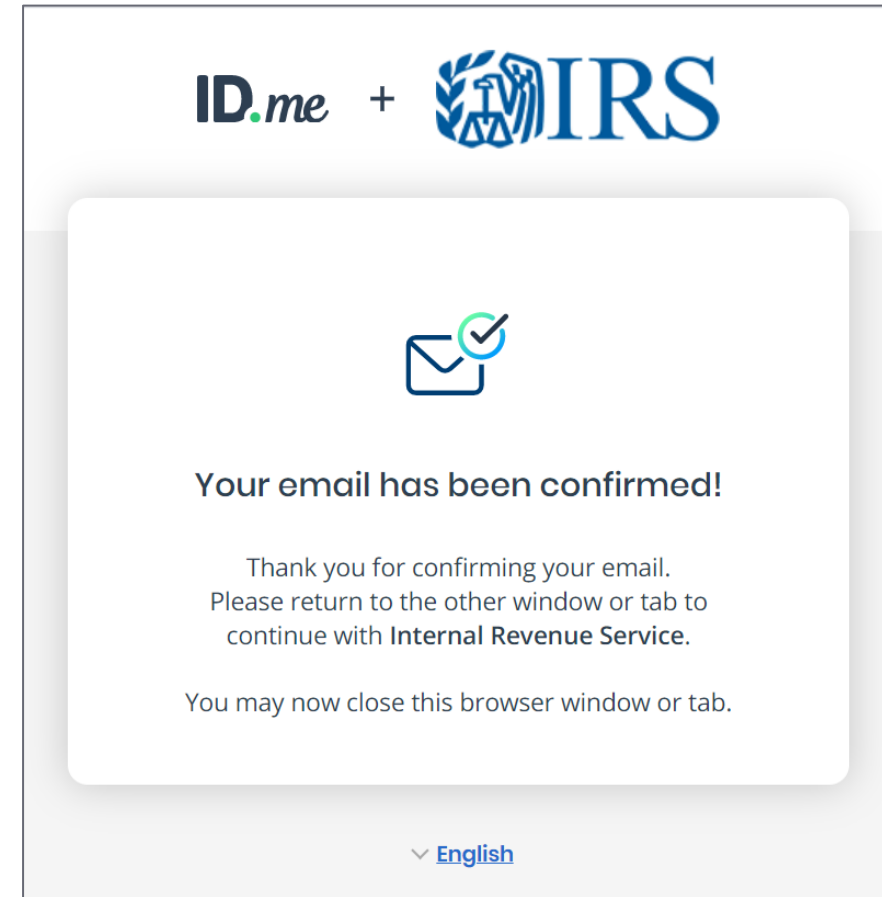
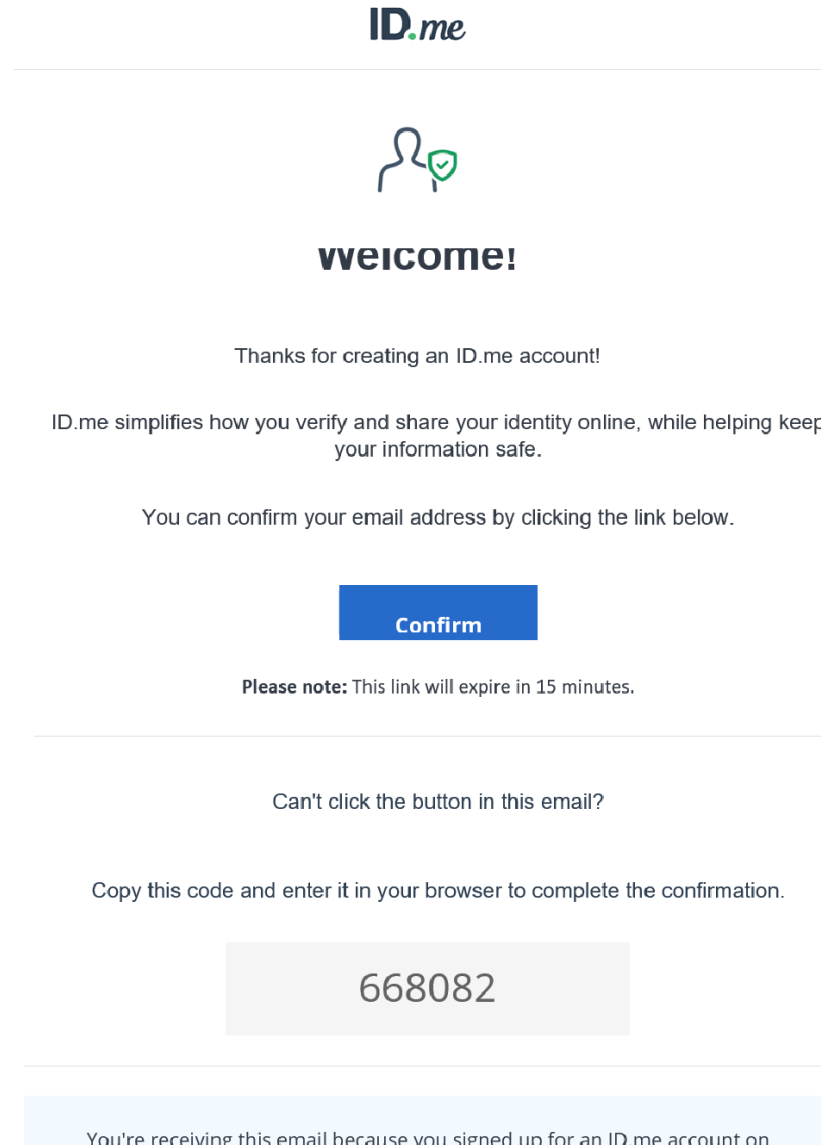
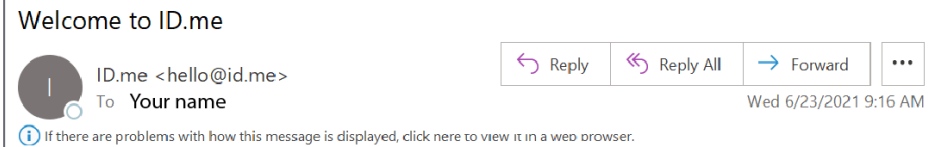
[View more options >](#)

## Step 3: Fill out the information to create an account

- **Email address:** You will need to check your email to confirm your email address to successfully create an account.
- **Password:** requires both upper- and lower-case letters, 8 characters, and a number..
- **Check** the box “I accept the ID.me Terms of Service and Privacy Policy” after reviewing the links. Then click the blue “Create an ID.me account.”

## Step 4: Confirm your email address

- You will receive an email from the sender "ID.me" with the subject line "Welcome to ID.me." Click the blue "Confirm" button to confirm your email address.
- When you see the confirmation screen, click the blue "Continue" button.



## Step 5: Secure your account

- After clicking the blue “Continue” button, you will be asked to secure your account. There will be five options to secure your account.
- Press the blue “Select” button for “Text Message or Phone Call”

### SECURE YOUR ACCOUNT


1

2

3

With multi-factor authentication (MFA), even if someone guesses your password, they won't be able to sign in as you.

#### Choose an MFA option



**Text Message or Phone Call**

Get a 6-digit code by text message or phone call.

Select

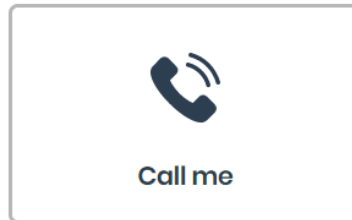
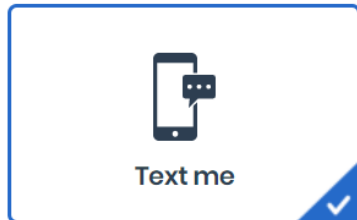


SECURE YOUR ACCOUNT



Receive a code by phone

Please use a phone number you can access whenever you plan to sign in.



THE NUMBER PROVIDED WILL ONLY BE USED FOR ACCOUNT SECURITY. MESSAGE AND DATA RATES MAY APPLY.

Go back

Continue

## Step 6: Enter your phone number

- Enter your phone number. You can choose whether to receive the security code by text message or phone call.
- This guide uses the texting option.

## SECURE YOUR ACCOUNT



### Confirm your phone number

Please pick up the phone and follow the instructions to receive your 6-digit code.

Enter the 6-digit code \*

Didn't receive the code? [Call me again](#)

[Go back](#)

Continue

## Step 7: Use the security code sent to your phone to secure your account

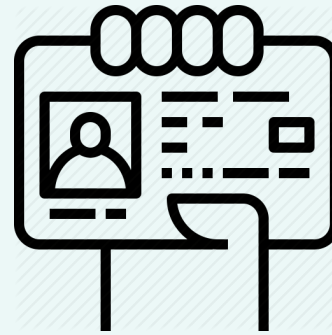
- You will receive a text message on your phone
- Enter the code in your text message onto the computer screen. Then press the blue “Continue” button. Your account is now secure!
- You will be sent a confirmation email from the sender “ID.me” with the subject line “You have enabled multi-factor authentication.”

## Steps 8 – 15: Verify your identity

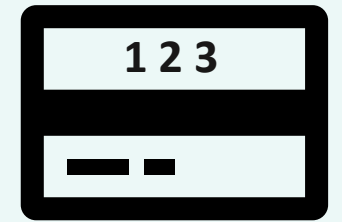
You'll need **both** your phone and computer.

- Use your phone to take pictures of your identification document and a selfie
- Enter your Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)
- Review and confirm the information on the screen matches what is on your identification document
- You will receive a confirmation email and be directed to CTC UP

To verify your identity, you will need your:



Driver's license or State ID, or Passport, or Passport Card



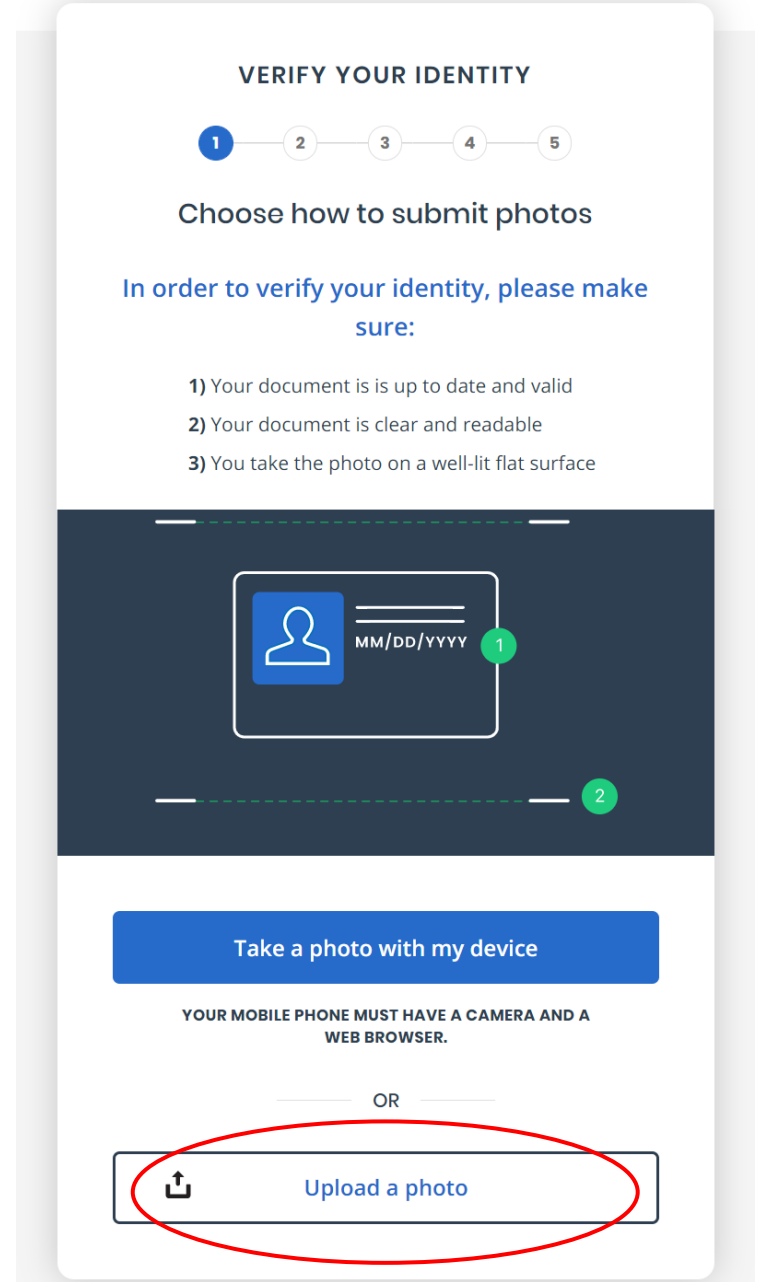
Your SSN or ITIN

## TIP: Uploading your identification document

The process to take pictures on your phone of your identification document and upload it may take awhile and may be glitchy.

## *You can try...*

To upload your identification document by computer. You will click the “Upload a photo button.” You will need to have photos of your identification document already stored on your computer so that you can select the file and upload.



VERIFY YOUR IDENTITY

1 2 3 4 5

Choose how to submit photos

In order to verify your identity, please make sure:

- 1) Your document is up to date and valid
- 2) Your document is clear and readable
- 3) You take the photo on a well-lit flat surface


MM/DD/YYYY 1

2

Take a photo with my device

YOUR MOBILE PHONE MUST HAVE A CAMERA AND A WEB BROWSER.

OR

 Upload a photo

## TIP: Reviewing your information

The confirmation page to review your information is **NOT** when you should make updates to your account.

For example: If you address has changed or you don't have a permanent address, you can update this information in the CTC Update Portal (the function will be available later in the year)

You just want to make sure that the information on the screen matches what is printed on the identification document you uploaded.

1 — 2 — 3 — 4 — 5

### Confirm your information

We will securely use the following information to verify your identity against trusted sources.

[What does this mean?](#)

#### Personal information

First Name [REDACTED]

Middle Name

Last Name [REDACTED]

Gender female

Date of Birth [REDACTED]

#### Home address

[EDIT](#)

Street [REDACTED]

City [REDACTED]

State [REDACTED]

Zip Code [REDACTED]

#### Phone number

Mobile Phone [REDACTED]

☒ The information I've provided is correct, and I accept the use of [Fair Credit Reporting Act](#) data to verify my identity.

[What is The Federal Fair Credit Reporting Act?](#)

[Back](#)

[Continue](#)

# Part 2: Using the Child Tax Credit Update Portal

## Child Tax Credit Update Portal

Welcome [REDACTED]

### Manage Your Advance Payments of the Child Tax Credit

Find out if you're eligible to receive advance payments of the [Child Tax Credit](#), authorized by the American Rescue Plan Act. Half the total credit amount estimated for 2021 will be paid in advance through monthly payments, and you will get the other half when you file your 2021 income tax return.

We'll send payments to your payment method on file. Update your payment method in [your profile](#).

#### Eligibility

Your eligibility status is based on your 2020 tax return on file. Get details [about eligibility](#).

Eligibility	Yes
Status	Enrolled in advance payments

#### Payments

If you're eligible, find advance Child Tax Credit payments for 2021 in the Processed Payments section. We'll send payments to your payment method on file. Update your payment method in [your profile](#).

Payment amounts may change. Get more details [about how we calculate the payment](#).

[+ Processed Payments](#)

For more details about advance Child Tax Credit payments, see [Questions and Answers](#).

You can choose to unenroll from receiving the payments. Find out more [about unenrolling from payments](#).

To stop advance payments, you must unenroll 3 days before the first Thursday of next month by 11:59 p.m. Eastern Time. Find out more [about stopping payments](#).

[UNENROLL FROM PAYMENTS](#)

## Function 1: Check your eligibility and direct deposit information

- Refer to the “Eligibility” section on the main page of the Child Tax Credit Update Portal to see if you are eligible for advance payments.
- The “Eligibility” box will say either “Yes” or “No.”
- If you are eligible for advance payments, you can look at the “Status” box to see whether you are enrolled to receive advance payments by direct deposit.

## Child Tax Credit Update Portal

Welcome [REDACTED]

### Manage Your Advance Payments of the Child Tax Credit

Find out if you're eligible to receive advance payments of the [Child Tax Credit](#), authorized by the American Rescue Plan Act. Half the total credit amount estimated for 2021 will be paid in advance through monthly payments, and you will get the other half when you file your 2021 income tax return.

We'll send payments to your payment method on file. Update your payment method in [your profile](#).

### Eligibility

Your eligibility status is based on your 2020 tax return on file. Get details [about eligibility](#).

Eligibility	Yes
Status	Enrolled in advance payments

### Payments

If you're eligible, find advance Child Tax Credit payments for 2021 in the Processed Payments section. We'll send payments to your payment method on file. Update your payment method in [your profile](#).

Payment amounts may change. Get more details [about how we calculate the payment](#).

[+](#) Processed Payments

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You can choose to unenroll from receiving the payments. Find out more [about unenrolling from payments](#).

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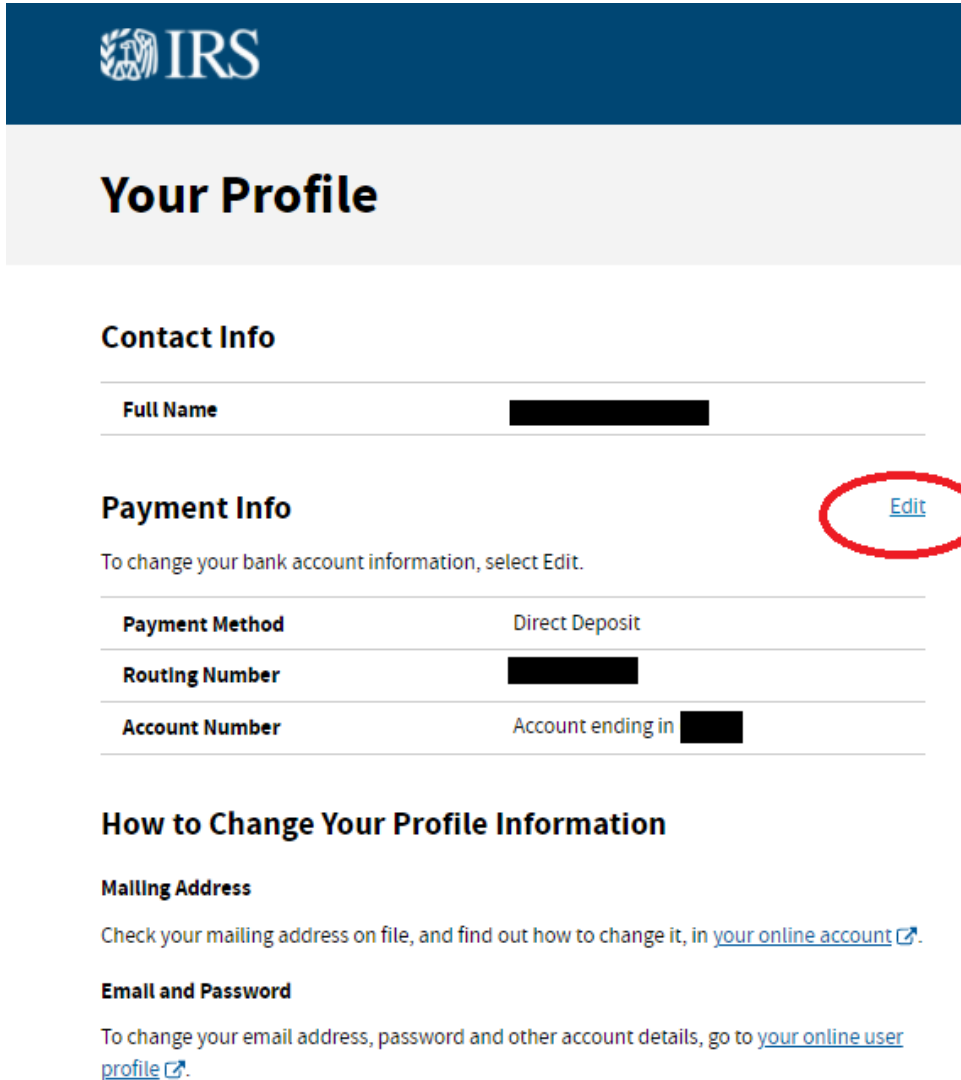
UNENROLL FROM PAYMENTS


## Function 2: Update your bank account information or switch from paper check to direct deposit

- To see which bank account your advance payments will be sent or to switch from paper check to direct deposit, click the blue "your profile" text located at the top of the main page of the Child Tax Credit Update Portal.



# Function 2: Update your bank account information or switch from paper check to direct deposit



 **IRS**

## Your Profile

### Contact Info

Full Name [REDACTED]

### Payment Info

To change your bank account information, select Edit. [Edit](#)

Payment Method	Direct Deposit
Routing Number	[REDACTED]
Account Number	Account ending in [REDACTED]

### How to Change Your Profile Information

#### Mailing Address

Check your mailing address on file, and find out how to change it, in [your online account](#).

#### Email and Password


To change your email address, password and other account details, go to [your online user profile](#).

- You will be taken to your profile page. You can see under “Payment Info” your payment method and the account that the advance payments will be sent to.
- The first payment on July 15 will be sent to the bank account or mailing address that the IRS currently has on file.
  - Bank account updates made by August 2 will be applied to the next payment on August 13 and to all monthly payments for the rest of 2021.
- To change or add a bank account that advance payments are sent to, click the blue “Edit” text.

**Note:** *The IRS recommends direct deposit to, “... remove the time, worry, and expense of cashing a check. In addition, direct deposit eliminates the chance of a lost stolen or undelivered check.”*

## Function 2: Update your bank account information or switch from paper check to direct deposit

- You will be taken to this page where you can update or add your banking information. You will need to enter your bank routing number and account number and indicate whether it is a savings or checking account.
- After you are done entering your bank account information, check the box next to “I understand updates I make to this information will apply only to me.” Then click the blue “SUBMIT PAYMENT INFO” button.

 IRS

**Your Profile**

**Contact Info**

Full Name

**Payment Info** [Cancel](#)

All fields with an asterisk (\*) are required.

We'll use this updated information for your payments beginning in August. Changes you make will affect your portion of payments only. If you filed jointly, your spouse can also update their information for their portion of the payments.

Give us your direct deposit information, accept the terms of service then select Submit Payment Info. If you select Cancel at any time, your changes will not save.

**Payment Method**

Direct Deposit

**Bank Account Info**

Select Account Type: \*

☐ Checking

☐ Savings

**Routing Number \***

Enter your routing number (9 digits) without spaces or hyphens. Show routing number example. [?](#)

**Confirm Routing Number \***

**Account Number \***

Enter your account number without spaces or hyphens. Show account number example. [?](#)

**Confirm Account Number \***

## Function 3: Unenroll for advance payments

Payment Month	Unenrollment Deadline	Payment Date
July	6/28/2021	7/15/2021
August	8/2/2021	8/13/2021
September	8/30/2021	9/15/2021
October	10/4/2021	10/15/2021
November	11/1/2021	11/15/2021
December	11/29/2021	12/15/2021

Source: [IRS 2021 Child Tax Credit and Advance Child Tax Credit Payments – Q J2](#)

- You can choose to unenroll from advance payments and receive all your money at once when you file your 2021 tax return (which you file in 2022).
- To stop advance payments, you must unenroll according to this schedule by 11:59 p.m. Eastern Time. You don't need to unenroll each month.
- If you miss the unenroll deadline, you will get the next scheduled advance payment until your request is processed.
- **If you unenroll from advance payments at this time, you will be unable to re-enroll until late September 2021.**

## Child Tax Credit Update Portal

Welcome

### Manage Your Advance Payments of the Child Tax Credit

Find out if you're eligible to receive advance payments of the [Child Tax Credit](#), authorized by the American Rescue Plan Act. Half the total credit amount estimated for 2021 will be paid in advance through monthly payments, and you will get the other half when you file your 2021 income tax return.

We'll send payments to your payment method on file. Update your payment method in [your profile](#).

### Eligibility

Your eligibility status is based on your 2020 tax return on file. Get details [about eligibility](#).

Eligibility	Yes
Status	Enrolled in advance payments

### Payments

If you're eligible, find advance Child Tax Credit payments for 2021 in the Processed Payments section.

We'll send payments to your payment method on file. Update your payment method in [your profile](#).

Payment amounts may change. Get more details [about how we calculate the payment](#).

**Processed Payments**

For more details about advance Child Tax Credit payments, see [Questions and Answers](#).

You can choose to unenroll from receiving the payments. Find out more [about unenrolling from payments](#).

To stop advance payments, you must unenroll 3 days before the first Thursday of next month by 11:59 p.m. Eastern Time.

Find out more [about stopping payments](#).


**UNENROLL FROM PAYMENTS**

## Function 3: Unenroll for advance payments

- On the main page of the Child Tax Credit Update Portal, click the blue “UNENROLL FROM PAYMENTS” button.

## Function 3: Unenroll for advance payments

Next, after carefully reading what it means to unroll from advance payments, if you wish to continue unenrolling, click the blue “I UNDERSTAND AND WANT TO PROCEED” button.



[Profile](#) | [Logout](#)

### Unenroll From Receiving Advance Child Tax Credit Payments

1

2

3

Unenroll

Review & Submit

Confirmation

#### You're Choosing to Unenroll From Receiving These Payments

By choosing to unenroll, you're telling us you don't want to receive advance Child Tax Credit payments.

If your most recently filed tax return was a joint tax return, your spouse will also need to unenroll, if appropriate. Unenrolling is an individual action. If your spouse does not unenroll, they will receive payments for their portion of the advance Child Tax Credit.

For more details about unenrolling from payments, see [Questions and Answers](#).

CANCEL AND RETURN

I UNDERSTAND AND WANT TO PROCEED

# Stay Connected!

CTC Outreach Resources Hub: [www.taxoutreach.org/coronavirus](http://www.taxoutreach.org/coronavirus)

## RESOURCES:

- [What's New about the Child Tax Credit in 2021?](#)
- [How to Fill out the IRS Non-filer Form](#)
- [How to use the IRS Child Tax Credit Update Portal \(CTC UP\)](#)
- [Getting Started with Outreach](#)

## UPCOMING CTC OUTREACH MATERIALS:

- Customizable social media posts
- Flyer and mailer
- Phone and text scripts
- Newsletter and press release templates
- PSA script

## Contact Info

Get It Back Campaign  
Center on Budget and  
Policy Priorities

[eitcoutreach@cbpp.org](mailto:eitcoutreach@cbpp.org)

(202) 408-1080

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

### Let's keep in touch

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email

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