A Step-by-Step Guide to Using the Non-filer Sign-up Tool for Child Tax Credit & Economic Impact Payments

June 2021

Advance Payments of the 2021 Child Tax Credit

Some people don't have to file a tax return but may still be eligible for advance payments of the 2021 Child Tax Credit. See if you qualify, then follow the steps below to register for your payment.

How much are advance payments of the Child Tax Credit?
Payment amounts are based on income and the age of your qualifying child at the end of 2021:
- Up to $300 per month for each qualifying child under age 6
- Up to $250 per month for each child age 6 through 17

Who is eligible?
Advance payments of the 2021 Child Tax Credit will be made regularly from July through December to eligible families who have a main home in the United States for more than half the year and have qualifying children.

This *Non-filer Sign-up Tool for Child Tax Credit and Economic Impact Payments* allows you to provide information about your qualifying children for 2020. A child is your qualifying child for the 2020 Child Tax Credit if the child meets all the following conditions for 2020.

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

2. The child was under age 17 at the end of 2020.

3. The child did not provide over half of his or her own support for 2020.

4. The child lived with you for more than half of 2020.

5. The child is claimed as a dependent on your return. See Pub. 501 for more information about claiming someone as a dependent.

6. The child does not file a joint return for the year (or files it only to claim a refund of withheld income tax or estimated tax paid).

7. The child was a U.S. citizen, U.S. national, or U.S. resident alien. For more information, see Pub. 519, U.S. Tax Guide for Aliens.

Advance Child Tax Credit and Economic Impact Payments will be made for each qualifying child for the 2020 Child Tax Credit who has a valid Social Security number (SSN).

To check your eligibility for the 2020 Child Tax Credit, you can use the Eligibility Assistant tool on IRS.gov.

How do you get advance payments of the Child Tax Credit and Economic Impact Payments?
Most people who filed a 2019 or 2020 tax return or used the Non-Filers tool in 2020 for Economic Impact Payments will receive advance Child Tax Credit and Economic Impact Payments automatically with no additional action needed. However, some people who don't normally file a return need to take action if they're eligible.

The *Non-filer Sign-up Tool for Child Tax Credit and Economic Impact Payments* is for people who did not file a tax return for 2019 or 2020 and who did not use the IRS Non-filers tool last year to register for Economic Impact Payments. It is also for people who filed a tax return for 2019 or used the IRS Non-filers tool last year but did not report all the dependents they had in 2020. Residents of a U.S. territory cannot use the tool. Intuit developed the Non-filer Sign-up Tool for the IRS and delivers this tool through its participation in the Free File Alliance.

Use this tool to report your qualifying children born before 2021 if you:
- Are not required to file a 2020 tax return, didn't file one and don't plan to; and
- Have a main home in the United States for more than half of the year.

The tool, an update of last year's IRS Non-filers tool, also enables you to provide required information about yourself, your qualifying children age 17 and under and your direct deposit bank information so the IRS can quickly and easily deposit advance Child Tax Credit payments directly into your checking or savings account.

Also, if you did not get the full amounts of the first and second Economic Impact Payment, you may use this tool if you:
- Are not required to file a 2020 tax return, didn't file, and don't plan to, and
- Want to claim the 2020 Recovery Rebate Credit and get your third Economic Impact Payment.

The tool is designed to help eligible individuals who don't normally file income tax returns register for the $1,400 third round of Economic Impact Payments (also known as stimulus checks) and claim the Recovery Rebate Credit for any amount of the first two rounds of Economic Impact Payments they may have missed. These payments will also be made directly into the checking or savings account you provide.

The Non-filers Sign-up Tool is for individuals who aren't required to file a tax return for 2020. To determine if you are required to file a 2020 tax return or if you should file to get a refund or if you qualify for other refundable credits, you can use the IRS's Interactive Tax Assistant tool – Do I Need to File a Tax Return? – and answer basic questions.

Before you begin

Anyone using the tool needs to have:

- ✓ Name, exactly as it appears on Social Security card
- ✓ A Social Security number or other taxpayer identification number issued by the IRS for you and any dependents you will claim
- ✓ An email address to help create your account on the Non-filers Sign-up tool
- ✓ A mailing address where you can receive the payment and anything the IRS may need to mail to you regarding your payments

If you want your payment via **direct deposit**, you'll need banking information – the routing and account numbers.

If the IRS sent you an **Identity Protection Personal Identification Number** (IP PIN) in the past, you'll need it to use this tool. If you lost your IP PIN, use the Get an IP PIN tool to retrieve your number.

The Non-filers Sign-up Tool includes a space for your **driver's license or state ID** information, if you have one of these forms of identification. This allows you to provide IRS with more information to validate the return itself. There are other ways to do this, so a license or state ID is optional in the tool. However, an ID may be requested by an organization that is helping you use the Non-filers Sign-up Tool.

Don't have a permanent address?

People can claim this money even if they don't have a permanent address. For example, someone experiencing homelessness may list the address of a friend, relative or trusted service provider, such as a shelter, drop-in day center or transitional housing program, on the return filed with the IRS. If they are unable to choose direct deposit, a check or debit card can then be mailed to this address.

No bank account?

If you don't have a bank account for direct deposit, here are some options and resources:

- Reloadable prepaid debit cards or mobile payment apps with routing and account numbers may be an option. You should contact the issuer to ensure you provide the correct routing and account numbers.
- The Federal Deposit Insurance Corporation website, including the BankFind tool to locate a nearby FDIC-insured bank.
- To open an account online:
  - BankOn
  - American Bankers Association
  - Independent Community Bankers of America
  - National Credit Union Administration
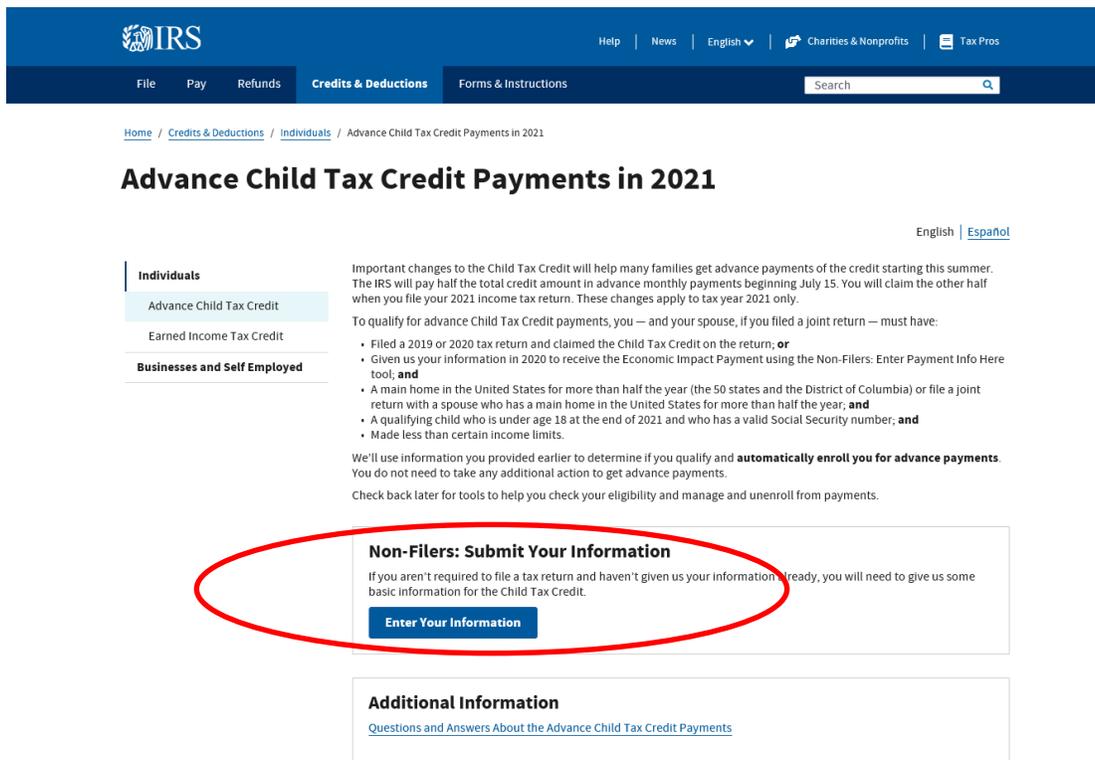 - The Veterans Benefits Banking Program offers access to financial services at participating banks

Let's begin!

Start at IRS.gov. From the IRS.gov homepage, select "Get Answers on the Advance Child Tax Credit."
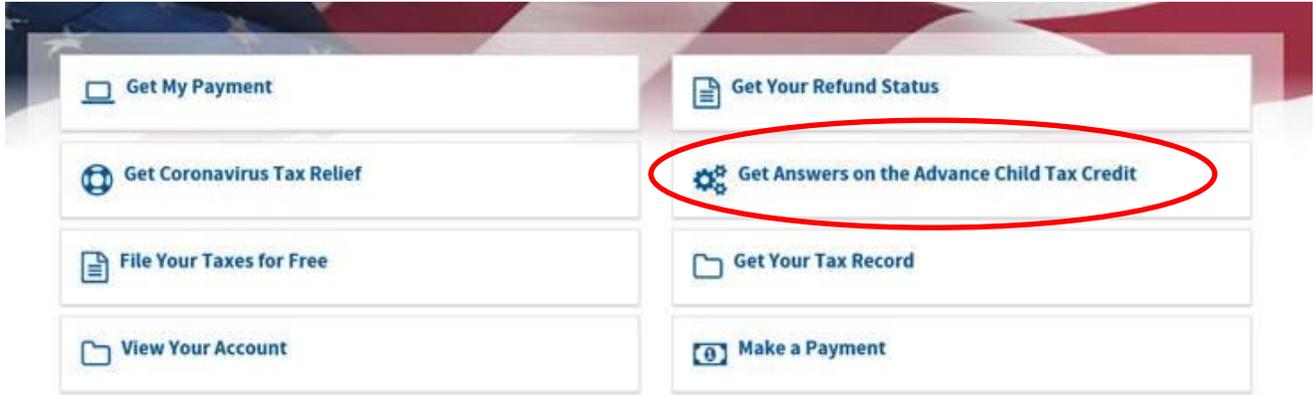
You'll reach the page called "Advance Child Tax Credit Payments in 2021." In the Non-filers section, click "Enter Your Information" to begin.

Confirm you can use the Non-filers Sign-up Tool. Carefully review the information on the screen to make sure you can use the tool. If so, click on "Get Started."

Non-filer Sign-up Tool

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This is a Free File Fillable Forms product.

Resources
FAQs
Return to IRS

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.

CAUTION:

Do NOT use this online form if you're required to file a tax return. Use of this online form creates a simplified 2020 tax return. If you're required to file a tax return but file a simplified return instead, you won't be able to e-file your 2020 Form 1040 or 1040-SR tax return. This will delay the IRS processing your return and issuing any tax refund.

Do NOT continue here if:

- You have already filed a 2020 federal income tax return. ⓘ
- Your 2020 gross income exceeded $12,400 ($24,800 for a married couple). ⓘ
- You were married at the end of 2020 but will **not** include your spouse's information when using this tool.
- Your main home is **not** in the United States. ⓘ
- You're requesting advance Child Tax Credit and you do **not** have a qualifying child who was born before 2021 and who had a Social Security number issued by May 17, 2021. Note: Individuals claiming Recovery Rebate Credit, may continue. ⓘ

If you exceed the income limitations please visit IRS.gov/filing/e-file-options for other filing options.

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

Create an account. Review the privacy statement. Then, to create your account, enter your email address and create a user ID and password. Enter a cell phone number if you'd like.

A cell phone number is not required but is recommended to use the non-filer tool. A cell phone number is important for your security when using this tool. A cell phone number provides IRS with more information about the individuals filing the simplified return to validate the return itself. Also, it provides another avenue for you to securely access the tool using Multi-Factor Authentication, where a code can be sent to your cell phone. Without a cell phone number, account access for a forgotten password or when accessing from a new device can only be accomplished via the email address provided.

If you enter a phone number, you'll get an option to receive a six-digit verification code in a text message. If you're not able to receive text messages, uncheck that box.

Once you've entered your information, click "Create Account."

If you already created an account and are returning to the tool, click the "Sign In" button or the "I forgot my user ID or password" link as needed.

If you entered a phone number on the "Create an Account" screen, you will receive a text message with a six-digit code. Enter that code on the "Check your phone" screen.

Account confirmation. This screen confirms you successfully created an account. You can print it and write your password, if you'd like, for your records. Click "Continue."

You will receive an email from customer_service@freefilefillableforms.com. Before you can e-file your simplified return, you'll need to confirm your email address from this message. That step is covered later in this guide.

Select "Continue" on either of these pages. You will be directed to a "Step 1" screen where you will input your information to register for the payment.

STEP 1 page: Fill out your tax forms.

Remember to enter 2020 information. This tool creates a simplified 2020 tax return which will register you for advance payments of the Child Tax Credit.

On the first section of this page, take the following steps:

✓ Select your filing status (Single or Married filing jointly). Use your status as of the end of 2020.

> **Alert:** If you were married at the end of 2020, the Non-filers Sign-up Tool requires that you use it with your spouse and include your spouse's information. If you were married at the end of 2020 and your spouse is not using this tool with you, you must file a tax return using other options. Visit IRS.gov/filing/e-file-options for additional information.

✓ Enter your personal information, including your Social Security number (and your spouse's, if you select "Married filing jointly)," and your current address.

In the middle section of this page,

- ✓ Check the box if someone can claim you or your spouse as a dependent.
- ✓ Enter the names of any dependents born before 2021 and their Social Security number or their Individual Taxpayer Identification Number or Adoption Taxpayer Identification Number issued by the IRS. If you have more than four dependents, click the "Add" box to enter more.
- ✓ If the IRS has sent an Identity Protection Personal Identification Number (IP PIN) for any of your dependents, enter the IP PIN on the appropriate line for that dependent.
- ✓ Check the "Qualifies for CTC" box only if your child qualifies for the 2020 Child Tax Credit. If you need more information about eligibility, click the question mark above this column.

Standard Deduction

Someone can claim:

○ You as a dependent   ○ Your spouse as a dependent ⍰   If you selected a filing status of Married filing jointly above, you can claim your spouse as a dependent.

ATTENTION:

Stop if your gross income exceeds $12,400 ($24,000 for a married couple) or if you chose either radio button above, indicating you or your spouse, if married filing jointly, can be claimed as a dependent on someone else's return. You are not eligible to use this online form. Visit **IRS.gov/fililng/e-file-options** for other filing options.

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 No.	Relationship	IP PIN (if applicable)	Qualifies for CTC ⍰
			⌄		☐
			⌄		☐
			⌄		☐
			⌄		☐

☐ If you have additional dependents, check this box and add them here   [Add]

On the bottom part of this page:

- ✓ In the "Recovery Rebate Credit" section, enter the amount of the Recovery Rebate Credit you should claim, based on the results of using the worksheet from the instructions.

- ✓ Complete your bank information if you want your payments as direct deposit to a bank account. You may also use a banking app or a reloadable debit card but check with the issuer to ensure you are including the correct routing and account information. It may not be the number on the card. If you don't enter bank information, the IRS will mail your payments as checks or pre-paid debit cards to the address you entered above.

✓ Double check your routing and account numbers for accuracy.
✓ Enter an Identity Protection Personal Identification Number (IP PIN) for you or your spouse, if applicable.

Then select "Continue to Step 2" to advance to the next screen.

STEP 2 page: Verifications and signatures to e-file your tax forms:
Now that you've created a simplified 2020 tax return to register for advance payments of the Child Tax Credit, you must sign your tax return and file it.

The form asks for your 2019 Adjusted Gross Income (AGI) from your tax return, or your five-digit self-selected signature PIN.

If you didn't file a tax return last year, enter "0" for last year's AGI. If you used the IRS Non-filers tool last year, enter "1" for last year's AGI. Then continue to the next section, where you'll electronically sign the tax return by creating a five-digit PIN, enter your date of birth, and enter your driver's license or state-issued ID data if you have this type of identification.

For the last step on this page, you'll need to verify your email address if you haven't already from the verification email you received when you created your account. In your email account, look for a verification email from customer_service@freefilefillableforms.com.

Follow the directions in the message to confirm your email address. The Non-filer Sign-up Tool will confirm that you've verified your email address. You can click the "Update Your Account" link at the bottom of the Step 2 page to confirm that you've verified your email address.
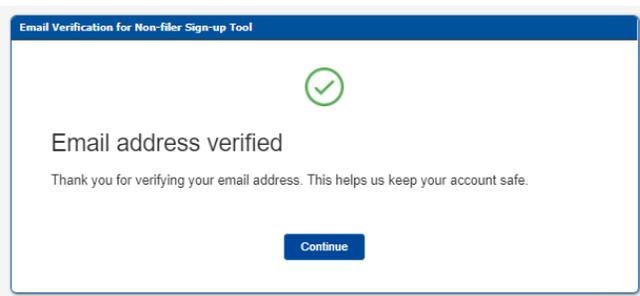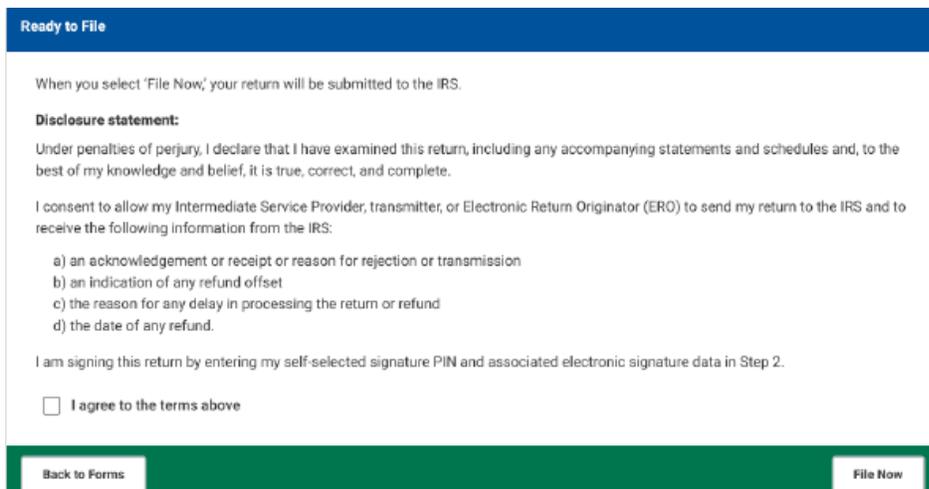
Click "Continue" to return to the Non-filers Sign-up Tool.

You can complete filing by clicking the "Continue to E-File" button at the bottom of the Step 2 page. After you click "Continue to e-File," you'll see a pop-up with a disclosure statement.

Review the information and check the box if you agree. If you need to review your information, click "Back to Forms." If you're ready to submit your information to the IRS, click "File Now."

After you register

You will receive an e-mail from Customer Service at Free File Fillable Forms, a trusted IRS partner. The email will either acknowledge you have successfully submitted your information or tell you there is a problem and how to correct it.

If you are using a public computer, such as a public library computer or other shared computer, be sure to sign out and completely close the Non-filers Sign-up Tool browser before leaving the computer.

Getting your payment

The IRS will confirm your eligibility, then calculate and send your money using the bank account information or address you provided. Advance Child Tax Credit payments are issued July through December 2021. If you qualify for the 2020 Recovery Rebate Credit or the third Economic Impact Payment, you'll receive that money separately and after the IRS processes your registration in this tool.

Checking the status of your payments or credits

Your advance Child Tax Credit: In coming months, the IRS will have a tool on IRS.gov to check and manage payments.

Your third Economic Impact Payment: You can use the Get My Payment tool at IRS.gov within two weeks to check your Economic Impact Payment status. Until your payment is scheduled, you will receive a "Payment Status Not Available" message.

Your Recovery Rebate Credit: To check the status of a Recovery Rebate Credit, which is included along with any tax refund owed to you, you can use "Where's my Refund?" on IRS.gov or by calling 800-829-1954.

Resources

- The Advance Child Tax Credit Payments in 2021 page on IRS.gov for details on this credit, Questions & Answers and information about helpful tools.

- The Economic Impact Payments page for information on EIP eligibility, the Recovery Rebate Credit and more.

  Frequently Asked Questions within the Non-filers Sign-Up Tool itself have information about using the tool. Find these FAQs in the left navigation bar under Resources.