



## IRS revises the 2021 Child Tax Credit and Advance Child Tax Credit frequently asked questions

FS-2022-32, July 2022

**Note:** These FAQs supersede earlier FAQs that were posted in [FS-2022-29](#) on May 20, 2022.

This Fact Sheet updates the 2021 Child Tax Credit and Advance Child Tax Credit frequently asked questions (FAQs). These updates are to help eligible families properly claim the credit when they prepare and file their 2021 tax return.

The FAQs revisions are as follows:

- Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit: Removed question 7 and renumbered question 8

*These FAQs are being issued to provide general information to taxpayers and tax professionals as expeditiously as possible. Accordingly, these FAQs may not address any particular taxpayer's specific facts and circumstances, and they may be updated or modified upon further review. Because these FAQs have not been published in the Internal Revenue Bulletin, they will not be relied on or used by the IRS to resolve a case. Similarly, if an FAQ turns out to be an inaccurate statement of the law as applied to a particular taxpayer's case, the law will control the taxpayer's tax liability. Nonetheless, a taxpayer who reasonably and in good faith relies on these FAQs will not be subject to a penalty that provides a reasonable cause standard for relief, including a negligence penalty or other accuracy-related penalty, to the extent that reliance results in an underpayment of tax. Any later updates or modifications to these FAQs will be dated to enable taxpayers to confirm the date on which any changes to the FAQs were made. Additionally, prior versions of these FAQs will be maintained on IRS.gov to ensure that taxpayers, who may have relied on a prior version, can locate that version if they later need to do so.*

More information about [reliance is available](#). These FAQs were announced in [IR-2022-139](#).

## 2021 Child Tax Credit and Advance Child Tax Credit Payments

### Background

There have been important changes to the Child Tax Credit that will help many families receive advance payments. The American Rescue Plan Act (ARPA) of 2021 expands the Child Tax Credit (CTC) for tax year 2021 only.

Below are frequently asked questions about the Advance Child Tax Credit Payments in 2021, separated by topic. Do not call the IRS. Our phone assistants don't have information beyond what's available on IRS.gov.

- [Topic A: General Information](#)
- [Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit](#)
- [Topic C: Calculation of the 2021 Child Tax Credit](#)
- [Topic D: Calculation of Advance Child Tax Credit Payments](#)
- [Topic E: Advance Payment Process of the Child Tax Credit](#)
- [Topic F: Updating Your Child Tax Credit Information During 2021](#)
- [Topic G: Receiving Advance Child Tax Credit Payments](#)
- [Topic H: Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return](#)



- [Topic I: U.S. Territory Residents and Advance Child Tax Credit Payments](#)
- [Topic J: Unenrolling from Advance Payments](#)
- [Topic K: Verifying Your Identity to View your Payments](#)
- [Topic L: Commonly Asked Shared-Custody Questions](#)
- [Topic M: Commonly Asked Immigration-Related Questions](#)
- [Topic N: Returning a Payment](#)

## 2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic A: General Information

### **Q A1. What are advance Child Tax Credit payments? (updated May 20, 2022)**

A1. Advance Child Tax Credit payments are early payments from the IRS of 50 percent of the estimated amount of the Child Tax Credit that you may properly claim on your 2021 tax return. If the IRS processed your 2020 tax return or 2019 tax return before the end of June 2021, these monthly payments began in July and continued through December 2021, based on the information contained in that return.

Note: Advance Child Tax Credit payment amounts were not based on the Credit for Other Dependents, which is not refundable. For more information about the Credit for Other Dependents, see IRS [Schedule 8812 \(Form 1040\), Credits for Qualifying Children and Other Dependents](#).

### **QA2. What did I need to do to receive advance Child Tax Credit payments? (updated May 20, 2022)**

A2. Generally, nothing. If you were eligible to receive advance Child Tax Credit payments based on your 2020 tax return or 2019 tax return (including information you entered into the Non-Filer tool for Economic Impact Payments on IRS.gov in 2020, or the Child Tax Credit Non-filer Sign-up Tool in 2021), you generally received those payments automatically without needing to take any additional action.

Disbursement of advance Child Tax Credit payments began in July and continued on a monthly basis through December 2021, generally based on the information contained in your 2019 or 2020 federal income tax return. If you are eligible for the Child Tax Credit, but did not receive advance Child Tax Credit payments, you can claim the full credit amount when you file your 2021 tax return.

For more information regarding eligibility and how advance Child Tax Credit payments have been disbursed, see [Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit](#) and [Topic E: Advance Payment Process of the Child Tax Credit](#).

### **Q A3. Did I need income to receive advance Child Tax Credit payments? (updated May 20, 2022)**

A3. No. Even if you had \$0 in income, you could have received advance Child Tax Credit payments if you were eligible. Disbursement of advance Child Tax Credit payments began in July and continued on a monthly basis through December 2021, generally based on the information contained in your 2019 or 2020 federal income tax return. If you are eligible for the Child Tax Credit, but did not receive advance Child Tax Credit payments, you can claim the full credit amount when you file your 2021 tax return.

For information regarding eligibility, see [Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit](#).

### **Q A4. Where can I get help completing my 2021 tax return if I can't do it myself? (updated May 20, 2022)**



A4. If you could not or chose not to use IRS Free File or Free File Fillable Forms to file your 2021 tax return, there are various types of tax return preparers, including certified public accountants, enrolled agents, attorneys, and others who can assist you in filing your return. For more information about these and other return preparers who might be right for you, visit [Need someone to prepare your tax return?](#)

Disbursement of advance Child Tax Credit payments began in July and continued on a monthly basis through December 2021, generally based on the information contained in your 2019 or 2020 federal income tax return. If you are eligible for the Child Tax Credit, but did not receive advance Child Tax Credit payments, you can claim the full credit amount when you file your 2021 tax return.

**Q A5. What if I did not want to receive advance Child Tax Credit payments? (updated May 20, 2022)**

A5. If you preferred not to receive monthly advance Child Tax Credit payments because you would rather claim the full credit when you file your 2021 tax return, or you knew you were not eligible for the Child Tax Credit for your 2021 tax year, the IRS provided an option to unenroll from advance Child Tax Credit payments through the Child Tax Credit Update Portal (CTC UP).

**Q A6. When did the IRS begin disbursing advance Child Tax Credit payments? (updated January 11, 2022)**

A6. The IRS began disbursing advance Child Tax Credit payments on July 15. After that, payments were disbursed on a monthly basis through December 2021.

For more information regarding how advance Child Tax Credit payments were disbursed, see [Topic E: Advance Payment Process of the Child Tax Credit.](#)

**Q A7. Did the IRS contact individuals about advance Child Tax Credit payments before they were disbursed? (updated January 11, 2022)**

A7. Yes. In June 2021, the IRS sent Letter 6417. This letter informed recipients of the amount of their estimated Child Tax Credit monthly payments. This letter also indicated where recipients could find additional information about advance Child Tax Credit payments.

**Q A8. How could I have qualified for advance Child Tax Credit payments? (updated May 20, 2022)**

A8. You qualified for advance Child Tax Credit payments if you had a qualifying child. Also, you — or your spouse, if married filing a joint return — must have had your main home in one of the 50 states or the District of Columbia for more than half the year. Your main home can be any location where you regularly live. Your main home may be your house, apartment, mobile home, shelter, temporary lodging, or other location and doesn't need to be the same physical location throughout the taxable year. You don't need a permanent address to get these payments. If you are temporarily away from your main home because of illness, education, business, vacation, or military service, you are generally treated as living in your main home.

Disbursement of advance Child Tax Credit payments began in July and continued on a monthly basis through December 2021, generally based on the information contained in your 2019 or 2020 federal income tax return. If you are eligible for the Child Tax Credit, but did not receive advance Child Tax Credit payments, you can claim the full credit amount when you file your 2021 tax return.

For more information regarding eligibility for advance Child Tax Credit payments, and the Child Tax Credit generally, see [Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit.](#)



For information on how the amount of your Child Tax Credit could be reduced based on the amount of your income, see [Topic C: Calculation of the 2021 Child Tax Credit](#).

**Q A9. Will receiving advance Child Tax Credit payments cause a delay in my refund when I file my 2021 tax return? (updated May 20, 2022)**

A9. No. However, if you fail to properly reconcile your advance Child Tax Credit payments with the amount of Child Tax Credit for which you are eligible on your 2021 federal income tax return, processing of your return by the IRS will be delayed.

For more information regarding how to reconcile your advance Child Tax Credit payments with your Child Tax Credit on your 2021 tax return, see [Topic H: Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return](#).

**Q A10. Are advance Child Tax Credit payments taxable? (updated May 20, 2022)**

A10. No. Advance Child Tax Credit payments are not income and will not be reported as income on your 2021 tax return. Advance Child Tax Credit payments are advance payments of your tax year 2021 Child Tax Credit.

However, the total amount of advance Child Tax Credit payments that you received during 2021 was based on the IRS's estimate of your 2021 Child Tax Credit. If the total of your advance Child Tax Credit payments is greater than the Child Tax Credit amount that you are allowed to claim on your 2021 tax return, you may have to repay the excess amount on your 2021 tax return. For example, if you received advance Child Tax Credit payments for two qualifying children properly claimed on your 2020 tax return, but you no longer have qualifying children in 2021, the advance Child Tax Credit payments that you received based on those children are added to your 2021 income tax unless you qualify for repayment protection. For more information regarding your eligibility for repayment protection, and how to reconcile your advance Child Tax Credit payments with your Child Tax Credit on your 2021 tax return, see [Topic H: Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return](#).

**Q A11. Will the IRS send me a letter about my advance Child Tax Credit payments to help me claim the correct Child Tax Credit amount on my 2021 return during the 2022 tax filing season? (updated May 20, 2022)**

A11. Yes. In January 2022, the IRS sent Letter 6419 to provide the total amount of advance Child Tax Credit payments that were disbursed to you during 2021. Please keep this letter regarding your advance Child Tax Credit payments with your tax records. You may need to refer to this letter when you file your 2021 tax return.

For more information regarding this letter and how to reconcile your advance Child Tax Credit payments with your Child Tax Credit on your 2021 return, see [Topic H: Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return](#).

**Q A12. Will advance Child Tax Credit payments affect any government benefits that I receive? (updated January 11, 2022)**

A12. No. Advance Child Tax Credit payments cannot be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs also cannot count advance Child Tax Credit payments as a resource for purposes of determining eligibility for at least 12 months after you receive them.

**Q A13. Can I call the IRS or my tax software company or bank to update my bank account information for advance Child Tax Credit payments? (updated May 20, 2022)**



A13. The IRS launched on IRS.gov a Child Tax Credit Update Portal (CTC UP), which allowed you to update information with the IRS. The portal is no longer available, and the IRS has completed disbursing advance Child Tax Credit payments.

If you file a 2021 return, the IRS will use the bank account information you enter on your tax return to send your refund, if you are receiving one.

**Q A14. How do I avoid scams relating to advance Child Tax Credit payments? (updated May 20, 2022)**

A14. The IRS has urged everyone to be on the lookout for scam artists trying to use advance Child Tax Credit payments or the Child Tax Credit as a cover for schemes to steal personal information and money. The IRS doesn't initiate contact by email, text messages, or social media channels to request personal or financial information – even information related to advance Child Tax Credit payments. Also, watch out for emails with attachments or links claiming to have special information about advance Child Tax Credit payments or refunds of the Child Tax Credit.

If you receive a suspicious IRS-related email, see [Report Phishing and Online Scams for additional information](#).

**Q A15. I want to help spread the news about the Child Tax Credit within my community. How can I do that? (updated May 20, 2022)**

A15. The IRS has materials and information that can be easily shared by social media, email, and other methods. The IRS urges employers, community groups, non-profits, associations, education groups, and anyone else with connections to people with children to share information about the Child Tax Credit expansions for the 2021 tax year. You can find materials to share at [2021 Child Tax Credit and Advance Child Tax Credit Payments: Resources and Guidance](#).

The IRS will continue to provide materials on how to claim the 2021 Child Tax Credit, as well as how to reconcile your advance Child Tax Credit payments with the amount of 2021 Child Tax Credit for which you are eligible.

For more information regarding how to reconcile your advance Child Tax Credit payments with your Child Tax Credit on your 2021 tax return, see [Topic H: Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return](#).

Disbursement of advance Child Tax Credit payments began in July and continued on a monthly basis through December 2021, generally based on the information contained in your 2019 or 2020 federal income tax return. If you are eligible for the Child Tax Credit, but did not receive advance Child Tax Credit payments, you can claim the full credit amount when you file your 2021 tax return.

**Q A16. When was I able to update my information? (updated May 20, 2022)**

Updates made by 11:59 pm Eastern Time on November 29 were reflected in the monthly payment disbursed in December. Updates to the number of qualifying children or filing status should be made when you file your 2021 tax return.



## 2021 Monthly deadlines to make changes to your information

Date You Can Make Changes	What You Can Do
June 21, 2021	<ul style="list-style-type: none"> <li>• Find out if you're eligible</li> <li>• Unenroll from payments</li> <li>• See a list of your payments</li> </ul>
June 30, 2021	<ul style="list-style-type: none"> <li>• Make changes to your bank information</li> </ul>
August 20, 2021	<ul style="list-style-type: none"> <li>• Make changes to your address</li> </ul>
November 1, 2021	<ul style="list-style-type: none"> <li>• Make changes to your income</li> </ul>
November 29, 2021	<ul style="list-style-type: none"> <li>• Final date to update information on Child Tax Credit Update Portal to impact advance Child Tax Credit payments disbursed in December.</li> <li>• Child Tax Credit Update Portal available in Spanish (The Update Portal is no longer available)</li> </ul>

## Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit

### Q B1. Who was eligible for advance Child Tax Credit payments? (updated January 11, 2022)

A1. You qualified for advance Child Tax Credit payments if you have a qualifying child. Also, you — or your spouse, if married filing a joint return — must have had your main home in one of the 50 states or the District of Columbia for more than half the year.

Your main home can be any location where you regularly live. Your main home may be your house, apartment, mobile home, shelter, temporary lodging, or other location and doesn't need to be the same physical location throughout the taxable year. You don't need a permanent address to get these payments. If you are temporarily away from your main home because of illness, education, business, vacation, or military service, you are generally treated as living in your main home.

Disbursement of advance Child Tax Credit payments began in July and continued on a monthly basis through December 2021, generally based on the information contained in your 2019 or 2020 federal income tax return. If you are eligible for the Child Tax Credit, but did not receive advance Child Tax Credit payments, you can claim the full credit amount when you file your 2021 tax return during the 2022 tax filing season.

For information on how the amount of your Child Tax Credit could be reduced based on the amount of your income, see [Topic C: Calculation of the 2021 Child Tax Credit](#).

### Q B2. Did the requirements for “qualifying children” change for the Child Tax Credit for 2021? (added June 14, 2021)

A2. Yes.

### Q B3. Who is a “qualifying child” for purposes of the 2021 Child Tax Credit? (updated March 8, 2022)

A3. For tax year 2021, a qualifying child is an individual who does not turn 18 before January 1, 2022, and who satisfies the following conditions:

1. The individual is the taxpayer's son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister, or a descendant of any of them (for example, a grandchild, niece, or nephew).



2. The individual does not provide more than one-half of his or her own support during 2021.
3. The individual lives with the taxpayer for more than one-half of tax year 2021. For exceptions to this requirement, see IRS [Schedule 8812 \(Form 1040\), Credits for Qualifying Children and Other Dependents](#).
4. The individual is properly claimed as the taxpayer's dependent. For more information about how to properly claim an individual as a dependent, see IRS [Publication 501, Dependents, Standard Deduction, and Filing Information](#).
5. The individual does not file a joint return with the individual's spouse for tax year 2021 or files it only to claim a refund of withheld income tax or estimated tax paid.
6. The individual was a U.S. citizen, U.S. national, or U.S. resident alien. For more information on this condition, see IRS [Publication 519, U.S. Tax Guide for Aliens](#).

**Q B4. Do I, or my children, need to have Social Security numbers to qualify for the Child Tax Credit? (updated January 11, 2022)**

A4. You — and your spouse, if married filing a joint return — must have a Social Security number (SSN) or an IRS Individual Taxpayer Identification Number (ITIN). You received advance Child Tax Credit payments only if you used your correct SSN or ITIN when you filed a 2020 tax return or 2019 tax return (including when you entered information into the Non-Filer tool on IRS.gov in 2020 or the Child Tax Credit Non-filer Sign-up Tool in 2021).

Advance Child Tax Credit payments were made for qualifying children who have an SSN that is valid for employment in the United States.

**Q B5. What is meant by a Social Security number that is valid for employment? (added June 14, 2021)**

A5. For qualifying children, a valid SSN is one that is [valid for employment](#) in the United States and is issued by the Social Security Administration (SSA) before the due date of your 2021 tax return (including extensions).

If an individual was a U.S. citizen when he or she received the SSN, then it is valid for employment in the United States. If “Not Valid for Employment” is printed on the individual's Social Security card and the individual's immigration status has changed so that he or she is now a U.S. citizen or permanent resident, ask the SSA for a [new Social Security card](#).

However, if “Valid for Work Only With DHS Authorization” is printed on the individual's Social Security card, the individual has the required SSN only as long as the Department of Homeland Security authorization is valid.

**Q B6. Was I eligible to receive advance Child Tax Credit payments if my qualifying child died in 2021? (updated January 11, 2022)**

A6. Yes. If your qualifying child was alive at any time during 2021 and lived with you for more than half the time in 2021 that the child was alive, then your child is a qualifying child for purposes of the 2021 Child Tax Credit. As a result, you were eligible to receive advance Child Tax Credit payments for your qualifying child.

Disbursement of advance Child Tax Credit payments began in July and continued on a monthly basis through December 2021, generally based on the information contained in your 2019 or 2020 federal income tax return. If you are eligible for the Child Tax Credit, but did not receive advance Child Tax Credit payments, you can claim the full credit amount when you file your 2021 tax return during the 2022 tax filing season.

**Q B7. My payment was issued but I didn't receive it. What can I do? (updated July 14, 2022)**



A7. You can request a payment trace to track your payment if you have not received it within the timeframes below. We will not be able to trace your payment unless it has been:

- 5 days since the deposit date and the bank says it hasn't received the payment
- 4 weeks since the payment was mailed by check to a standard address
- 6 weeks since the payment was mailed, and you have a forwarding address on file with the local post office
- 9 weeks since the payment was mailed, and you have a foreign address

To start a payment trace, mail or fax a completed [Form 3911, Taxpayer Statement Regarding Refund](#).

## Topic C: Calculation of the 2021 Child Tax Credit

### **Q C1. What is the amount of the Child Tax Credit for 2021? (updated March 8, 2022)**

A1. For tax year 2021, the Child Tax Credit increased from \$2,000 per qualifying child to:

- \$3,600 for children ages 5 and under at the end of 2021; and
- \$3,000 for children ages 6 through 17 at the end of 2021.

Note: The \$500 nonrefundable Credit for Other Dependents amount has not changed. For more information about the Credit for Other Dependents, see IRS [Schedule 8812 \(Form 1040\), Credits for Qualifying Children and Other Dependents](#).

### **Q C2. Can my Child Tax Credit amount be reduced based on the amount of my 2021 income? (added June 14, 2021)**

A2. Yes. The Child Tax Credit phases out in two different steps based on your modified adjusted gross income (AGI) in 2021.

The first phaseout can reduce the Child Tax Credit to \$2,000 per child.

- That is, the first phaseout step can reduce only the \$1,600 increase for qualifying children ages 5 and under, and the \$1,000 increase for qualifying children ages 6 through 17, at the end of 2021.

The second phaseout can reduce the remaining Child Tax Credit below \$2,000 per child.

For additional information on the amounts of modified AGI that reduce the 2021 Child Tax Credit, see Q C4 and Q C5, below.

### **Q C3. What is my modified AGI? (added June 14, 2021)**

A3. For purposes of the Child Tax Credit and advance Child Tax Credit payments, your modified AGI is your adjusted gross income (from the 2020 IRS Form 1040, line 11, or, if you haven't filed a 2020 return, the 2019 IRS Form 1040, line 8b), plus the following amounts that may apply to you.

- Any amount on line 45 or line 50 of the 2020 or 2019 IRS [Form 2555, Foreign Earned Income](#).
- Any amount excluded from gross income because it was received from sources in Puerto Rico or American Samoa.

If you do not have any of the above, your modified AGI is the same as your AGI.

### **Q C4. How does the first phaseout reduce the 2021 Child Tax Credit to \$2,000 per child? (added June 14, 2021)**

A4. The Child Tax Credit begins to be reduced to \$2,000 per child if your modified AGI in 2021 exceeds:

- \$150,000 if married and filing a joint return or if filing as a qualifying widow or widower;





- \$112,500 if filing as head of household; or
- \$75,000 if you are a single filer or are married and filing a separate return.

The first phaseout reduces the Child Tax Credit by \$50 for each \$1,000 (or fraction thereof) by which your modified AGI exceeds the income threshold described above that is applicable to you.

#### **Q C5. How does the second phaseout reduce the remaining \$2,000 Child Tax Credit? (added June 14, 2021)**

A5. The Child Tax Credit won't begin to be reduced below \$2,000 per child until your modified AGI in 2021 exceeds:

- \$400,000 if married and filing a joint return; or
- \$200,000 for all other filing statuses.

The second phaseout reduces the Child Tax Credit by \$50 for each \$1,000 (or fraction thereof) by which your modified AGI exceeds the income threshold described above that is applicable to you.

### Topic D: Calculation of Advance Child Tax Credit Payments

#### **Q D1. How were my advance Child Tax Credit payment amounts determined? (updated March 8, 2022)**

A1. The IRS determined your advance Child Tax Credit payment amounts by estimating the amount of the Child Tax Credit that you will be eligible to claim on your 2021 tax return during the 2022 tax filing season.

Our estimate of your 2021 Child Tax Credit was based on information shown on your processed 2020 tax return (including information you entered in the Child Tax Credit Non-filer Sign-up Tool in 2021). If we had not processed your 2020 tax return when we determined the amount of your advance Child Tax Credit payment for any month starting July 2021, we estimated the amount of your 2021 Child Tax Credit based on information shown on your 2019 tax return (including information you entered into the Non-Filer tool on IRS.gov in 2020). If we processed your 2020 return, we recalculated your advance Child Tax Credit payments and adjusted any remaining monthly payments.

Disbursement of advance Child Tax Credit payments began in July and continued on a monthly basis through December 2021, generally based on the information contained in your 2019 or 2020 federal income tax return. If you are eligible for the Child Tax Credit, but did not receive advance Child Tax Credit payments, you can claim the full credit amount when you file your 2021 tax return during the 2022 tax filing season.

Note: Advance Child Tax Credit payment amounts do not include the \$500 Credit for Other Dependents, which is not refundable. For more information about the Credit for Other Dependents, see IRS [Schedule 8812 \(Form 1040\), Credits for Qualifying Children and Other Dependents](#).

#### **Q D2. How much did eligible individuals receive in advance Child Tax Credit payments? (updated January 11, 2022)**

A2. An eligible individual's total advance Child Tax Credit payment amounts equaled half of the amount of the individual's estimated 2021 Child Tax Credit. This amount was then divided into monthly advance payments.

As a result:

- For each qualifying child age 5 or younger, an eligible individual generally received \$300 each month. That was determined by dividing \$3,600 in half, which is \$1,800. Six monthly payments of \$300 provided the eligible individual with \$1,800.



- For each qualifying child ages 6 to 17, an eligible individual generally received \$250 each month. That was determined by dividing \$3,000 in half, which is \$1,500. Six monthly payments of \$250 provided the eligible individual with \$1,500.

## Topic E: Advance Payment Process of the Child Tax Credit

### Q E1. When did eligible individuals receive advance Child Tax Credit payments? (updated January 11, 2022)

A1. Advance Child Tax Credit payments were disbursed in monthly installments from July through December 2021.

#### 2021 Advance Child Tax Credit monthly payment disbursements

Payment Month	Payment Date
July	7/15/2021
August	8/13/2021
September	9/15/2021
October	10/15/2021
November	11/15/2021
December	12/15/2021

### Q E2. How did eligible individuals receive their advance Child Tax Credit payments? (updated May 20, 2022)

A2. If the IRS received the eligible individual’s banking information, payment was sent as a direct deposit.

Generally, we used bank account information from the following sources, in the following order:

- Bank account information that the eligible individual provided in the Child Tax Credit Update Portal.
- The eligible individual’s 2020 tax return, including information entered into the Child Tax Credit Non-filer Sign-up Tool in 2021.
- The eligible individual’s 2019 tax return, including information entered into the Non-Filer tool on IRS.gov in 2020.
- Bank account information that the eligible individual provided to another federal agency to receive federal benefits including - Social Security benefits, Veterans benefits, and benefits from the Railroad Retirement Board.

If we did not have direct deposit information from any of the sources described above, Treasury's Bureau of the Fiscal Service provided us with bank account information:

- From where the eligible individual received a U.S. Government payment, including through a [Direct Express Card](#), or
- That the Office of Personnel Management used for federal payroll allotments of the eligible individual.

If we did not have bank account information to issue a direct deposit, we sent advance Child Tax Credit payments by mail.

### Q E3. How did eligible individuals know that they received advance Child Tax Credit payments? (updated May 20, 2022)



A3. If an eligible individual received advance Child Tax Credit payments through direct deposit to their bank account, the eligible individual's bank statement identified those payments through the following description: "IRS TREAS 310 CHILDCTC".

If the eligible individual received advance Child Tax Credit payments through Treasury checks by mail, the description on those Treasury checks provided the following description: "Advance Child Tax Credit Payment".

## Topic F: Updating Your Child Tax Credit Information During 2021

### **Q F1. What if I will claim a child on my 2021 tax return but did not claim that child on my 2020 tax return? (updated May 20, 2022)**

A1. Your advance Child Tax Credit payments were based on the children you claimed for the Child Tax Credit on your 2020 tax return (or 2019 tax return, if your 2020 tax return had not been processed as of the payment determination date for any of your monthly advance Child Tax Credit payments).

If you did not receive advance Child Tax Credit payments for a qualifying child you will claim for 2021, you can claim the full amount of your allowable Child Tax Credit for that child when you file your 2021 tax return.

### **Q F2. How can the expanded and increased Child Tax Credit and advance Child Tax Credit payments, coupled with the current income tax withholding from my pay, affect the amount of my tax refund or balance due on my income tax return for 2021? (updated May 20, 2022)**

A2. In July 2021, the IRS started making advance monthly payments of the 2021 Child Tax Credit. For many families, the amount of the 2021 Child Tax Credit increased compared to the amount of the 2020 Child Tax Credit. However, the total advance payments may be greater than any increase in the 2021 credit, depending on a family's circumstances. If you're in this situation and did not adjust income tax withholding from your pay in 2021 (and did not unenroll from advance monthly payments), the amount of your tax refund received in 2022 may decrease compared to the refund received in 2021, or the balance due in 2022 with your 2021 income tax return may increase compared to the balance due in 2021. Some taxpayers also may shift from getting a refund in 2021 to owing a balance in 2022.

Therefore, if you received a small refund or had a balance due when you filed your tax return for 2020 in 2021, you could have unenrolled from advance Child Tax Credit payments, updated your Form W-4 by entering an additional amount to be withheld each pay period on step 4c of the form, or made quarterly estimated tax payments for the remainder of 2021.

For more information about how your advance Child Tax Credit payments were calculated and disbursed, see [Topic D: Calculation of Advance Child Tax Credit Payments](#), and [Topic E: Advance Payment Process of the Child Tax Credit](#).

## Topic G: Receiving Advance Child Tax Credit Payments

### **Q G1. What can I do if I think the amount of my advance Child Tax Credit payment was incorrect for a month? (updated May 20, 2022)**

A1. First, you should review the Letter 6417 that the IRS mailed to you before you received your first advance Child Tax Credit payment. This letter informed you of your estimated Child Tax Credit amount for tax year 2021 and the amounts of your estimated advance Child Tax Credit payments.

Disbursement of advance Child Tax Credit payments began in July and continued on a monthly basis through December 2021, generally based on the information contained in your 2019 or 2020 federal income tax return. If you are eligible for the Child Tax Credit, but did not receive part of all of your advance Child Tax Credit payments, you can claim the full credit



amount when you file your 2021 tax return.

**Q G2. Were any of my advance Child Tax Credit payments reduced if I owed taxes from previous years or other federal or state debts? (updated January 11, 2022)**

A2. No. Advance Child Tax Credit payments were not reduced (that is, offset) for overdue taxes from previous years or other federal or state debts that you owed.

However, if you receive a refund when you file your 2021 tax return, any remaining Child Tax Credit amounts included in your refund may be subject to offset for tax debts or other federal or state debts you owe.

**Q G3. Were my advance Child Tax Credit payments offset if my spouse or I owed past-due child support? (updated January 11, 2022)**

A3. No.

**Q G4. Were my advance Child Tax Credit payments subject to garnishment? (updated January 11, 2022)**

A4. Yes. Advance Child Tax Credit payments were not exempt from garnishment by non-federal creditors under federal law. Therefore, to the extent permitted by the laws of your state and local government, your advance Child Tax Credit payments might have been subject to garnishment by your state, local government, and private creditors, including pursuant to a court order involving a non-federal party (which can include fines related to a crime, administrative court fees, restitution, and other court-ordered debts).

Some states and financial institutions have chosen to act to protect these payments, however, and these payments were still protected from offset by the federal government. For example, if a taxpayer has a judgment against them obtained by a private party, but also owes assessed federal taxes, the IRS did not subject the payment to offset with respect to the federal taxes.

**Q G5. Did I need to file an injured spouse claim (Form 8379, Injured Spouse Allocation) if my spouse owed a federal or state debt and I did not? (updated January 11, 2022)**

A5. No. Advance Child Tax Credit payments were not reduced (that is, offset) for overdue taxes from previous years or other federal or state debts that your spouse owed.

However, if you file a joint 2021 tax return with your spouse and receive a refund, any remaining Child Tax Credit amounts included in your refund may be subject to offset for tax debts or other federal or state debts your spouse owes. You can file [Form 8379](#) with your 2021 tax return.

**Q G6. I filed my 2020 tax return with a U.S. address although my child and I do not live in the United States. In 2021, I received Letter 6417 at my U.S. address stating that the IRS was disbursing advance Child Tax Credit payments to me. What do I need to do now? (updated May 20, 2022)**

A6. You were not entitled to advance Child Tax Credit payments. You may be eligible to claim the Child Tax Credit when you file your 2021 tax return, but may not be able to claim all \$3,000 or \$3,600 per qualifying child because your main home will not be in the United States for more than half of 2021. The advance payments we sent to you might have exceeded the amount of Child Tax Credit that you will be allowed to claim on your 2021 tax return.

**Q G7. I received one or more advance Child Tax Credit payments for my qualifying child, but that child moved in with her other parent in early 2021. What could I have done? (updated May 20, 2022)**



A7. You could have taken one of the following actions:

- Agreed with your qualifying child's other parent to allow you to claim that child for the Child Tax Credit for 2021. You need to receive from your child's other parent a signed [Form 8332, Release/Revocation of Release of Claim to Exemption for Child by Custodial Parent](#) and attach it to your 2021 tax return on which you claim the Child Tax Credit.
- Considered using the Child Tax Credit Update Portal (CTC UP) to unenroll from receiving advance Child Tax Credit payments, or to remove that child from your Child Tax Credit information provided to the IRS. As a result, your future advance Child Tax Credit payment amounts would have been reduced to take into account your unenrollment or removal of that child (The Update Portal is no longer available.)

If you took neither action, you may need to repay to the IRS the amount of advance Child Tax Credit payments you received that are based on that child when you file your 2021 tax return. This is because a qualifying child is one who lives with you for more than half the year, among other factors. If the child's residency changed, they may no longer be your qualifying child.

**Q G8. If I reported that I was a victim of tax-related identity theft, how could I have ensured that I would receive advance Child Tax Credit payments? (updated January 11, 2022)**

A8. If you reported that you are a victim of [tax-related identity theft](#), the IRS would not have disbursed advance Child Tax Credit payments to you until your tax-related identity theft issue had been resolved.

**Q G9. If I suspect I've been a victim of tax-related identity theft, what can I do to make sure that I receive advance Child Tax Credit payments? (updated May 20, 2022)**

A9. If you believe you are a victim of tax-related identity theft and have not reported the tax-related identity theft issue to the IRS, you should take steps to protect yourself. Notify the IRS by filing a [Form 14039, Identity Theft Affidavit](#) through [IdentityTheft.gov](http://IdentityTheft.gov) or by paper.

The IRS would not have disbursed advance Child Tax Credit payments to you until your tax-related identity theft issue had been resolved. If you did not receive advance Child Tax Credit payments for a qualifying child you will claim in 2021, you can claim the full amount of your allowable Child Tax Credit for that child when you file your 2021 tax return.

**Q G10. What did I need to do to get advance Child Tax Credit payments? (updated May 20, 2022)**

A10. The IRS used information from your processed 2019 or 2020 tax return, information you entered into the Non-Filer Tool on IRS.gov in 2020 to register for Economic Impact Payments, or information you entered into the Child Tax Credit Non-filer Sign-up Tool in 2021 to determine if you qualified and automatically enroll you. You did not need to take any additional action.

If you did not have to file your taxes this year or last year, and you did not register for Economic Impact Payments last year, you may be able to claim the Child Tax Credit for any amount you did not receive when you file your 2021 tax return.

**Q G11: Why did I receive my monthly advance Child Tax Credit payment as a paper check by mail? (updated May 20, 2022)**

A11. The IRS sent your advance Child Tax Credit payment as a paper check by mail if we did not have your bank account information to send you a payment by direct deposit.

Also, if you had a closed or invalid bank account on file, the IRS reissued your payment as a paper check by mail.



## Topic H: Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return

### **Q H1. How do I reconcile my advance Child Tax Credit payments and my Child Tax Credit on my 2021 tax return? (updated May 20, 2022)**

A1. When you file your 2021 tax return, you will need to compare:

1. The total amount of the advance Child Tax Credit payments that you received during 2021; with
2. The amount of the Child Tax Credit that you can properly claim on your 2021 tax return.

**Excess Child Tax Credit Amount:** If the amount of your Child Tax Credit exceeds the total amount of your advance Child Tax Credit payments, you can claim the remaining amount of your Child Tax Credit on your 2021 tax return.

**Excess Advance Child Tax Credit Payment Amount:** If you received a total amount of advance Child Tax Credit payments that exceeds the amount of Child Tax Credit that you can properly claim on your 2021 tax year, you may need to repay to the IRS some or all of that excess payment.

In January 2022, the IRS sent Letter 6419 to provide the total amount of advance Child Tax Credit payments that were disbursed to you during 2021. Please keep this letter regarding your advance Child Tax Credit payments with your tax records. You may need to refer to this letter when you file your 2021 tax return.

### **Q H2. How can the total amount of advance Child Tax Credit payments be greater than the amount of my 2021 Child Tax Credit? (updated May 20, 2022)**

A2. The amount of advance Child Tax Credit payments that you received during 2021 is based on the IRS's estimate of the Child Tax Credit amount that you properly would be allowed for the 2021 tax year. The law requires this estimate to be based on:

1. Your 2020 tax year return or, if that return is not available, your 2019 tax year return (including a 2019 tax return filed through the Non-Filer Tool for Economic Impact Payments on IRS.gov, or a 2020 tax return filed through the Child Tax Credit Non-filer Sign-up Tool).
2. Any updated information you provided to the IRS in 2021, including information provided through the Child Tax Credit Update Portal (CTC UP). (The portal is no longer available.)

Family and life situations can be fluid throughout a given year. Here are examples of changes that could have resulted in excess advance Child Tax Credit payments.

- A qualifying child who resided with you may have changed homes during 2021 and resided more than half of the 2021 tax year with a different individual.
- Your income increased in 2021.
- Your filing status changed for 2021.
- Your main home was outside of the United States for more than half of 2021.

As a result of these types of family and life changes, you may have received a total amount of advance Child Tax Credit payments that exceeds the amount of Child Tax Credit that you are allowed on your 2021 tax return.

For more information regarding eligibility for advance Child Tax Credit payments, including the definition of your main home, see [Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit](#).

### **Q H3. Will I need to repay advance Child Tax Credit payments back to the IRS if they were greater than the Child Tax Credit amount that I am allowed on my 2021 tax return? (updated January 11, 2022)**



A3. Maybe. If you qualify for the repayment protection described in this Topic H, you will be excused from repaying some or all of the excess amount. If you do not qualify for repayment protection, you will need to report the entire excess amount on your 2021 tax return as additional income tax. This additional income tax will reduce the amount of your tax refund or increase your total tax due for 2021.

**Q H4. How do I know if I don't qualify for the repayment protection for filers based on their income during 2021? (updated February 1, 2022)**

A4. You won't qualify for any repayment protection if your modified adjusted gross income (AGI) is at or above the amounts listed below based on the filing status on your 2021 tax return.

- \$120,000 if you are married and filing a joint return or if filing as a qualifying widow or widower;
- \$100,000 if you are filing as head of household; and
- \$80,000 if you are a single filer or are married and filing a separate return.

For information on the definition of modified AGI, see [Topic C: Calculation of the 2021 Child Tax Credit](#).

**Q H5. How do I know if I qualify for the full repayment protection for filers based on income during 2021? (updated June 14, 2021)**

A5. You qualify for full repayment protection and won't need to repay any excess amount of your advance Child Tax Credit payments if your main home was in the United States for more than half of 2021 and your modified adjusted gross income (AGI) for 2021 is at or below the following amount based on the filing status on your 2021 tax return:

- \$60,000 if you are married and filing a joint return or if filing as a qualifying widow or widower;
- \$50,000 if you are filing as head of household; and
- \$40,000 if you are a single filer or are married and filing a separate return.

Your repayment protection may be limited if your modified AGI exceeds these amounts or your main home was not in the United States for more than half of 2021.

For more on the definition of your main home, see [Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit](#). For information on the definition of modified AGI, see [Topic C: Calculation of the 2021 Child Tax Credit](#).

**Q H6. If I qualify for repayment protection, how much repayment relief will I qualify for? (added June 14, 2021)**

A6. If you qualify for repayment protection, the amount of your tax liability from excess advance Child Tax Credit payments is reduced by up to the full repayment protection amount. The full repayment protection amount equals \$2,000, multiplied by the following:

- The number of qualifying children that the IRS took into account in determining the IRS's initial estimate of your advance Child Tax Credit payments, minus
- The number of qualifying children properly taken into account in determining the allowed Child Tax Credit amount on your 2021 tax return.

Example: You properly claimed three qualifying children on your 2020 tax return but claim only one qualifying child on your 2021 tax return. You can receive up to \$4,000 in repayment protection (that is, \$2,000 for each excess qualifying child) if you qualify.

You will be able to apply the full repayment protection amount of \$2,000 for each excess qualifying child if your modified adjusted gross income (AGI) is at or below the following amounts based on the filing status on your 2021 tax return:

- \$60,000 if you are married and filing a joint return or if filing as a qualifying widow or widower;



- \$50,000 if you are filing as head of household; and
- \$40,000 if you are a single filer or you are married and filing a separate return.

For information on the definition of modified AGI, see [Topic C: Calculation of the 2021 Child Tax Credit](#).

**Q H7. Does my amount of repayment protection for excess advance Child Tax Credit payments decrease if my modified adjusted gross income (AGI) is higher than the modified AGI amount that would qualify me for full repayment protection? (updated January 11, 2022)**

A7. Yes. Your repayment protection amount will decrease based on how much your modified adjusted gross income (AGI) is greater than the following amounts based on the filing status on your 2021 tax return:

- \$60,000 if you are married and filing a joint return or if filing as a qualifying widow or widower;
- \$50,000 if you are filing as head of household; and
- \$40,000 if you are a single filer or are married and filing a separate return.

This repayment protection amount is then phased out – or reduced – as your modified AGI exceeds the amount above. Your repayment protection amount will equal \$0 and your repayment amount will not be reduced when your modified AGI is at or above this higher amount based on the filing status on your 2021 tax return:

- \$120,000 if married and filing a joint return or if filing as a qualifying widow or widower;
- \$100,000 if filing as head of household; or
- \$80,000 if you are a single filer or are married and filing a separate return.

Example: You filed a joint return with your spouse for tax year 2020 and properly claimed the Child Tax Credit for three qualifying children. The IRS estimated your total advance Child Tax Credit payment amount based on these qualifying children. However, when you file your 2021 joint tax return with a modified AGI of \$75,000, you claim the Child Tax Credit for only one qualifying child – and therefore have two excess qualifying children. Your modified AGI of \$75,000 exceeds your applicable \$60,000 modified AGI threshold by 25 percent. Your potential full repayment protection amount of \$4,000 (that is, \$2,000 for each excess qualifying child) is reduced by 25 percent to \$3,000.

**Q H8. What happens if I have a balance due to the IRS because of excess advance Child Tax Credit payments, but I cannot afford to make the balance due payment when filing my 2021 tax return? (added June 14, 2021)**

A8. The majority of individuals who need to repay excess advance Child Tax Credit payments will satisfy that balance through a reduction in their expected federal income tax refund. However, if you owe a balance in excess of your refund, the IRS routinely works with taxpayers who owe amounts they cannot afford to pay. The process to make a payment arrangement for these balances due is the same as for other tax balances. For further information on how to pay your past due federal income tax liability, see [Paying Your Taxes](#).

**Q H9. Will the IRS provide me with information to help me reconcile my advance Child Tax Credit payments on my 2021 tax return? (updated May 20, 2022)**

A9. Yes. In January 2022, the IRS sent Letter 6419 to provide the total amount of advance Child Tax Credit payments that were disbursed to you during 2021.

**Important:** Please keep this letter regarding your advance Child Tax Credit payments with your tax records. You may need to refer to this letter when you file your 2021 tax return.

This letter will be mailed to your address on file as of the letter's mailing date. This generally will be the address on your most recent tax return





If you don't have this letter, you can check your online account for your payment amounts.

## Topic I: U.S. Territory Residents and Advance Child Tax Credit Payments

### **Q 11. If I am a resident of Puerto Rico, was I eligible to receive advance Child Tax Credit payments? (updated January 11, 2022)**

A1. No. You were not eligible to receive advance Child Tax Credit payments, but you may be eligible to claim the Child Tax Credit for your qualifying children on your:

- 2021 [Form 1040-PR](#)
- 2021 [Form 1040-SS](#)
- Other 1040 series form filed with the IRS

For additional information, please visit [IRS.gov](http://IRS.gov) or see the instructions for [Form 1040-PR](#) or [Form 1040-SS](#). Or, if you file another 1040 series form with the IRS, see [Schedule 8812 \(Form 1040\)](#) and the [Schedule 8812 Instructions](#).

### **Q 12. For Puerto Rico residents, how has the Child Tax Credit changed for 2021? (added June 14, 2021)**

A2. The maximum Child Tax Credit amount for 2021 has increased from \$2,000 to \$3,000 for children who are ages 6 through 17 or \$3,600 for children ages 5 and under at the end of 2021. You may claim this increased credit even if you don't have earnings or pay U.S. Social Security taxes. The requirement to have three qualifying children was removed starting in 2021, and you need only one qualifying child to claim the Child Tax Credit on:

- 2021 [Form 1040-PR](#)
- 2021 [Form 1040-SS](#)
- Other 1040 series form filed with the IRS for 2021.

### **Q 13. If I am a resident of American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, or the U.S. Virgin Islands, was I eligible to receive advance Child Tax Credit payments? And, how has the Child Tax Credit changed for 2021? (updated January 11, 2022)**

A3. You may have been eligible for advance Child Tax Credit payments with your U.S. territory tax agency. Please contact your local territory tax agency for additional information about any advance payments and other changes to the Child Tax Credit.

### **Q 14. I am a citizen or resident of one of the Freely Associated States (Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau). Was I eligible for advance Child Tax Credit payments? Am I eligible for the Child Tax Credit? (updated January 11, 2022)**

A4. Citizenship or residency status in the Freely Associated States, by itself, does not entitle you to advance Child Tax Credit payments or the Child Tax Credit. If your main home was in the 50 states or the District of Columbia for more than

half the year, you may be eligible for the Child Tax Credit and may have been eligible for an advance payment of this credit with the IRS.

If you're a resident of Puerto Rico, you may be eligible for the Child Tax Credit with the IRS, but you were not eligible for advance payments of this credit.



If you are a resident of American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, or the U.S. Virgin Islands, you may have been eligible for advance Child Tax Credit payments with your U.S. territory tax agency. Please contact your local territory tax agency for additional information about any advance payments and other changes to the Child Tax Credit.

## Topic J: Unenrolling from Advance Payments

### **Q J1. What are the reasons why an individual would have chosen to unenroll from advance Child Tax Credit payments? (updated May 20, 2022)**

A1. Individuals may have chosen to unenroll from receiving advance Child Tax Credit payments for several reasons. For example, individuals chose to unenroll because they expected the amount of tax that they would owe to be greater than their expected refund when they file their 2021 tax return.

The payments that individuals received were an advance of the Child Tax Credit that they would normally get when they file their 2021 tax return. Because these credits were paid in advance, every dollar received by an individual in 2021 will reduce the amount of Child Tax Credit that the individual can claim on their 2021 tax return. This means that by accepting advance Child Tax Credit payments, the amount of an individual's refund may be reduced or the amount of tax that they owe may increase.

Individuals could avoid owing tax to the IRS if you unenroll by unenrolling from advance Child Tax Credit payments and claiming the entire credit when they file their 2021 tax return.

## Topic K: Verifying Your Identity to View your Online Account

### **Q K1. Why am I required to authenticate my identity? (revised Nov. 10, 2021)**

A1. The IRS needs to make sure you're you - and not someone pretending to be you - before we give you access to your sensitive account information. The verification of your identity helps to keep your information safe and prevent fraud and identity theft.

### **Q K2. How do I authenticate my identity? (updated May 20, 2022)**

A2. If you are a new Online Account user, you must create an ID.me account at the IRS and verify your identity. ID.me is a trusted credential service provider selected to support IRS.gov login services.

ID.me uses the latest in identity verification technology to authenticate your identity quickly and easily. Learn more about ID.me and the IRS verification process at [Sign In or Create a New Account](#).

If you have an existing account with the IRS, use your Secure Access username and password and enter the security code as part of the multi-factor authentication (MFA) process. If you have an existing account with ID.me from a state government or federal agency, you may use your email and password and complete MFA.

### **Q K3. I'm under 18 years old and was told I can't authenticate; what do I do? (updated May 20, 2022)**

A3. ID.me authenticates individuals 18 years old and older. If you need help verifying your identity or to submit a support ticket, you can visit the ID.me IRS Help Site. If you can't verify your identity online, please see our alternative options.

### **Q K4. Will ID.me retain my information? (revised Nov. 10, 2021)**



A4. Yes, as a credential service provider certified against federal standards, ID.me is required to store the individual's information. ID.me protects all sensitive data with stronger encryption than many financial institutions.

**Q K5. I can't verify my identity. What do I need to do? (updated May 20, 2022)**

A5. If you're a new Online Account user, you must create an ID.me account at the IRS to verify your identity. You can get help verifying your identity with ID.me on [the ID.me help site](#). ID.me is a trusted credential service provider selected to support IRS.gov login services.

If you need help verifying your identity or to submit a support ticket, you can visit the ID.me IRS Help Site. If you can't verify your identity online, please see our alternative options.

**Q K6. When I call the IRS for help to authenticate my identity, what information updates can I provide? (updated May 20, 2022)**

A6. You can update your address.

## Topic L: Commonly Asked Shared-Custody Questions

**Q L1. My child's other parent and I share custody of our child. How did the IRS decide which of us will receive advance Child Tax Credit payments? (updated May 20, 2022)**

A1. The IRS determined who received 2021 advance Child Tax Credit payments based on the information on your 2020 tax return, or your 2019 return if the IRS hadn't processed your 2020 return. In other words, if you claimed the Child Tax Credit for your child on your 2020 return, then you would have received the advance Child Tax Credit payments. If your child's other parent claimed the Child Tax Credit on their 2020 tax return, then they would have received the advance Child Tax Credit payments.

If you knew you would not be eligible to claim the Child Tax Credit on your 2021 return (the one due in April of 2022), then you should have unenrolled from receiving monthly payments. Receiving monthly payments during 2021 could mean that you have to repay those payments when you file your 2021 tax return. If things changed again and you are entitled to the Child Tax Credit for 2021, you can claim the full amount on your 2021 tax return when you file it.

**Q L2. My child's other parent and I have agreed that, for federal income tax purposes, I'll claim our child for each even-numbered year while the other parent will claim our child for each odd-numbered year. I claimed the Child Tax Credit for our child on my 2020 tax return. Why did the IRS disburse the 2021 advance Child Tax Credit payments to me even though I won't be claiming the Child Tax Credit on my 2021 tax return? (updated May 20, 2022)**

A2. Because you claimed your child on your 2020 tax return, the IRS automatically disbursed advance Child Tax Credit payments to you even though you knew you wouldn't be claiming your child on your 2021 tax return. When you file your 2021 tax return (the one due in April of 2022), you could have to pay back the advance payments that exceed the amount of the Child Tax Credit you're entitled to claim on that return.

You may be excused from repaying some or all of the excess amount if you qualify for repayment protection. For more information about repayment protection, see [Topic H: Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return](#).

If you knew you wouldn't be claiming the Child Tax Credit on your 2021 return, then you could have unenrolled from receiving monthly payments. If things changed again and you are entitled to the Child Tax Credit for 2021, you can claim the full amount on your 2021 tax return during the 2022 tax filing season.



**Q L3. My child's other parent received the advance Child Tax Credit payments even though I will be claiming the Child Tax Credit for our child on my 2021 tax return. Will I still be able to claim the full Child Tax Credit? (updated January 11, 2022)**

A3. Yes. You will be able to claim the full amount of the Child Tax Credit for your child on your 2021 tax return even if the other parent is received advance Child Tax Credit payments. The other parent should have unenrolled from receiving advance payments, but their decision will not affect your ability to claim the Child Tax Credit.

## Topic M: Commonly Asked Immigration-Related Questions

**Q M1. I don't have a Social Security number (SSN), but I have an Individual Taxpayer Identification Number (ITIN) from the IRS. Am I eligible for the Child Tax Credit? (updated January 11, 2022)**

A1. Yes. You — and your spouse, if married filing a joint return — must have a Social Security number (SSN) or an IRS Individual Taxpayer Identification Number (ITIN) to be eligible for the Child Tax Credit.

You were eligible to receive advance Child Tax Credit payments only if you used your correct SSN or ITIN when you filed a 2020 tax return or 2019 tax return, (including a return filed through the Non-Filer Tool on IRS.gov in 2020 or the Child Tax Credit Non-filer Sign-up Tool in 2021).

Advance Child Tax Credit payments were made for qualifying children who had an SSN that is [valid for employment](#) in the United States.

**Q M2. Does my child need to have a Social Security number (SSN) to qualify me for the Child Tax Credit? (updated January 11, 2022)**

A2. Yes. For your child to qualify you for the Child Tax Credit, your child must have a Social Security number (SSN) that is valid for employment.

Therefore, if your child does not have an SSN that is valid for employment, you were not eligible to receive advance Child Tax Credit payments for that child.

**Q M3. What does it mean for a Social Security number (SSN) to be valid for employment? (added August 19, 2021)**

A3. For qualifying children, a valid Social Security number (SSN) is one that is [valid for employment](#) in the United States and is issued by the Social Security Administration (SSA) before the due date of your 2021 tax return (including extensions).

If an individual was a U.S. citizen when he or she received the SSN, then it is valid for employment in the United States. If "Not Valid for Employment" is printed on the individual's Social Security card and the individual's immigration status has changed so that he or she is now a U.S. citizen or permanent resident, ask the SSA for a [new Social Security card](#).

However, if "Valid for Work Only With DHS Authorization" is printed on the individual's Social Security card, the individual has the required SSN only as long as the Department of Homeland Security authorization is valid.

**Q M4. Will receiving the 2021 Child Tax Credit or advance Child Tax Credit payments affect my immigration status or ability to get a green card? (added August 19, 2021)**

A4. No. Under current law, receiving the Child Tax Credit or other federal tax credits that you are eligible for will not affect your immigration status, your ability to get a green card, or your future eligibility for immigration benefits. Use of federal tax credits is not considered for purposes of a "public charge" determination by U.S. Citizenship and Immigration Services.



**Q M5. As a recipient of Deferred Action for Childhood Arrivals (DACA), am I prevented from claiming the 2021 Child Tax Credit or receiving advance Child Tax Credit payments for my qualifying child? (updated January 11, 2022)**

A5. No. Having DACA does not affect your eligibility. If you and your child satisfy all eligibility requirements, you can claim your child for the 2021 Child Tax Credit and were eligible to receive advance Child Tax Credit payments.

**Q M6. My child is a DACA recipient. Can I still claim my child for the Child Tax Credit and receive advance Child Tax Credit payments? (updated January 11, 2022)**

A6. Yes. Your eligibility is not affected by your child being a DACA recipient. If your child has a Social Security number (SSN) that is valid for employment, and you and your child satisfy all other eligibility requirements, you are eligible for the Child Tax Credit and were eligible to receive advance Child Tax Credit payments.

## Topic N: Returning a Payment

**Q N1. What should I do to return an advance Child Tax Credit payment that I received as a direct deposit or a paper check? (updated January 11, 2022)**

A1. You should return the payment as soon as possible by following the instructions below.

**If the payment was a paper check and you have not cashed it:**

- Write "Void" in the endorsement section on the back of the check. Mail the voided Treasury check to the appropriate IRS location listed below. Don't staple, bend or paper clip the check.
- Include with the voided check a separate, brief, written explanation stating the reason for returning the check, including whether you want to unenroll from future monthly advance Child Tax Credit payments.

**If the payment was a paper check and you have cashed it, or if the payment was a direct deposit:**

- Submit a personal check or money order payable to "U.S. Treasury" to the appropriate IRS location listed below. In the memo line, write "AdvanceCTC" and the Social Security number or Individual Taxpayer Identification Number of the recipient of the check or deposit.
- Include with your personal check or money order a separate, brief, written explanation stating the reason for returning the payment, including whether you want to unenroll from future monthly advance Child Tax Credit payments.



# Fact Sheet

Internal Revenue Service  
Media Relations Office  
Washington, D.C.

Media Contact: 202.317.4000  
Public Contact: 800.829.1040  
[www.irs.gov/newsroom](http://www.irs.gov/newsroom)

## Here are the IRS mailing addresses to use, based on the state: if you live in...

## then mail to this address

<p>Maine, Maryland, Massachusetts, New Hampshire, Vermont</p>	<p>Andover Internal Revenue Service 310 Lowell St. Andover, MA 01810</p>
<p>Georgia, Iowa, Kansas, Kentucky, Virginia</p>	<p>Atlanta Internal Revenue Service 4800 Buford Hwy Chamblee, GA 30341</p>
<p>Florida, Louisiana, Mississippi, Oklahoma, Texas</p>	<p>Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741</p>
<p>New York</p>	<p>Brookhaven Internal Revenue Service 1040 Waverly Ave. Holtsville, NY 11742</p>
<p>Alaska, Arizona, California, Colorado, Hawaii, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, Wyoming</p>	<p>Fresno Internal Revenue Service 3211 S Northpointe Dr. Fresno, CA 93725</p>
<p>Arkansas, Connecticut, Delaware, Indiana, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, Ohio, West Virginia</p>	<p>Kansas City Internal Revenue Service 333 W Pershing Rd. Kansas City, MO 64108</p>
<p>Alabama, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee</p>	<p>Memphis Internal Revenue Service 5333 Getwell Rd. Memphis, TN 38118</p>
<p>District of Columbia, Idaho, Illinois, Pennsylvania, Rhode Island</p>	<p>Philadelphia Internal Revenue Service 2970 Market St. Philadelphia, PA 19104</p>
<p>A foreign country, U.S. possession or territory, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien.</p>	<p>Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741</p>