IRS User Guide:  
Child Tax Credit Update Portal

This user guide includes information to help you:
• Learn about advance payments of the Child Tax Credit
• Check your eligibility for the Child Tax Credit
• Use the IRS’s Child Tax Credit Update Portal to:
  o Check if you're enrolled to receive advance payments
  o Unenroll from advance payments of the Child Tax Credit
  o Update or provide bank account information for direct deposit
  o View the status of your payments

August 2021
The American Rescue Plan Act expanded the 2021 Child Tax Credit so that more people qualify, the credit is larger and fully refundable, and some people can get part of the credit in advance. This user guide includes basic information and resources to help people learn about these payments and use IRS tools to manage them.

Some key points to remember:

- **IRS.gov is the official resource** for the advance payments of the Child Tax Credit. The IRS has created a special Advance Child Tax Credit 2021 page at [IRS.gov/childtaxcredit2021](https://irs.gov/childtaxcredit2021), designed to provide the most up-to-date information about the credit and the advance payments. You can find information about tools related to the Child Tax Credit on this webpage.

- **People who don’t normally file a tax return may be eligible** for these payments. They can use the Non-filers Sign-up Tool on IRS.gov to register. Publication 5538, *A Step-by-Step Guide to Using the Non-filer Sign-up Tool for Child Tax Credit & Economic Impact Payments*, provides useful instructions and information people can use as they work through the Non-filer Sign-up Tool. People may also qualify for Economic Impact Payments and the Recovery Rebate Credit – which can add up to thousands of dollars for a family. Publication 5538 is also available in [Spanish](https://www.irs.gov/newsroom/publication-5538-spanish), [Chinese - simplified](https://www.irs.gov/newsroom/publication-5538-chinese), [Korean](https://www.irs.gov/newsroom/publication-5538-korean), [Vietnamese](https://www.irs.gov/newsroom/publication-5538-vietnamese), [Russian](https://www.irs.gov/newsroom/publication-5538-russian) and [Haitian Creole](https://www.irs.gov/newsroom/publication-5538-haitian-creole).

Non-filers should wait to use the Child Tax Credit Update Portal until they have registered through the Non-filer Sign-up Tool and determined they’re eligible for payments. Once they are registered, non-filers can use the Child Tax Credit Update Portal to manage their payments in the coming months as additional functions are added to the Portal.

- **Watch for scams.** The IRS doesn’t initiate contact with people by email, text messages or social media channels to request personal or financial information. People should watch out for websites and social media attempts that request money or personal information and for schemes tied to Advance Child Tax Credit payments, Economic Impact Payments or other tax topics. [Report these scams](https://www.irs.gov/scams-and-schemes/report-fraud) to the IRS.
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Advance Payments of the 2021 Child Tax Credit

There have been important changes to the Child Tax Credit that will help many families receive advance payments July through December 2021.

What are Advance Child Tax Credit payments?

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 during the 2022 tax filing season. These monthly payments started in July and will be made through December 2021.

Who qualifies?

You qualify 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 your main home in one of the 50 states or the District of Columbia for more than half the year.

You don’t have to have income, a job or a permanent address to be eligible for advance payments of the Child Tax Credit.

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. 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.

Who is a qualifying child for purposes of the 2021 Child Tax Credit?

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.

4. The individual is properly claimed as the taxpayer’s dependent.

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.

More details on eligibility are available in the 2021 Child Tax Credit and Advance Child Tax Credit Payments Frequently Asked Questions.

• Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit
How are payments calculated?

Advance payments will be calculated and paid automatically based on an estimate of the amount of the Child Tax Credit that a person will claim on their 2021 tax return during the 2022 tax filing season.

We estimate your 2021 Child Tax Credit based on information on your processed 2020 tax return. If we haven’t processed your 2020 tax return when we determine your advance Child Tax Credit payment amount, we’ll use information shown on your 2019 tax return or information you entered in the Non-Filer tool on IRS.gov in 2020. Once we process your 2020 return, we’ll recalculate your advance Child Tax Credit payments and adjust any remaining monthly payments.

Eligible taxpayers who don’t want to receive advance payment of the 2021 Child Tax Credit can decline receiving advance payments using the Child Tax Credit Update Portal as outlined in this user guide.

For tax year 2021, qualifying families claiming the Child Tax Credit will receive:

- Up to $3,000 per qualifying child between the ages of 6 and 17 at the end of 2021
- Up to $3,600 per qualifying child under age 6 at the end of 2021

The total of the advance payments will be up to 50 percent of the Child Tax Credit.

This means that eligible families can receive advance payments of up to $300 per month for each child under age 6 and up to $250 per month for each child age 6 and above. The maximum credit is available to taxpayers with a modified adjusted gross income of:

- $75,000 or less for single filers and married persons filing separate returns,
- $112,500 or less for heads of household, and
- $150,000 or less for married couples filing a joint return and qualifying widows and widowers.

Above these income amounts, the Child Tax Credit phases out in two different steps based on modified adjusted gross income (AGI) in 2021. For more details on payment calculations and phaseouts, see the 2021 Child Tax Credit and Advance Child Tax Credit Payments FAQs:

- Topic C: Calculation of the 2021 Child Tax Credit
- Topic D: Calculation of Advance Child Tax Credit Payments

When and where will payments be received?

Advance payments of the 2021 Child Tax Credit will be made monthly from July 15 through December 15 to eligible taxpayers who have a main home in the United States for more than half the year.

The IRS will issue advance Child Tax Credit payments on July 15, August 13, September 15, October 15, November 15 and December 15. If the IRS has received your banking information, your payment will be sent to you as a direct deposit.
We'll use bank account information from the following sources, in the following order:
  - Your 2020 tax return.
  - Your 2019 tax return, including information you entered into the Non-Filer tool on IRS.gov in 2020.
  - Information you entered on Get My Payment in 2020.
  - A federal agency that provides you benefits, such as the Social Security Administration, Department of Veterans Affairs, or the Railroad Retirement Board.

If we don’t have bank account information to issue you a direct deposit, we will send your advance Child Tax Credit payments by mail.

To update or add a bank account, see details later in this guide in the “Use the Child Tax Credit Update Portal to manage direct deposit accounts for your advance payments” section.

What if I don’t want advance payments of the Child Tax Credit or I don’t qualify?

The Child Tax Credit Update Portal allows people to unenroll from advance payments. Instead of receiving these advance payments, some families may prefer to wait until the end of the year and receive the entire credit as a refund when they file their 2021 return. The Child Tax Credit Update Portal enables families to unenroll from receiving the monthly payments.

The unenroll feature can also be helpful to any family that no longer qualifies for the Child Tax Credit or believes they will not qualify when they file their 2021 return. This could happen if, for example:

- Your income in 2021 is too high to qualify you for the credit.
- Someone else (an ex-spouse or another family member, for example) qualifies to claim your child or children as dependents in 2021.
- Your main home was outside of the United States for more than half of 2021.

To unenroll from advance payments, see details in the “Use the Child Tax Credit Update Portal to unenroll, if needed” section later in this user guide.

Helpful Resources

- The Advance Child Tax Credit in 2021 page is available in English, Spanish, Chinese-Simplified, Chinese-Traditional, Korean, Russian, Vietnamese and Haitian Creole. Easy ways to reach this page:
  - Go to irs.gov/childtaxcredit2021
  - Go to IRS.gov and click on “Get Details on the Advance Child Tax Credit.”
  - Scan one of our QR codes with your mobile device’s camera.
### Questions & Answers on the Advance Child Tax Credit

- Child Tax Credit Resources and Guidance: [irs.gov/CTCresources](https://www.irs.gov/CTCresources)

### Advance Payments of the CTC: Which Online Tool Should I Use?

<table>
<thead>
<tr>
<th>If you need to …</th>
<th>Then use this tool</th>
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<tbody>
<tr>
<td>Check your eligibility for the Child Tax Credit</td>
<td>The <a href="https://www.irs.gov/CTCresources">Eligibility Assistant</a> helps you determine if you might be eligible for advance payments of the Child Tax Credit. Available in English and Spanish.</td>
</tr>
<tr>
<td>Register for advance payments of the Child Tax Credit if you don’t normally have to file a tax return</td>
<td>The <a href="https://www.irs.gov/CTCresources">Non-filer Sign-up Tool</a> helps people who normally don’t have to file a tax return complete a simplified return to get advance Child Tax Credit payments, the Recovery Rebate Credit and Economic Impact Payments.</td>
</tr>
<tr>
<td>Verify your identity before using the Child Tax Credit Update Portal</td>
<td>Go to the <a href="https://www.irs.gov/CTCresources">Child Tax Credit Update Portal</a> and click “Manage Advance Payments.” If you are a new user, you must create an ID.me account at the IRS and verify your identity. 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. ID.me is a trusted third party.</td>
</tr>
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</table>
| Unenroll from advance payments of the child tax credit | You can use the [Child Tax Credit Update Portal](https://www.irs.gov/CTCresources) to unenroll from automatic payments if you:  
  - prefer to claim the full credit when filing your 2021 tax return, or  
  - you know you’re not eligible because your situation changed for 2021. |
| Manage bank account information | The IRS will issue payments to the bank account you included on your 2020 or 2019 tax return or to an account known to the federal government, such as an account where you receive Social Security, veterans or railroad retirement benefits. Those who are not enrolled for direct deposit will receive a mailed check. Use the [Child Tax Credit Update Portal](https://www.irs.gov/CTCresources) if you need to update your bank account information or add a bank account. |
| View your payment history | After payments are issued, the [Child Tax Credit Update Portal](https://www.irs.gov/CTCresources) tool will show your payment dates and amounts. |
| Update your mailing address | Starting in late August, you can use the [Child Tax Credit Update Portal](https://www.irs.gov/CTCresources) to update your address. (Timing subject to change.) |
| Report updates that could affect your payment amounts | Starting in early fall, you can use the [Child Tax Credit Update Portal](https://www.irs.gov/CTCresources) to report updates that affect your payment amounts such as changes to:  
  - number of qualifying children  
  - marital status  
  - income  
  - custody agreement  
  If your situation has changed in 2021, updating this information will help you get the most accurate amount of advance payments. |
Using IRS tools to help you manage your Child Tax Credit

See if you qualify using the Child Tax Credit Eligibility Assistant

Though this step is optional, the Child Tax Credit Eligibility Assistant can be helpful if you are unsure whether you qualify for either the credit or the advance payments. By answering a series of questions in the tool, you can preliminarily find out whether you qualify for the credit and the payments. You may still be able to benefit from the credit even if you aren’t working now or didn’t work in 2020. The Eligibility Assistant is also available in Spanish.

To use the Eligibility Assistant, you need:

- Your tax return filed for 2020, or your 2019 tax return if you haven't filed for 2020.
- If you don’t have a copy of the return and know your filing status and number of qualifying children you claimed, you may be able to estimate the total income from your tax return to answer all the questions. You can use the following to make estimates:
  - Income statements such as W-2s and 1099s
  - Amount of any expenses or adjustments to your income

The Child Tax Credit Eligibility Assistant does not request any personally identifiable information (PII) for any family member. For that reason, its results are not an official determination by the IRS. Though the results are reliable, if the questions are answered accurately, they should be considered preliminary. Neither the answers supplied by the user, nor the results, are retained by the IRS.

If the Eligibility Assistant determines you’re not eligible for advance payments based on the information you provided:

- You may still qualify if you had a change in circumstances in 2021, such as a change in income or a birth or adoption. A later update to the Child Tax Credit Update Portal will allow you to update information about your income and qualifying children and determine your eligibility for advance payments. Or you can reconcile advance Child Tax Credit payments and your Child Tax Credit on your 2021 tax return.
- You can use the Child Tax Credit Update Portal to see if you’re automatically enrolled in advance payments of the Child Tax Credit, based on the information the IRS has from your most recent return or the Non-Filers tool for Economic Impact Payments last year. If you’re automatically enrolled, but no longer qualify, you should consider unenrolling from advance payments.

If the Eligibility Assistant determines you are eligible for advance payments based on the information you provided:

- You can use the Child Tax Credit Update Portal to see if you’re enrolled to receive advance payments, unenroll from advance payments if you prefer, manage your bank account information or check the status of your payments.
Using the Child Tax Credit Update Portal

**Go to IRS.gov to begin**

You can find IRS tools related to the Child Tax Credit at [irs.gov/childtaxcredit2021](http://irs.gov/childtaxcredit2021) or by going to IRS.gov and clicking the “Get Details on the Advance Child Tax Credit” box on the IRS.gov homepage.

Click the "Manage Payments" button to access the Child Tax Credit Update Portal. You can use this tool to:

- Check if you’re enrolled to receive payments
- Unenroll to stop getting advance payments
- Provide or update your bank account information for monthly payments (starting with the August payment)
- View the status of your advance payments
Once you're on the Update Portal page, review the information and then click “Manage Advance Payments” to get started.

Sign into the Update Portal or create a new account.

When you click the “Manage Advance Payments” button, you'll reach the “Sign In or Create a New Account” page.
If you've previously been to IRS.gov and created an online account to access your tax records or set up a payment plan, you have an existing account. You can sign in using that account information by clicking the blue box that says, “Sign in with an existing IRS username.”

You’ll use your Secure Access username and password and enter the security code as part of the multi-factor authentication process.

People without an existing account will be asked to verify their identity with a form of photo identification using ID.me, a trusted third party for the IRS. They specialize in digital identity protection and help us make sure you’re you—and not someone pretending to be you—before we give you access to your information. ID.me uses the latest in identity verification technology to authenticate your identity quickly and easily.

If you have already verified at the Department of Veterans Affairs, the Social Security Administration or a state partner through the ID.me application, you can simply log in by clicking on the solid green box and following the instructions to log in via ID.me.

For more information, see 2021 Child Tax Credit and Advance Child Tax Credit Payments Frequently Asked Questions, Topic K: Verifying Your Identity to Manage your Payments

Anyone who lacks internet access or otherwise cannot use the online tool may unenroll by contacting the IRS at the phone number included in your outreach letter that the IRS mailed to you in June.

Once verified, users can log in with their ID.me credential anywhere ID.me is accepted.

See if you’re enrolled to receive payments or unenroll if you don’t want to get advance payments.

After you’ve successfully logged in to the portal, you’ll see one of the following screens that:
- Confirms your eligibility for the advance payments, and
- If you’re eligible, tells your enrollment status for automatic payments.
Decide if you should unenroll from advance payments of the Child Tax Credit

You may want to unenroll from receiving advance Child Tax Credit payments for several reasons, including if you expect the amount of tax you owe to be greater than your expected refund when you file your 2021 tax return.

The payments you receive are an advance of the Child Tax Credit that you would normally get when you file your 2021 tax return. Because these credits are paid in advance, every dollar you receive will reduce the amount of Child Tax Credit you will claim on your 2021 tax return. This means that by accepting advance child tax credit payments, the amount of your refund may be reduced or the amount of tax you owe may increase.

You may avoid owing tax to the IRS if you unenroll and claim the entire credit when you file your 2021 tax return.

If you choose to unenroll, here are some important things to know:

- If you’re married filing jointly, your spouse also needs to unenroll. If you don’t, you will get half of the joint payment you were supposed to receive with your spouse.

- It may take up to seven calendar days to process your unenrollment. Check back after unenrolling to make sure your request was processed successfully.

- You cannot re-enroll at this time. Unenrollment is a one-time action. You will be able to re-enroll starting in late September 2021.

**Deadlines to unenroll**

To stop advance payments, you must unenroll three days before the first Thursday of next month by 11:59 p.m. Eastern time. If you miss the deadline, you will get the next scheduled advance payment until we process your request to unenroll.

<table>
<thead>
<tr>
<th>Payment Month</th>
<th>Unenrollment Deadline</th>
<th>Payment Date</th>
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<tbody>
<tr>
<td>July</td>
<td>6/28/2021</td>
<td>7/15/2021</td>
</tr>
<tr>
<td>August</td>
<td>8/2/2021</td>
<td>8/13/2021</td>
</tr>
<tr>
<td>September</td>
<td>8/30/2021</td>
<td>9/15/2021</td>
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<tr>
<td>October</td>
<td>10/4/2021</td>
<td>10/15/2021</td>
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<tr>
<td>November</td>
<td>11/1/2021</td>
<td>11/15/2021</td>
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<tr>
<td>December</td>
<td>11/29/2021</td>
<td>12/15/2021</td>
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For more information about the unenrollment process, see Topic J of the Child Tax Credit FAQs on IRS.gov.

If you don’t want to unenroll, skip to “Use the Child Tax Credit Update Portal to manage direct deposit accounts for your advance payments” later in this guide to learn about managing your direct deposit information.

If you choose, unenroll from receiving advance payments

If you want to unenroll, click the blue “Unenroll From Payments” box at the bottom of the Child Tax Credit Update Portal page to begin.

On this “Unenroll from Receiving Advance Child Tax Credit Payments” page, review the information carefully. If you want to continue, click the blue “I Understand and Want to Proceed” button.
On the next screen, review the information and, if you agree to unenroll, click the “I agree” box and then click “Submit.”

If you’re successful, you’ll receive a confirmation on the next screen. You can click “Return Home” to go back to the main page, or you can log out using the link at the top right of the page.

Remember, if you are married and file a joint return, both spouses need to unenroll or you will continue to get half of your advance payments each month. If your spouse is unenrolling too, log out. Your spouse will need to repeat this process.
**Unenrollment Processing**

After you unenroll, you can check the status of your transaction by returning to the Child Tax Credit Update Portal, logging in and then choosing “Manage Payments.”

If your unenrollment is still processing, you’ll see “Unenrollment Processing,” message, as it appears below, with the date you submitted your enrollment request.

If payments have been issued to you, you’ll be able to check the status of them in the “Manage Payments” feature of the tool.

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

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

**Eligibility**

Your eligibility status is based on your 2020 tax return on file. It may take up to 7 days to process your unenrollment request. For details about eligibility, see Questions and Answers®.

<table>
<thead>
<tr>
<th>Eligible</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Status</td>
<td>Unenrollment Processing. Check back in the next few days to confirm your unenrollment was successful. Submitted Jul 22, 2021</td>
</tr>
</tbody>
</table>

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**Unenrollment Confirmed**

Once your unenrollment has processed, you’ll see the “Unenrolled” message below.

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**Child Tax Credit Update Portal**

Welcome ANNE AUTHSON

> Important Message from the IRS

If you unenrolled on or before June 28, 2021, you will not receive advance payments. You may have received a message that your unenroll request failed or is processing, we’re working to update our system to fix any issues as quickly as possible.

If you filed jointly and your spouse unenrolled from advance payments before June 28, 2021 but you didn’t learn till you start getting your payment in August.

Manage Your Advance Payments of the Child Tax Credit

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

**Eligibility**

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<table>
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<th>Eligible</th>
<th>Yes</th>
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<tbody>
<tr>
<td>Status</td>
<td>Unenrolled. You will not receive advance payments. Confirmed Sep 22, 2021</td>
</tr>
</tbody>
</table>
Use the Child Tax Credit Update Portal to manage direct deposit accounts for your advance payments

**Important note:** If you are married and file a joint return, both spouses need to update or add their bank account information in the Child Tax Credit Update Portal. If you do not both take this action, you will receive half of your monthly advance payments by mail or in the account shown in the Update Portal before your update.

If you’re already in the Update Portal from using another feature and you want to update your bank account information, click on the “Profile” link at the top right. Otherwise, sign in by following the instructions in the “Sign into the Update Portal or create a new account” section of this guide, and then click on “Profile” and return to this page.

If there is already a bank account on file for you, you’ll see “Direct Deposit” for your payment method, the type of account and the routing and partial account numbers for that account.
If we do not have direct deposit information for you, you will see “Payment by Mail” for your payment method.

If the Update Portal shows you're eligible to receive payments but not enrolled to receive direct deposits, you will receive a check each month. If you want to switch to receiving payments by direct deposit, you can use the Update Portal to add bank account information.

The IRS urges any family receiving checks to consider switching to direct deposit. With direct deposit, families can access their money more quickly. Direct deposit removes the time, worry and expense of cashing a check. In addition, direct deposit eliminates the chance of a lost, stolen or undelivered check.

**If you don’t have a bank account**

If you would like to have your payment direct deposited, but don’t have an account, many financial institutions will help you open a low-cost or no-cost bank account.

For more information you can:

- Visit the [Federal Deposit Insurance Corporation website](https://www.fdic.gov) for details on opening an account online or use the FDIC's [BankFind](https://www.fdic.gov) tool to locate an FDIC-insured bank.

- See lists of banks and credit unions that can open an account online from:
  - BankOn
  - [American Bankers Association](https://www.americanbankers.org)
  - [Independent Community Bankers of America](https://www.icba.org)
  - [National Credit Union Administration](https://www.ncua.gov)

- See the [Veterans Benefits Banking Program](https://www.va.gov/Veterans_Benefits_Banking_Program), if you're a veteran, for access to financial services at participating banks.
Adding or updating bank information

Whether you need to update an account or add one, in the “Payment Info” section, choose “Edit” on the right.

On the next screen, enter the required information for your bank account. Review the terms of service and click the boxes if you agree. Then click the blue “Submit” button.

(Screen shot continues on next page.)
The next screen confirms that your update was submitted and tells you when the change will be reflected in the Update Portal. In this example, the user’s information will show in their profile in late August.

When you’re done, click the “Logout” link at the upper right. Remember, if you’re a joint filer, your spouse needs to update the bank account in their own Update Portal account too.
If you check back later, you may see this screen like this one, below, informing you that your new payment information is processing and when you can expect the information to show in your profile.

**You Have New Payment Info Processing**
- Direct Deposit: Account ending in 1111

**Your Changes Affect Payments for Future Months**
Get details on [when your changes will take effect](#).

Your new payment information will show in your profile late August. Do not submit another update or call the IRS.

**Continue to check IRS.gov for updates**
Throughout 2021, the IRS will be adding additional tools and online resources to help with the advance Child Tax Credit.

Later this year, individuals and families will be able to go to IRS.gov and use the Child Tax Credit Update Portal to notify IRS of changes in their income, filing status, or number of qualifying children and make other changes to ensure they are receiving the right amount of advance payments as quickly as possible.