



## 2021 Child Tax Credit and Advance Child Tax Credit Payments Frequently Asked Questions; Update to Topic A: General Information and Topic F: Updating Your Child Tax Credit Information During 2021

FS-2021-13, November 8, 2021

This Fact Sheet updates the Advance Child Tax Credit Topic A FAQs by adding a new question, question 17, under Topic A and Topic F FAQs by adding new questions, question 2 through question 6, under Topic F.

### Reliance on FAQs

*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.*

For more information about reliance see [General Overview of Taxpayer Reliance on Guidance Published in the Internal Revenue Bulletin and FAQs](#). This FAQ update was announced in [IR-2021-218](#).

### Advance CTC FAQ update

- [Topic A: General Information \(updated\)](#)
- [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 \(updated\)](#)
- [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 Manage your Payments](#)
- [Topic L: Assisting Individuals to Enroll for Advance Child Tax Credit Payments](#)
- [Topic M: Commonly Asked Shared-Custody Questions](#)
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- [Topic O: 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? (added June 14, 2021)**



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 during the 2022 tax filing season. If the IRS has processed your 2020 tax return or 2019 tax return, these monthly payments will be made starting in July and through December 2021, based on the information contained in that return.

**Note:** Advance Child Tax Credit payment amounts are not based on the Credit for Other Dependents, which is not refundable. For more information about the Credit for Other Dependents, see IRS [Publication 972, Child Tax Credit and Credit for Other Dependents](#) [PDF](#).

For more information about how your advance Child Tax Credit payments are calculated, see [Topic D: Calculation of Advance Child Tax Credit Payments](#).

## **Q A2. What do I need to do to receive advance Child Tax Credit payments? (updated July 1, 2021)**

A2. Generally, nothing. If you are 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), you generally will receive those payments automatically without needing to take any additional action.

You must take action if you have not filed your 2020 tax return or 2019 tax return. The IRS has unveiled an online [Non-Filer tool](#) that will allow individuals who weren't required to file (and have not filed) a tax return for 2020 to file a simplified tax return. This simplified tax return will allow eligible individuals to register for advance Child Tax Credit payments and the third Economic Impact Payment, as well as claim the 2020 Recovery Rebate Credit. Taxpayers also can visit [IRS.gov/filing](#) for details about:

- [IRS Free File](#)
- [Free File Fillable Forms](#)
- [Child Tax Credit Non-filer Sign-up Tool](#), or
- Finding a [trusted tax professional](#)
- 

The fastest way to get advance payments is to [file your tax return electronically](#) and provide information about your financial account so that you can receive your payments by [direct deposit](#). You can use a bank account, prepaid debit card, or mobile app for your direct deposit and will need to provide routing and account numbers. If you would like to have your payment direct deposited, many financial institutions will help you open a low-cost or no-cost bank account. Visit the [Federal Deposit Insurance Corporation website](#) for details on opening an account online or use the FDIC's [BankFind](#) tool to locate an FDIC-insured bank. [BankOn](#), [American Bankers Association](#), [Independent Community Bankers of America](#), [National Credit Union Administration](#) have lists of banks and credit unions that can open an account online.

For more information regarding eligibility and how advance Child Tax Credit payments are 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. Do I need income to receive advance Child Tax Credit payments? (added June 14, 2021)**

A3. No. Even if you have \$0 in income, you can receive advance Child Tax Credit payments if you are eligible. 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 2020 tax return if I can't do it myself? (added June 14, 2021)**



A4. If you cannot or choose not to use the Non-Filer tool, IRS Free File, or Free File Fillable Forms to file your 2020 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?](#)

#### **Q A5. What if I do not want to receive advance Child Tax Credit payments? (updated June 24, 2021)**

A5. If you prefer 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 know you will not be eligible for the Child Tax Credit for your 2021 tax year, you can unenroll through the [Child Tax Credit Update Portal \(CTC UP\)](#). CTC UP will allow you to unenroll before the first advance Child Tax Credit payment is made.

For more information regarding CTC UP, see [Topic F: Updating Your Child Tax Credit Information During 2021](#).

#### **Q A6. When will the IRS begin disbursing advance Child Tax Credit payments? (added June 14, 2021)**

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

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

#### **Q A7. Will the IRS contact me about advance Child Tax Credit payments before they are disbursed? (added June 14, 2021)**

A7. Yes. In June, the IRS will send you Letter 6417. This letter will inform you of the amount of your estimated Child Tax Credit monthly payments. This letter will also indicate where you can find additional information about advance Child Tax Credit payments.

#### **Q A8. How do I qualify for advance Child Tax Credit payments? (added June 14, 2021)**

A8. 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. 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.

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 next year? (added June 14, 2021)**



A9. No.

**Q A10. Are advance Child Tax Credit payments taxable? (updated June 24, 2021)**

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 receive during 2021 is based on the IRS's estimate of your 2021 Child Tax Credit. If the total 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 during the 2022 tax filing season. For example, if you receive 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](#).

For this reason, you may wish to unenroll from receiving advance Child Tax Credit payments. You can unenroll through the [Child Tax Credit Update Portal \(CTC UP\)](#). For more information regarding the CTC UP, see [Topic F: Updating Your Child Tax Credit Information During 2021](#).

**Q A11. Will the IRS send me a letter of my advance Child Tax Credit payments to help me claim the correct Child Tax Credit amount on my 2021 return next year? (added June 14, 2021)**

A11. Yes. In January 2022, the IRS will send you 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 during the 2022 tax filing season.

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? (added June 14, 2021)**

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 it.

**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 July 1, 2021)**

A13. The IRS launched on IRS.gov a [Child Tax Credit Update Portal \(CTC UP\)](#), which will allow you update information with the IRS.



CTC UP currently allows you to elect not to receive advance Child Tax Credit payments and update your bank account information. The IRS will add features to CTC UP later this year, which are described in [What if information about my bank, mailing address, income, or family has changed during 2021?](#)

**Q A14. How do I avoid scams relating to advance Child Tax Credit payments? (added June 14, 2021)**

A14. The IRS urges everyone to be on the lookout for scam artists trying to use advance Child Tax Credit payments 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 advance Child Tax Credit payments within my community. How can I do that? (added June 14, 2021)**

A15. The IRS will be releasing additional 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 this critical information about advance Child Tax Credit payments and the Child Tax Credit expansions for the 2021 tax year.

**Q A16. When will I be able to update my information? (updated October 4, 2021)**

A16. Most people who the Child Tax Credit Update Portal shows as eligible for advance CTC payments can currently update certain information and will be able to update additional information in the coming months.

*Date You Can Make Changes	What You Can Do
June 21	<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	<ul style="list-style-type: none"> <li>Make changes to your bank information for your payments beginning in August</li> </ul>
August 20	<ul style="list-style-type: none"> <li>Make changes to your address</li> </ul>
Fall	<ul style="list-style-type: none"> <li>Make changes to income</li> <li>Make changes to your dependents or filing status</li> </ul>

\* Dates subject to change

**Q A17 My income for 2021 will be significantly different from the income shown on my 2020 tax return that I filed. Will the IRS update my advance Child Tax Credit payment amounts to take that change into account? (added November 8, 2021)**



A17. Yes, but not automatically. If you are eligible to receive advance CTC payments, you can provide us an estimate of your 2021 income in the [Child Tax Credit Update Portal \(CTC UP\)](#). You can use this online portal to estimate the income you plan to report on your 2021 tax return. We will use that income estimate to recalculate our estimate of your 2021 Child Tax Credit and the amount of your monthly advance Child Tax Credit payments.

Consider providing us an estimate of your 2021 income if either:

- You expect your modified adjusted gross income in 2021 to be higher than the threshold below.
- Your modified adjusted gross income in 2020 was higher than the threshold below.

<b>2021 Filing Status</b>	<b>2021 Modified Adjusted Gross Income Threshold</b>
<b>Single or Married Filing Separately</b>	\$75,000
<b>Head of Household</b>	\$112,500
<b>Married Filing Jointly or Qualifying Widower</b>	\$150,000

Your payments may be lowered if you estimate having more income in 2021. Your payments may be increased if you estimate having less income in 2021.

If you filed a joint return for 2020, you can only update your income in CTC UP if you plan to file a joint return for 2021 with the same spouse. If you will not be filing a joint return with the same spouse for 2021 and if your income significantly increased, you should consider unenrolling from advance Child Tax Credit payments to avoid receiving advance Child Tax Credit payments that may need to be repaid when you file your 2021 tax return. If you do not receive any advance Child Tax Credit payments for a qualifying child you will claim in 2021, you may claim the full amount of your allowable Child Tax Credit for that child when you file your 2021 tax return.

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

### **Q B1. Who is eligible for advance Child Tax Credit payments? (added June 14, 2021)**

A1. 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. 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.

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? (added June 14, 2021)**

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 [Publication 972, Child Tax Credit and Credit for Other Dependents](#) [PDF](#).
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](#). [PDF](#)
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](#). [PDF](#)

### **Q B4. Do I, or my children, need to have Social Security numbers to qualify for the Child Tax Credit? (updated June 22, 2021)**

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 will 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 when you entered information into the Non-Filer tool on IRS.gov in 2020).

Advance Child Tax Credit payments will be made for each qualifying child who has 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. Will I receive advance Child Tax Credit payments if my qualifying child dies in 2021? (added June 14, 2021)**



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 will receive advance Child Tax Credit payments for your qualifying child.

**Q B7. Because my 2019 tax return included no qualifying child or showed a large amount of income, I did not receive the 2019 Child Tax Credit. However, I am eligible for the Child Tax Credit based on my 2020 information. What can I do now to receive advance Child Tax Credit payments during 2021? (added June 14, 2021)**

A7. File your 2020 tax return. Even though you did not receive the Child Tax Credit based on your 2019 tax return, you may receive advance Child Tax Credit payments based on the number of qualifying children allowed on your 2020 tax return. The payment will start in July or the month after your 2020 tax return is processed, whichever is later.

**Q B8. How do I know if I'm eligible for advance payments? (added June 21, 2021)**

A8. To see if you're eligible for advance payments, use the [Advance Child Tax Credit Eligibility Assistant](#).

**Q B9. My payment was issued but I didn't receive it. What can I do? (added June 21, 2021)**

A9. 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](#) [PDF](#).

**Q B10. What does pending eligibility mean in the Child Tax Credit Update Portal? (added June 21, 2021)**

A10. We're still reviewing your account for eligibility. You can continue to check back for status updates in the [Child Tax Credit Update Portal](#).

**Q B11. Why am I not eligible? (added June 21, 2021)**

A11. See [Who is eligible for advance Child Tax Credit payments?](#)

**Q B12. Can I still get payments under pending eligibility? (added June 21, 2021)**

A12. No. You will not receive advance CTC payments until we are able to confirm your eligibility. If we are not able to confirm eligibility during 2021, you may be eligible to claim the full 2021 Child Tax Credit when you file your 2021 tax return.

**2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic C: Calculation of the 2021 Child Tax Credit**





## **Q C1. What is the amount of the Child Tax Credit for 2021? (added June 14, 2021)**

A1. For tax year 2021, the Child Tax Credit is 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 [Publication 972, Child Tax Credit and Credit for Other Dependents](#) [PDF](#).

## **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 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.

## **2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic D: Calculation of Advance Child Tax Credit Payments**

### **Q D1. How are my advance Child Tax Credit payment amounts determined? (added June 14, 2021)**

A1. We will determine your advance Child Tax Credit payment amounts by estimating the amount of the Child Tax Credit that you will claim on your 2021 tax return during the 2022 tax filing season.

Our estimate of your 2021 Child Tax Credit is based on information shown on your processed 2020 tax return. If we have not processed your 2020 tax return when we determine the amount of your advance Child Tax Credit payment for any month starting July, we will estimate 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](http://IRS.gov) in 2020). Once we have processed your 2020 return, we will recalculate your advance Child Tax Credit payments and adjust any remaining monthly payments.

**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 Publication No. 972, Child Tax Credit and Credit for Other Dependents](#) [PDF](#).

### **Q D2. How much will I receive in advance Child Tax Credit payments? (added June 14, 2021)**

A2. Your total advance Child Tax Credit payment amounts will equal half of the amount of your estimated 2021 Child Tax Credit. This amount is then divided into monthly advance payments to you.

As a result:

- For each of your qualifying children age 5 or younger, generally you will receive \$300. That is determined by dividing \$3,600 in half, which is \$1,800. Six monthly payments of \$300 will provide you with \$1,800.
- For each of your qualifying children ages 6 to 17, generally you will receive \$250. That is determined by dividing \$3,000 in half, which is \$1,500. Six monthly payments of \$250 will provide you with \$1,500.

## **2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic E: Advance Payment Process of the Child Tax Credit**

### **Q E1. If I'm eligible to receive advance Child Tax Credit payments, when will I start receiving payments? (updated June 21, 2021)**



A1. Advance Child Tax Credit payments will be disbursed in monthly installments starting July 15, 2021 through December 2021. More details about when you should expect to receive advance Child Tax Credit payments will be provided soon.

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 will I receive my advance Child Tax Credit payments? (updated June 25, 2021)**

A2. If the IRS has received your banking information, your payment will be sent to you as a direct deposit. We will 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.
- A federal agency that provides you benefits, such as: Social Security Administration, Department of Veterans Affairs, or the Railroad Retirement Board.

If we do not have bank account information to issue you a direct deposit, we will send your advance Child Tax Credit payments by mail. We will issue Advance Child Tax Credit payments on July 15, Aug. 13, Sept. 15, Oct. 15, Nov. 15 and Dec. 15.

## **Q E3. I recently filed my 2020 tax return. Do I need to do anything else to receive advance Child Tax Credit payments? (added June 14, 2021)**

A3. No. You do not need to take additional action beyond filing your 2020 tax return to receive the monthly payments.

If you already received one or more payments based on your 2019 tax return, your payment amount may change after we process your 2020 tax return. Otherwise, your monthly payments should begin in July or the month after your 2020 tax return is processed, whichever is later.

## **Q E4. My 2019 tax return was used to determine my advance Child Tax Credit payments. I recently filed my 2020 tax return with a different amount of income. Will the IRS update my advance Child Tax Credit payment amounts? (added June 14, 2021)**

A4. Yes. Your advance Child Tax Credit payments will be recalculated after the IRS processes your 2020 tax return. We will adjust your remaining payments in 2021 to increase or decrease the total amount of your advance Child Tax Credit payments that should be disbursed to you during 2021.



## **Q E5: Do I need to file an amended return to receive advance Child Tax Credit payments? (updated June 24, 2021)**

A5. No. You're not required to file an amended return to receive advance Child Tax Credit payments. As provided in this Topic E, if the IRS has not processed your 2020 tax return as of the payment determination date for a monthly advance Child Tax Credit payment, we will determine the amount of that advance Child Tax Credit payment based on information shown on your 2019 tax return.

You can update your information through the [Child Tax Credit Update Portal \(CTC UP\)](#). For more information regarding CTC UP and how to update your information, see [Topic F: Updating Your Child Tax Credit Information During 2021](#).

## **2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic F: Updating Your Child Tax Credit Information During 2021**

### **Q F1. What if information about my bank, mailing address, income, or family has changed during 2021? (updated August 17, 2021)**

A1. The IRS launched on IRS.gov a [Child Tax Credit Update Portal \(CTC UP\)](#), which will allow you to elect not to receive advance Child Tax Credit payments during 2021 and update your bank account information. More functionality will be added later this year that will allow you to:

1. Update your mailing address;
2. Add or subtract the number of your qualifying children, including by reason of the birth or adoption of a child;
3. Report a change in your marital status; and
4. Report a change in your income.

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. Visit the [Federal Deposit Insurance Corporation website](#) for details on opening an account online or use the FDIC's [BankFind](#) tool to locate an FDIC-insured bank. [BankOn](#), [American Bankers Association](#), [Independent Community Bankers of America](#), [National Credit Union Administration](#) have lists of banks and credit unions that can open an account online. See the [Veterans Benefits Banking Program](#), if you're a veteran, for access to financial services at participating banks. More details will be provided regarding CTC UP through these questions and answers.

### **Q F2. What is modified Adjusted Gross Income (AGI)? How do I find mine? (added November 8, 2021)**

A2. Modified Adjusted Gross Income (AGI) is used to figure payment amounts for the Child Tax Credit.

Your modified AGI from your tax return was used to figure your advance payment amount for the 2021 Child Tax Credit.

#### **Find Your Modified AGI**

Your modified AGI for the Child Tax Credit equals your:

**Adjusted gross income** on your tax return.



Find your Adjusted Gross Income in Tax Records in your [online account](#) or line 11, from your 2020 [Form 1040, U.S. Individual Income Tax Return](#), or line 8b from your 2019 Form 1040.

Plus (if it applies):

**Any amount on line 45 or line 50 of [Form 2555, Foreign Earned Income](#).**

or

**Any amount excluded from gross income** because it was received from sources in Puerto Rico or American Samoa.

If you don't have any of the above, your modified AGI is the same as your AGI.

### **Q F3. How do I report changes to my modified Adjusted Gross Income (AGI)? (added November 8, 2021)**

A3. Sign into the [Child Tax Credit Update Portal](#) (CTC UP), click "Manage Advance Payments," and see "Report Life Changes."

### **Q F4. What happens to my advance payments if I report changes to my modified Adjusted Gross Income (AGI)? (added November 8, 2021)**

A4. Your advance payment amount will be adjusted to match your updated modified Adjusted Gross Income (AGI).

**If your updated modified AGI is higher:** Your advance payment amount may decrease.

**If your updated modified AGI is lower:** Your advance payment amount may increase.

### **Q F5. My income changed in 2021. Why should I report changes to the modified Adjusted Gross Income (AGI) used to figure my advance payments? (added November 8, 2021)**

A5. Your advance Child Tax Credit payments are based on the modified Adjusted Gross Income (AGI) from your tax return or from life changes you report to us. If you expect your modified AGI for 2021 to be different from the 2020 modified AGI, you may want to provide an update in the [Child Tax Credit Update Portal \(CTC UP\)](#). If your income has significantly increased, an update will adjust your remaining advance payments to help prevent owing additional tax when you file your 2021 tax return in 2022.

Consider reporting a change to your modified AGI only if:

- You expect your modified AGI in 2021 to be higher than the following threshold; **or**
- Your modified AGI in 2020 was higher than the following threshold.

**Modified AGI Threshold for Calculating Payment Amounts for the**



## 2021 Child Tax Credit

Filing Status	Modified AGI Threshold
Single or Married Filing Separately	\$75,000
Head of Household	\$112,500
Married Filing Jointly or Qualifying Widower	\$150,000

### **Q F6. I filed Married Filing Jointly for 2020. Who should report changes to our modified Adjusted Gross Income (AGI)? (added November 8, 2021)**

**A6.** You can make changes if you plan to file Married Filing Jointly on your 2021 tax return with the same person on your 2020 tax return. In that case, only one of you needs to report changes to your modified Adjusted Gross Income (AGI). The update will apply to both of you and will affect both of your payments.

### **Q F7. My income for 2021 will be significantly different from the income shown on my 2020 tax return that I filed. Will the IRS update my advance Child Tax Credit payment amounts to take that change into account? (updated June 24, 2021)**

**A7.** Yes, if you provide your updated income by using [the Child Tax Credit Update Portal \(CTC UP\)](#). Later in 2021, this online portal will allow you to update income you plan to report on your 2021 tax return so that we can change our estimate of your 2021 Child Tax Credit. This will allow us to change the amount of your monthly advance Child Tax Credit payments. More details will be provided regarding CTC UP through these questions and answers.

### **Q F8. What if I will claim a child on my 2021 tax return but did not claim that child on my 2020 tax return? (updated June 24, 2021)**

**A8.** Your first advance Child Tax Credit payments will be 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 has not been processed as of the payment determination date for any of your monthly advance Child Tax Credit payments).

Later this year, the [Child Tax Credit Update Portal \(CTC UP\)](#) will be updated to allow you to inform us about the qualifying children you will claim on your 2021 tax return so that we can adjust your estimated 2021 Child Tax Credit – and therefore adjust the amount of your monthly advance Child Tax Credit payments.

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

More details will be provided regarding CTC UP through these questions and answers.

### **Q F9. What do I need to do to unenroll myself from receiving advance Child Tax Credit payments? (updated June 24, 2021)**



A9. The [Child Tax Credit Update Portal \(CTC UP\)](#) will allow you to unenroll from receiving advance Child Tax Credit payments. More details will be provided regarding CTC UP through these questions and answers.

**Q F10. 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? (added July 29, 2021)**

A10. Beginning in July 2021, the IRS started making advance monthly payments of the 2021 Child Tax Credit to taxpayers. For many taxpayers, the amount of the 2021 Child Tax Credit also has 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 taxpayer's circumstances. For taxpayers in this situation who do nothing in 2021 to adjust income tax withholding from their pay (and do not unenroll from advance monthly payments), the amount of their tax refund received in 2022 may decrease compared to the refund received in 2021, or the balance due in 2022 with their 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, taxpayers who received a small refund or had a balance due when they filed their tax return for 2020 in 2021 should consider unenrolling from advance Child Tax Credit payments, updating their Form W-4 by entering an additional amount to be withheld each pay period on step 4c of the form, or making quarterly estimated tax payments for the remainder of 2021.

For more information about how your advance Child Tax Credit payments are calculated and disbursed, see Topic D: Calculation of Advance Child Tax Credit Payments, and Topic E: Advance Payment Process of the Child Tax Credit. You can unenroll from advance Child Tax Credit payments through the [Child Tax Credit Update Portal \(CTC UP\)](#). For more information regarding the CTC UP, see [Topic F: Updating Your Child Tax Credit Information During 2021](#).

## **2021 Child Tax Credit and Advance Child Tax Credit Payments — 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 is incorrect for a month? (updated June 24, 2021)**

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

If you have filed a 2019 tax return, but not a 2020 tax return, you should file a 2020 tax return as soon as possible to provide the IRS with more current information. You also will be able to provide updated information later this year by using the [Child Tax Credit Update Portal \(CTC UP\)](#). If you have filed a 2020 tax return, you will also be able to provide updated information by using CTC UP.

For more information regarding CTC UP, see [Topic F: Updating Your Child Tax Credit Information During 2021](#).

**Q G2. Will any of my advance Child Tax Credit payments be reduced if I owe taxes from previous years or other federal or state debts? (added June 14, 2021)**

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



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. Will my advance Child Tax Credit payments be offset if my spouse or I owe past-due child support? (added June 14, 2021)**

A3. No.

**Q G4. Is my advance Child Tax Credit payment subject to garnishment? (added June 14, 2021)**

A4. Yes. Advance Child Tax Credit payments are 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 may be 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 are 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 will not subject the payment to offset with respect to the federal taxes.

**Q G5. Do I need to file an injured spouse claim (Form 8379) if my spouse owes a federal or state debt and I do not? (added June 14, 2021)**

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

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. I received Letter 6417 at my U.S. address stating that the IRS will begin to disburse advance Child Tax Credit payments to me. What can I do? (updated June 24, 2021)**

A6. You are 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 send you may exceed the amount of Child Tax Credit that you will be allowed to claim on your 2021 tax return next year.

You can unenroll from receiving advance Child Tax Credit payments by using the [Child Tax Credit Update Portal \(CTC UP\)](#). For more information regarding CTC UP, see [Topic F: Updating Your Child Tax Credit Information During 2021](#).

**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 March 2021. What should I do? (updated June 24, 2021)**

A7. You should take one of the following actions:





- Agree with your qualifying child's other parent to allow you to claim that child for the Child Tax Credit for 2021. You must 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.
- Consider 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 will be reduced to take into account your unenrollment or removal of that child.

If you take 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 next year.

For more information regarding CTC UP, see [Topic F: Updating Your Child Tax Credit Information During 2021](#).

**Q G8. If I reported that I was a victim of tax-related identity theft, how can I ensure I will receive advance Child Tax Credit payments? (added June 14, 2021)**

A8. If you have reported that you're a victim of [tax-related identity theft](#), the IRS will not disburse advance Child Tax Credit payments to you until your tax-related identity theft issue has been resolved. More details about tax-related identity theft will be provided through these questions and answers.

**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? (added June 14, 2021)**

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](#) [PDF](#) through [IdentityTheft.gov](http://IdentityTheft.gov) or by filing the Form 14039 by paper.

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

**Q G10. What do I need to do to get advance payments? (added June 21, 2021)**

A10. We will use your 2019 or 2020 tax return, or information you entered into the Non-Filer tool on IRS.gov in 2020 to register for Economic Impact Payments, to determine if you qualify and automatically enroll you. You do 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 can still sign up for the Child Tax Credit payments using the [Non-Filer Sign Up Tool](#).

**Q G11: Why did I receive my monthly advance Child Tax Credit payment as a paper check by mail? (added August 19, 2021)**

A11. The IRS will send your advance Child Tax Credit payment as a paper check by mail if the IRS does 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 will reissue your payment as a paper check by mail. For more information on how to provide or update your bank account information, see [FAQ F1: What if information about my bank, mailing address, income, or family has changed during 2021?](#)

**Q G12: I am receiving advance Child Tax Credit payments as paper checks by mail because my bank account the IRS had on file was closed or invalid. Why does the Child Tax Credit Update Portal (CTC UP) show a payment amount that's more than what I received? (added August 19, 2021)**

A12. The amount that shows on the Child Tax Credit Update Portal (CTC UP) is an incorrect amount. The correct amount of your advance Child Tax Credit payment is the amount that you received as a paper check by mail. The IRS is working to correct this error on CTC UP.

**Additional Information:** If you had a closed or invalid bank account on file with the IRS, the IRS will reissue your advance Child Tax Credit payment as a paper check by mail. If CTC UP shows an incorrect payment amount, this incorrect payment amount often will be double the amount you expected to receive. In other words, this incorrect payment amount will equal the sum of the amount you received by mail and the amount that the IRS first attempted to send by direct deposit but could not.

## **2021 Child Tax Credit and Advance Child Tax Credit Payments — 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? (added June 14, 2021)**

A1. When you file your 2021 tax return during the 2022 tax filing season, 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 receive 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 will send you 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 during the 2022 tax filing season.

**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 June 24, 2021)**

A2. The amount of advance Child Tax Credit payments that you receive 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 two primary sources of information:



1. Your 2020 tax year return or, if that return is not available, your 2019 tax year return; and
2. Any updated information you provide to the IRS in 2021, including information provided through the [Child Tax Credit Update Portal \(CTC UP\)](#), which will allow you to update with the IRS your Child Tax Credit information throughout 2021, including any changes in the number of your qualifying children, changes in your income, and changes in your filing status.

Family and life situations can be fluid throughout a given year. The following list provides examples of changes that could result in excess advance Child Tax Credit payments.

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

As a result of these types of ordinary family and life changes, you may receive a total amount of advance Child Tax Credit payments that exceeds the amount of Child Tax Credit that you properly 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. Can I use the Child Tax Credit Update Portal to reduce or eliminate the excess amount of advance Child Tax Credit payments that I might need to pay back to the IRS in 2022? (updated July 1, 2021)**

A3. Yes. The IRS urges you to use the [Child Tax Credit Update Portal \(CTC UP\)](#) throughout 2021 to help ensure that the IRS has the most up-to-date information regarding your eligibility for the 2021 Child Tax Credit. This updated information will help the IRS continue to improve the accuracy of the IRS's estimate of the Child Tax Credit amount that you will be allowed on your 2021 tax return. CTC UP launched and will allow you to elect not to receive advance Child Tax Credit payments and update your bank account information. The IRS will add features to CTC UP later this year, which are described in [What if information about my bank, mailing address, income, or family has changed during 2021?](#)

With this updated estimate of your properly allowed Child Tax Credit amount, the IRS can appropriately reduce your advance Child Tax Credit payment amounts throughout 2021.

**Important:** These adjustments will reduce the potential for advance Child Tax Credit overpayments to you, which you otherwise might need to pay back to the IRS in 2022.

For more information regarding CTC UP, and when new features will be added to CTC UP, see [Topic F: Updating Your Child Tax Credit Information During 2021](#).

### **Q H4. Will I need to repay advance Child Tax Credit payments back to the IRS if they are greater than the Child Tax Credit amount that I am allowed on my 2021 tax return? (added June 14, 2021)**

A4. 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 H5. How do I know if I don't qualify for the repayment protection for filers based on their income during 2021? (added June 14, 2021)**

A5. You won't qualify for any repayment protection if your modified 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 H6. How do I know if I qualify for the full repayment protection for filers based on income during 2021? (added June 14, 2021)**

A6. You qualify for full repayment protection and won't need to repay any excess amount 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 H7. If I qualify for repayment protection, how much repayment relief will I qualify for? (added June 14, 2021)**

A7. 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 H8. Does my amount of repayment protection for excess advance Child Tax Credit payments decrease if my modified AGI is higher than the modified AGI amount that would qualify me for full repayment protection? (added June 14, 2021)**

A8. 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 H9. 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) (added June 14, 2021)**

A9. 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 H10. Will the IRS provide me with information to help me reconcile my advance Child Tax Credit payments on my 2021 tax return? (updated June 24, 2021)**

A10. Yes. In January 2022, the IRS will send you 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 during the 2022 tax filing season.

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, or as updated through the [Child Tax Credit Update Portal \(CTC UP\)](#) or the United States Postal Service (USPS). For more information regarding CTC UP, see [Topic F: Updating Your Child Tax Credit Information During 2021](#).

## **2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic I: U.S. Territory Residents and Advance Child Tax Credit Payments**

### **Q I1. If I am a resident of Puerto Rico, will I receive an advance Child Tax Credit payment? (added June 14, 2021)**

A1. You will not receive an advance Child Tax Credit payment, 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 PDF](#). Or, if you file another 1040 series form with the IRS, see [Schedule 8812 \(Form 1040\)](#) and the [Schedule 8812 Instructions](#).

### **Q I2. 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 (\$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 3 qualifying children was removed starting in 2021, and you need only one qualifying child to claim the Child Tax Credit on:

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

### **Q I3. If I am a resident of American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, or the U.S. Virgin Islands, will I receive an advance Child Tax Credit payment? And, how has the Child Tax Credit changed for 2021? (added June 14, 2021)**

A3. You may be 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 I4. 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). Am I eligible for an advance Child Tax Credit payment or Child Tax Credit? (added June 14, 2021)**



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 is 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 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 not an advance payment 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 be 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.

## 2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic J: Unenrolling from Advance Payments

### Q J1. Why should I unenroll? (added June 21, 2021)

A1. 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.

### Q J2. What is the deadline to unenroll or make changes to my bank information? (updated July 29, 2021)

A2. To stop advance payments **or** if you're making changes to your bank information with the Child Tax Credit Update Portal, you must unenroll or make changes 3 days before the first Thursday of next month by 11:59 p.m. Eastern Time. You do not need to unenroll each month.

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

### Q J3. What happens if I miss the unenroll deadline? (added June 21, 2021)

A3. You will get the next scheduled advance payment until we process your request to unenroll.



## **Q J4. How long does it take my unenrollment to process? (added June 21, 2021)**

A4. It may take up to seven calendar days. Check back after unenrolling to make sure your request was processed successfully.

## **Q J5. When can I re-enroll? (updated October 6, 2021)**

A5. You cannot re-enroll at this time. Unenrollment is a one-time action.

## **Q J6. If I'm married filing jointly, does my spouse also need to unenroll? (added June 21, 2021)**

A6. Yes. Unenrolling applies to the individual only.

## **Q J7. If my spouse unenrolls and I don't unenroll, what will happen? (added June 21, 2021)**

A7. If you don't unenroll, you will get half of the joint payment you were supposed to receive with your spouse.

## **2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic K: Verifying Your Identity to Manage your Payments**

### **Q K1. Why am I required to authenticate my identity? (added June 22, 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? (added June 22, 2021)**

A2. If you are a new 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; how do I manage my payments? (added June 22, 2021)**

A3. ID.me authenticates individuals 18 years old and older. If you are 17 or younger, call the telephone number on your IRS letter should you opt to unenroll from monthly payments or use the online eligibility tool.

### **Q K4. Will ID.me retain my information? (added June 22, 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 September 17, 2021)**

A5. If you're a new 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.

You also can try signing in with the IRS username you use to access other services such as [Online Account](#). Online Account is an online system that allows you to securely access your individual account information. If you can't verify your identity online, you can call the telephone number on the letter you received from the IRS telling you that you may be eligible to receive advance Child Tax Credit payments ([Letter 6416 PDF](#)).

When you call, you'll need to answer questions to verify your identity with the customer service representative.

#### **Q K6. When I call the IRS for help to authenticate my identity, what information updates can I provide to the IRS regarding my advance Child Tax Credit payments? (added August 19, 2021)**

A6. You can update your address or unenroll from advance Child Tax Credit payments. Other updates to your information, such as changing your bank account information, can only be made through the Child Tax Credit Update Portal (CTC UP), after you verify your identity.

#### **Q K7. I'm getting a message that says "A condition has been identified that's preventing your access to this service." What does this mean? (added August 27, 2021)**

A7. After verifying your identity with ID.me, you may see an IRS message saying that "A condition has been identified that's preventing your access to this service." If you see this message, please try to sign-in again later.

If you continuously receive this message, this means that you won't be able to use the online Child Tax Credit Update Portal. Instead, you can call the telephone number on the letter you received from the IRS telling you that you may be eligible to receive advance Child Tax Credit payments ([Letter 6416 PDF](#)). When you call, you'll need to answer questions to verify your identity with the customer service representative.

## **2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic L: Assisting Individuals to Enroll for Advance Child Tax Credit Payments**

#### **Q L1. Individuals who are not required to file a tax return asked me to assist them as they input their information into the Child Tax Credit Non-filer Sign-up Tool. May I provide this assistance? (added August 3, 2021)**

A1. Yes. You may assist another person, such as a friend or family member or through a volunteer tax return preparation service like VITA or TCE, as long as you have that individual's permission. You may provide them assistance by helping them understand how to use the [Child Tax Credit Non-filer Sign-up Tool](#) or inputting their information into the tool for them. Do not complete the Child Tax Credit Non-filer Sign-up Tool without an individual's direct participation because the tool requires the individual to declare that the information entered is true, correct, and complete and enter his or her own signature.



If you are in the business of preparing tax returns for other people, you must follow the rules governing the disclosure or use of tax return information provided in sections 6713 and 7216 of the Code. Visit [Section 7216 Information Center](#) for more information.

**Q L2. I have a preparer tax identification number (PTIN). If I assist someone with inputting that person's information into the Child Tax Credit Non-filer Sign-up Tool, how do I provide the PTIN to the IRS? (added August 3, 2021)**

A2. You do not need to provide a PTIN to the IRS. The Child Tax Credit Non-filer Sign-up Tool does not have a field to enter a PTIN.

## **2021 Child Tax Credit and Advance Child Tax Credit Payments —Topic M: Commonly Asked Shared-Custody Questions**

**Q M1. My child's other parent and I share custody of our child. How will the IRS decide which of us will receive advance Child Tax Credit payments? (added August 19, 2021)**

A1. The IRS will determine who receives 2021 advance Child Tax Credit payments based on the information on your 2020 tax return, or your 2019 return if the IRS hasn't processed your 2020 return. In other words, if you claimed the Child Tax Credit for your child on your 2020 return, then you will receive the advance Child Tax Credit payments. If your child's other parent claimed the Child Tax Credit on their 2020 tax return, then they will receive the advance Child Tax Credit payments.

If you will not be eligible to claim the Child Tax Credit on your 2021 return (the one due in April of 2022), then you should go to the IRS website to unenroll from receiving monthly payments by using the Child Tax Credit Update Portal (CTC UP). Receiving monthly payments now could mean that you have to return those payments when you file your tax return next year. If things change again and you are entitled to the Child Tax Credit for 2021, you can claim the full amount on your tax return when you file next year.

**Q M2. 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. Will 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? (added August 19, 2021)**

A2. Yes. Because you claimed your child on your 2020 tax return, the IRS will automatically disburse advance Child Tax Credit payments to you even though you know you won'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 in excess 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 know you won't be claiming the Child Tax Credit on your 2021 return, then you should go to the IRS website to unenroll from receiving monthly payments using the Child Tax Credit Update Portal (CTC UP). If things change again and you are entitled to the Child Tax Credit for 2021, you can claim the full amount on your tax return when you file next year.



**Q M3. My child's other parent is receiving 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? (added August 19, 2021)**

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 receiving advance Child Tax Credit payments. The other parent should unenroll from receiving advance payments, but their decision will not affect your ability to claim the Child Tax Credit.

## **2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic N: Commonly Asked Immigration-Related Questions**

**Q N1. 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? (added August 19, 2021)**

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 will 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 when you entered information into the Non-Filer tool on IRS.gov in 2020 or the Child Tax Credit Non-filer Sign-up Tool on IRS.gov in 2021).

Advance Child Tax Credit payments will be made for each qualifying child who has an SSN that is [valid for employment](#) in the United States.

**Q N2. Does my child need to have a Social Security Number (SSN) to qualify me for the Child Tax Credit? (added August 19, 2021)**

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 are not eligible to receive advance Child Tax Credit payments for that child.

**Q N3. 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 N4. 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 N5. 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? (added August 19, 2021)**

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 receive advance Child Tax Credit payments.

**Q N6. My child is a DACA recipient. Can I still claim my child for the Child Tax Credit and receive advance Child Tax Credit payments? (added August 19, 2021)**

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 advance Child Tax Credit payments.

**2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic O: Returning a Payment**

**Q O1. What should I do to return an advance Child Tax Credit payment that I received as a direct deposit or a paper check? (updated September 27, 2021)**

A1. You should return the payment as described 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.

**Here are the IRS mailing addresses to use, based on the state:**

If you live in...	then mail to this address
Maine, Maryland, Massachusetts, New Hampshire, Vermont	Andover Internal Revenue Service



# 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)

	310 Lowell St. Andover, MA 01810
Georgia, Iowa, Kansas, Kentucky, Virginia	Atlanta Internal Revenue Service 4800 Buford Hwy Chamblee, GA 30341
Florida, Louisiana, Mississippi, Oklahoma, Texas	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741
New York	Brookhaven Internal Revenue Service 1040 Waverly Ave. Holtsville, NY 11742
Alaska, Arizona, California, Colorado, Hawaii, Nevada, New Mexico, Oregon, Utah, Washington, Wisconsin, Wyoming	Fresno Internal Revenue Service 3211 S Northpointe Dr. Fresno, CA 93725
Arkansas, Connecticut, Delaware, Indiana, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, Ohio, West Virginia	Kansas City Internal Revenue Service 333 W Pershing Rd. Kansas City, MO 64108
Alabama, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee	Memphis Internal Revenue Service 5333 Getwell Rd. Memphis, TN 38118
District of Columbia, Idaho, Illinois, Pennsylvania, Rhode Island	Philadelphia Internal Revenue Service 2970 Market St. Philadelphia, PA 19104
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.	Austin Internal Revenue Service 3651 S Interregional Hwy 35 Austin, TX 78741



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