

What You Need
to Know about the

Child Tax Credit



There is a new option for the Child Tax Credit. Beginning July 2021, families who claim the Child Tax Credit will receive monthly deposits or paper checks directly from the IRS!

For the 2021 tax year, the Child Tax Credit was raised to \$3000 for children between the ages of 6 and 17, and to \$3600 for children under the age of six. The IRS will pay half of the total credit amount in advance monthly payments, and the other half will be paid when taxes are filed.

We know you may have many questions about how the tax credit works. Below are a few things to know about the Child Tax Credit monthly payments. For more information please visit the White House website: <https://www.whitehouse.gov/child-tax-credit> or CalEITC4Me.org.

How will you get this money?

You may see a direct deposit in your bank account from the IRS of up to \$300 dollars per child. Or you may receive a check or debit card in the mail.

Do I have to pay this back? Is it a loan?

No, it is not a loan. It is an advance of money you would get back from your tax return. The monthly payments equal half of the expected tax credit for each child. You receive the other half when you file your taxes.

What if I don't qualify for the full Child Tax Credit when I file my taxes next year?

Your family's circumstances may change by the time you file your taxes in 2022, but low-income families are protected from paying back overpayments if they are single filers making less than \$40,000, heads-of-household filers \$50,000, and married filing jointly \$60,000. If you make more than these amounts, you may be required to pay back some funds.

What if I didn't get the payment? Should I have?

If you have children age 17 or younger, filed your taxes in 2019 or 2020 or received one of the three stimulus payments, and make under \$75,000 if a single taxpayer, \$112,500 as head of household or \$150,000 for married couples, you should receive the Child Tax Credit.

When do I get these payments?

Payments will be deposited or mailed on July 15, August 13, September 15, October 15, November 15 and December 15.

What if I signed up late? Will I still get all my payments?

Yes, if you signed up late, you will still get up to 50% of the credit in advance. For example, if you signed up in August, instead of receiving \$300 a month for your 3 year old, you'll receive \$450 a month in September, October, November and December.

My child doesn't have a Social Security Number (SSN), do I still qualify for the Child Tax Credit?

Unfortunately, no. Your child has to have a SSN for you to qualify for the Child Tax Credit.

My child has an SSN but I have a Taxpayer Identification Number (ITIN), do I still qualify for the Child Tax Credit?

Yes! As long as your child has a SSN, you may qualify for the Child Tax Credit.

What if I didn't file my taxes in 2019 or 2020? Am I still eligible?

Yes! There is a portal to allow you to share your information with the IRS. For more information about how to use that portal go here: <https://www.taxoutreach.org/tax-filing/coronavirus/how-to-fill-out-the-irs-non-filer-form>

Also, the IRS may have your information if you used the stimulus payments sign-up for people who don't file taxes (the Economic Impact Payments portal).

What if I don't owe taxes or don't file my taxes?

Taxpayers can benefit from the credit even if they don't have earned income or don't owe any income taxes. To claim the Child Tax Credit, you can still file your taxes! Or use this IRS portal: <https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool>

What if my information has changed since I filed my taxes?

Use the update portal to share any changes in your life that will affect the Child Tax Credit. For more information about how to use that credit, please go here: <https://www.taxoutreach.org/tax-filing/coronavirus/how-to-use-the-irs-child-tax-credit-update-portal-ctc-up>

您需要了解的有关儿童税收抵免的信息

儿童税收抵免有一个新选项。从 2021 年 7 月开始，申请儿童税收抵免的家庭将直接从 IRS 收到每月存款或纸质支票！

在 2021 纳税年度，6 至 17 岁儿童的儿童税收抵免提高到 3000 美元，6 岁以下儿童的儿童税收抵免提高到 3600 美元。国税局将每月预付总抵免额的一半，另一半将在报税时支付。

我们知道您可能对税收抵免的运作方式有很多疑问。以下是有关儿童税收抵免每月付款的一些信息。如需更多信息，请访问白宫网站：<https://www.whitehouse.gov/child-tax-credit> 或 CalEITC4Me.org。

您将如何得到这笔钱？

您可能会看到 IRS 在您的银行账户中直接存款，每个孩子最多 300 美元。或者，您可能会收到邮寄的支票或借记卡。

我需要偿还这笔钱吗？是贷款吗？

不需要，这不是贷款。这是您可以从纳税申报表中收回的预付款。每月付款等于每个孩子预期税收抵免额的一半。当您报税时，您会收到另一半。

如果我在明年报税时没有资格获得完整的儿童税收抵免怎么办？

到 2022 年您报税时，您家庭的情况可能会发生变化，但如果低收入家庭单身申报者是年收入低于 40,000 美元、户主申报者 50,000 美元以及已婚联合申报 60,000 美元，他们将受到保护，免于偿还多付的税款。如果您的收入

超过这些金额，您可能需要偿还一些资金。

如果我没有收到付款怎么办？我应该有吗？

如果您有 17 岁或以下的孩子，在 2019 年或 2020 年报税或收到了三项刺激付款中的一项，并且如果单身纳税人的收入低于 75,000 美元，作为户主的收入低于 112,500 美元或作为已婚夫妇的收入低于 150,000 美元，您应该获得儿童税收抵免。

我什么时候可以收到这些付款？

付款将在 7 月 15 日、8 月 13 日、9 月 15 日、10 月 15 日、11 月 15 日和 12 月 15 日存入或邮寄。

如果我注册晚了怎么办？我还能收到所有付款吗？

是的，如果您注册晚了，您仍然可以提前获得最多 50% 的抵免额分。例如，如果您在 8 月注册，那么您 3 岁的孩子不是每月收到 300 美元，而是在 9 月、10 月、11 月和 12 月每月收到 450 美元。

我的孩子没有社会安全号码 (SSN)，我仍有资格获得儿童税收抵免吗？

抱歉不行。您的孩子必须有一个 SSN，您才有资格获得儿童税收抵免。

我的孩子有 SSN 但我有纳税人识别号 (ITIN)，我仍有资格获得儿童税收抵免吗？

是的！只要您的孩子有 SSN，您就有资格获得儿童税收抵免。

如果我在 2019 年或 2020 年没有报税怎么办？我还有资格吗？

是的！有一个门户可让您与 IRS 共享您的信息。有关如何使用该门户的更多信息，请访问此处。

此外，如果您为不报税的人使用刺激付款注册（经济影响付款门户），则 IRS 可能会拥有您的信息。

如果我不欠税或不报税怎么办？

即使纳税人没有收入或不欠任何所得税，他们也可以从该抵免中受益。要申请儿童税收抵免，您仍然可以报税！或使用此 IRS 门户。

如果自从我报税后我的信息发生了变化怎么办？

使用更新门户分享您生活中会影响儿童税收抵免的任何变化。有关如何使用该抵免的更多信息，请访问此处。