



## IRS updates Tax Year 2021 / Filing Season 2022 Child Tax Credit Frequently Asked Questions, information to help taxpayers prepare their 2021 returns

FS-2022-28, April 2022

This Fact Sheet provides a new Topic F to the Tax Year 2021 / Filing Season 2022 Child Tax Credit Frequently Asked Questions (FAQs) that highlight the most commonly asked filing season questions to assist taxpayers who received the Advance Child Tax Credit or who were eligible to receive the Child Tax Credit in preparing their 2021 tax returns. The American Rescue Plan Act (ARPA) of 2021 expanded the Child Tax Credit (CTC) for tax year 2021 only.

### 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](http://IRS.gov) to ensure that taxpayers, who may have relied on a prior version, can locate that version if they later need to do so.*

More information about [reliance is available](#). These FAQs were announced in [IR-2021-96](#).

- [Topic A: 2021 Child Tax Credit Basics](#)
- [Topic B: Eligibility Rules for Claiming the 2021 Child Tax Credit on a 2021 Tax Return](#)
- [Topic C: Reconciling Advance Child Tax Credit Payments and Claiming the 2021 Child Tax Credit on Your 2021 Tax Return](#)
- [Topic D: Claiming the 2021 Child Tax Credit If You Don't Normally File a Tax Return](#)
- [Topic E: Commonly Asked Immigration-Related Questions](#)
- [Topic F: Commonly Asked Filing Season Questions](#)

### Tax Year 2021 / Filing Season 2022 Child Tax Credit Frequently Asked Questions — Topic A: 2021 Child Tax Credit Basics

#### **Q A1. What is the 2021 Child Tax Credit? (added January 31, 2022)**

A1. The Child Tax Credit is a fully refundable tax credit for families with qualifying children. The American Rescue Plan expanded the Child Tax Credit for 2021 to get more help to more families. The credit increased from \$2,000 per child in



2020 to \$3,600 in 2021 for each child under age 6. Similarly, for each child age 6 to 16, it's increased from \$2,000 to \$3,000. It also provides the \$3,000 credit for 17-year-olds. Under the American Rescue Plan, the IRS disbursed half of the 2021 Child Tax Credit in monthly payments during the second half of 2021.

The advance Child Tax Credit payments disbursed by the IRS from July through December of 2021 were early payments from the IRS of 50 percent of the amount of the Child Tax Credit that the IRS estimated you may properly claim on your 2021 tax return during the 2022 tax filing season.

Important: You don't need to have income or a permanent address to claim this tax credit if you're eligible.

For information about your eligibility for the Child Tax Credit, see [Topic B: Eligibility Rules for Claiming the 2021 Child Tax Credit on a 2021 Tax Return](#).

## **Q A2. What is the amount of the Child Tax Credit for 2021? (added January 31, 2022)**

A2. For tax year 2021, the Child Tax Credit is increased from \$2,000 per qualifying child to:

- \$3,600 for each qualifying child who has not reached age 6 by the end of 2021, or
- \$3,000 for each qualifying child age 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 the Instructions for Schedule 8812 (Form 1040).

## **Q A3. How much of the Child Tax Credit can I claim on my 2021 tax return? (added January 31, 2022)**

A3. This amount will depend on the following factors:

1. You received advance Child Tax Credit payments for a qualifying child. You may have received a portion of your Child Tax Credit through advance Child Tax Credit payments during 2021. Generally, the total amount of advance payments for each of your qualifying children equaled 50 percent of the amount of the credit that the IRS estimated you would be eligible to claim on your 2021 tax return for those children. For information on how the IRS estimated the amount of your advance Child Tax Credit payments, see [Q A4](#).
2. You didn't receive advance Child Tax Credit payments for a qualifying child. If you didn't receive one or more monthly advance Child Tax Credit payments in 2021 for a qualifying child, you can still receive those payments – and the remaining amount of your credit – by claiming the Child Tax Credit for that child when you file a 2021 tax return during the 2022 tax filing season. This includes families who don't normally need to file a return.
3. Your family experienced life changes during 2021. Changes throughout 2021, such as a change in filing status, change in the number of your qualifying children, or a change in your income could increase or decrease the amount of Child Tax Credit you are eligible to claim on your 2021 tax return. Families who received advance Child Tax Credit payments will need to compare the advance Child Tax Credit payments that they received in 2021 with the amount of the Child Tax Credit that they can properly claim on their 2021 tax return.

For more information regarding how to claim the full amount of your Child Tax Credit, see [Topic C: Reconciling Advance Child Tax Credit Payments and Claiming the 2021 Child Tax Credit on Your 2021 Tax Return](#), and [Topic D: Claiming the 2021 Child Tax Credit If You Don't Normally File a Tax Return](#).

## **Q A4. How did the IRS determine the amount of my advance Child Tax Credit payments? (added January 31, 2022)**



A4. The IRS determined your advance Child Tax Credit payment amounts by estimating the amount of the Child Tax Credit that you may properly claim on your 2021 tax return filed during the 2022 tax filing season.

Our estimate was based on information shown on your processed 2020 tax return (including information you entered in the Child Tax Credit Non-filer Sign-up Tool in 2021).

If we hadn't processed your 2020 tax return when we determined the amount of your advance Child Tax Credit payment for any month, we estimated the amount of your 2021 Child Tax Credit based on information shown on your 2019 tax return (including information you entered in the Non-Filer Tool on [IRS.gov](http://IRS.gov) in 2020). Generally, once we processed your 2020 return, we recalculated your advance Child Tax Credit payments and adjusted any remaining monthly payments.

You may claim the remaining amount of your 2021 Child Tax Credit when you file your 2021 tax return during the 2022 tax filing season.

For more information regarding how to claim the full amount of your Child Tax Credit, see [Topic C: Reconciling Advance Child Tax Credit Payments and Claiming the 2021 Child Tax Credit on Your 2021 Tax Return](#), and [Topic D: Claiming the 2021 Child Tax Credit If You Don't Normally File a Tax Return](#).

**Q A5. Will the amount of my Child Tax Credit be reduced if my 2021 income is too high? (added January 31, 2022)**

A5. Yes, if your 2021 income is high enough, the amount of Child Tax Credit you can claim will be reduced. The amount of your Child Tax Credit will not be reduced if your 2021 modified adjusted gross income (AGI) is at or below:

- \$150,000 if you are married and filing a joint return, or if you are filing as a qualifying widow or widower;
- \$112,500 if you are filing as a head of household; or
- \$75,000 if you are a single filer or are married and filing a separate return.

**Q A6. What is my modified adjusted gross income (AGI)? (added January 31, 2022)**

A6. For purposes of the Child Tax Credit, your modified AGI is your "adjusted gross income" (from line 11 of your 2021 Form 1040, Form 1040-SR, or Form 1040-NR), plus the following amounts that may apply to you:

- Any amount on line 45 or line 50 of the 2021 [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 A7. How does my 2021 modified adjusted gross income (AGI) reduce the amount of my Child Tax Credit? (added January 31, 2022)**

A7. The Child Tax Credit is reduced ("phased out") in two different steps, which are based on your modified adjusted gross income (AGI) in 2021.

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



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

The second phaseout can reduce the remaining Child Tax Credit down to zero per child.

For additional information on the amounts of modified AGI that reduce the 2021 Child Tax Credit, see [Q A8](#) and [Q A9](#), below.

#### **Q A8. How does the first phaseout reduce the 2021 Child Tax Credit to \$2,000 per child? (added January 31, 2022)**

A8. The Child Tax Credit begins to be reduced to \$2,000 per child if your modified adjusted gross income (AGI) in 2021 exceeds:

- \$150,000 if you are married and filing a joint return, or if you are filing as a qualifying widow or widower;
- \$112,500 if you are 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 applies to you.

Example: Your family has one 10-year-old qualifying child. The amount of income that reduces the \$3,000 Child Tax Credit under the first phaseout depends on your family's filing status. Specifically, the Child Tax Credit is reduced to \$2,000 if modified AGI in 2021 exceeds:

- \$169,000 if you are married and filing a joint return, or if you are filing as a qualifying widow or widower;
- \$131,500 if you are filing as head of household; or
- \$94,000 if you are a single filer or are married and filing a separate return.

#### **Q A9. How does the second phaseout reduce the Child Tax Credit amount remaining after the first phaseout? (added January 31, 2022)**

A9. The second phaseout won't begin to reduce the remaining Child Tax Credit until your modified adjusted gross income (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, down to zero, 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 applies to you.

#### **Q A10. Is my Child Tax Credit refundable? (added January 31, 2022)**

A10. Yes, if you meet the main home requirement described below, your Child Tax Credit will be fully refundable even if you had no income during 2021.

Main Home Requirement: You — or your spouse, if you are married and filing a joint return — must have your main home in one of the 50 states or the District of Columbia for more than half of 2021.

Important Rules:

- 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.
- 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.

**Q A11. What does it mean to me if my Child Tax Credit is fully refundable? (added January 31, 2022)**

A11. It means that you do not need any income or need to owe any tax in 2021 to receive the full amount of the Child Tax Credit for which you are eligible.

**Q A12. What does it mean to me if my Child Tax Credit is not fully refundable? (added January 31, 2022)**

A12. If you don't meet the main home requirements outlined in [Q A10](#), you may still qualify for a \$3,000 or \$3,600 Child Tax Credit for each qualifying child. However, the refundability of the credit is limited, similar to the 2020 Child Tax Credit and Additional Child Tax Credit. For more information, see [Q B7](#) in Topic B: Eligibility Rules for Claiming the 2021 Child Tax Credit on a 2021 Tax Return.

**Q A13. Are advance Child Tax Credit payments taxable? (added January 31, 2022)**

A13. No. Advance Child Tax Credit payments are not taxable and will not be reported as income on your 2021 tax return. Advance Child Tax Credit payments are advance payments of your Child Tax Credit for tax year 2021.

**Q A14. Will I need to repay the IRS any of the advance Child Tax Credit payments that I received during 2021? (added January 31, 2022)**

A14. Maybe. The total amount of advance Child Tax Credit payments that you received during 2021 was based on the IRS's estimate of the amount of Child Tax Credit that you may properly claim on your 2021 tax return.

Important: If the total amount of your advance Child Tax Credit payments was greater than the Child Tax Credit amount that you may properly 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 – unless you qualify for repayment protection.

For example, if you received advance Child Tax Credit payments for two qualifying children properly claimed on your 2020 tax return, but you no longer have qualifying children in 2021, the advance Child Tax Credit payments that you received based on those children are added to your 2021 income tax unless you qualify for repayment protection.

For more information regarding your eligibility for repayment protection, and how to reconcile your advance Child Tax Credit payments with your Child Tax Credit on your 2021 tax return, see [Topic C: Reconciling Advance Child Tax Credit Payments and Claiming the 2021 Child Tax Credit on Your 2021 Tax Return](#), and [Topic D: Claiming the 2021 Child Tax Credit If You Don't Normally File a Tax Return](#).

**Q A15. Can my advance Child Tax Credit payments or my tax refund affect my government benefits? (added January 31, 2022)**



A15. No. Advance Child Tax Credit payments and any refund you receive as a result of claiming the Child Tax Credit 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 include, but are not limited to, Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps).

In addition, when determining eligibility for benefits or assistance, neither your tax refund nor any of your advance Child Tax Credit payments can be counted as a resource for at least 12 months after you receive it.

Important: Check with your local benefits coordinator to find out if your advance Child Tax Credit payments or your tax refund will affect those benefits.

**Q A16. Can my Child Tax Credit be reduced if I owe taxes from previous years, or other federal or state debts? (added January 31, 2022)**

A16. Yes. Refunds of an overpayment of a tax liability, including the portion to which your Child Tax Credit relates, may be reduced (that is, offset) for overdue taxes from previous years or other federal or state debts that you owe.

If you receive a refund after you file your 2021 tax return, any remaining Child Tax Credit amount to which you may be entitled may be a part of the calculation of whether you have an overpayment of your 2021 income tax liability. A refund of this overpayment may be subject to offset for tax debts or other federal or state debts you owe.

If you file a joint 2021 tax return with your spouse and receive a refund, any refund of your 2021 overpayment may be subject to offset for tax debts or other federal or state debts your spouse owes.

This is different from advance Child Tax Credit payments, which were not reduced (that is, offset) for overdue taxes from previous years or other federal or state debts that you owe.

Important Note for Spouses: You can file [Form 8379, Injured Spouse Allocation](#), with your 2021 tax return to get your share of a joint refund that would otherwise be applied to your spouse's debt.

Form 8379 is filed by one spouse (the injured spouse) on a jointly filed tax return when the joint overpayment was (or is expected to be) applied (offset) to a past-due obligation of the other spouse. By filing Form 8379, the injured spouse may be able to get back his or her share of the joint refund.

**Q A17. Can my Child Tax Credit be offset if my spouse or I owe past-due child support? (added January 31, 2022)**

A17. Yes. Refunds of an overpayment of a tax liability, including the portion to which your Child Tax Credit relates, may be reduced (that is, offset) for overdue taxes from previous years or other federal or state debts that you owe.

If you receive a refund after you file your 2021 tax return, any remaining Child Tax Credit amount to which you may be entitled may be a part of the calculation of whether you have an overpayment of your 2021 income tax liability. A refund of this overpayment may be subject to offset for past-due child support.

This is different from advance Child Tax Credit payments, which were not reduced (that is, offset) for past-due child support.



Important Note for Spouses: You can file [Form 8379, Injured Spouse Allocation](#), with your 2021 tax return to get your share of a joint refund that would otherwise be applied to your spouse's debt.

Form 8379 is filed by one spouse (the injured spouse) on a jointly filed tax return when the joint overpayment was (or is expected to be) applied (offset) to a past-due obligation of the other spouse. By filing Form 8379, the injured spouse may be able to get back his or her share of the joint refund.

### **Q A18. Can my Child Tax Credit be subject to garnishment? (added January 31, 2022)**

A18. Yes. To the extent permitted by state and local laws, your tax refund may be subject to garnishment by your state, local government, and private creditors. This includes garnishment in 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).

This is also true for advance Child Tax Credit payments, which were not exempt from garnishment by non-federal creditors under federal law.

### **Q A19. Could my 2021 tax return, and therefore my ability to claim my Child Tax Credit, be affected if I am a victim of tax-related identity theft? (added January 31, 2022)**

A19. Yes. If you have reported that you're a victim of tax-related identity theft, the IRS did not disburse advance Child Tax Credit payments to you unless your tax-related identity theft issue was resolved in 2021.

If you didn't receive advance Child Tax Credit payments in 2021 for a qualifying child, you may claim the full amount of your allowable Child Tax Credit for that child when you file your 2021 tax return during the 2022 tax filing season.

However, the IRS will not disburse a tax refund to you until your tax-related identity theft issue has been resolved.

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

## Tax Year 2021 / Filing Season 2022 Child Tax Credit Frequently Asked Questions — Topic B: Eligibility Rules for Claiming the 2021 Child Tax Credit on a 2021 Tax Return

### **Q B1. Who is eligible for the Child Tax Credit? (added January 31, 2022)**

A1. You qualify for the Child Tax Credit if:

- You have a qualifying child, as described in [Q B2](#);
- Your qualifying child has a Social Security number that is valid for employment, as described in [Q B9](#); and
- You meet other eligibility requirements for the Child Tax Credit, which you can check by using the IRS's Interactive Tax Assistant: [Does My Child/Dependent Qualify for the Child Tax Credit or the Credit for Other Dependents?](#)

### **Q B2. Who is a "qualifying child" for purposes of the Child Tax Credit? (added January 31, 2022)**



A2. For tax year 2021, a qualifying child is an individual who did 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, or half-sister, or a descendant of any of them (for example, a grandchild, niece, or nephew).
2. The individual did not provide more than one-half of his or her own support during 2021.
3. The individual lived with the taxpayer for more than one-half of tax year 2021. For exceptions to this requirement, see Residency Test in IRS Publication 501, Dependents, Standard Deduction, and Filing Information.
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](#).
5. The individual does not file a joint return with the individual's spouse for tax year 2021 or files it only to claim a refund of withheld income tax or estimated tax paid.
6. The individual was a U.S. citizen, U.S. national, or U.S. resident alien. For more information on this condition, see IRS [Publication 519, U.S. Tax Guide for Aliens](#).

**Q B3. Is there any credit I can claim if my child or dependent is not a “qualifying child” for purposes of the Child Tax Credit? (added January 31, 2022)**

A3. Yes. You may be eligible to claim the Credit for Other Dependents.

The [Credit for Other Dependents](#) is a tax credit available to taxpayers for each of their qualifying dependents who can't be claimed for the Child Tax Credit. You can claim up to \$500 for each dependent who was a U.S. citizen, U.S. national, or U.S. resident alien in 2021. The credit for other dependents is not refundable, which means it can only be used to reduce your tax liability.

These dependents include:

- Dependents who are age 18 or older.
- Dependents who have IRS individual taxpayer identification numbers (ITINs).
- Dependent parents or other qualifying relatives supported by the taxpayer.
- Dependents living with the taxpayer who aren't related to the taxpayer.

You can check your eligibility for the Credit for Other Dependents with the IRS's Interactive Tax Assistant: [Does My Child/Dependent Qualify for the Child Tax Credit or the Credit for Other Dependents?](#)

**Q B4. My child died during 2021. Does the passing of my child prevent me from being eligible for the Child Tax Credit? (added January 31, 2022)**

A4. No. 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, the child can be your qualifying child for purposes of the 2021 Child Tax Credit.

**Q B5. My qualifying child was born, and died, in 2021 – but I don't have a Social Security number (SSN) for them. What should I do? (added January 31, 2022)**



A5. If your qualifying child was born, and died, in 2021, but you do not have a Social Security number (SSN) for the child, you can enter “Died” instead of an SSN. You must attach a copy of the child’s birth certificate, death certificate, or hospital records to your 2021 tax return. The document must show your child was born alive.

**Q B6. What is the main home requirement, and how does it affect my Child Tax Credit? (added January 31, 2022)**

A6. The location of your main home determines whether the Child Tax Credit is fully refundable to you. If you satisfy the main home requirement, the Child Tax Credit is fully refundable, which means you can get the money as a refund even if you received no income and/or you don’t owe any tax.

**Main Home Requirement:** You — or your spouse, if 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.

Important Rules Regarding the Main Home Requirement:

- 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.
- 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.

**Q B7. What if my main home wasn’t in the United States for more than half the year? (added January 31, 2022)**

A7. You still qualify for up to \$3,000 or \$3,600 for each qualifying child, but the refundability of your Child Tax Credit will be limited.

The refundability of your credit is limited, similar to the 2020 Child Tax Credit and Additional Child Tax Credit. This means that when your Child Tax Credit is more than your tax liability, your ability to claim any Additional Child Tax Credit more than your tax liability is limited in two ways.

- You must have earned income in 2021 or, if you have three or more qualifying children, have paid some Social Security taxes in 2021. The Additional Child Tax Credit increases when your earned income is higher.
- The Additional Child Tax Credit cannot be more than \$1,400 per qualifying child.

The Additional Child Tax Credit is figured in Part II of [Schedule 8812, Credits for Qualifying Children and Other Dependents](#).

Residents of U.S. Territories should see the information provided in [Q B16](#), [Q B17](#), [Q B18](#), and [Q B19](#), below.

**Q B8. Does everyone in my family need to have a Social Security number (SSN) to qualify for the Child Tax Credit? (added January 31, 2022)**

A8. No.



- Rule for You and Your Spouse: To claim the 2021 Child Tax Credit, you — and your spouse, if you are filing a joint return — must have a Social Security number (SSN) or an IRS Individual Taxpayer Identification Number (ITIN) issued on or before the due date of your 2021 tax return (including an extension if the extension was requested by the due date).
- Rule for Your Qualifying Children: Each qualifying child you claim for the 2021 Child Tax Credit must have an SSN that is [valid for employment](#) and is issued by the Social Security Administration (SSA) before the due date of your 2021 tax return (including an extension if the extension was requested by the due date).

## **Q B9. What is meant by a Social Security number (SSN) that is valid for employment? (added January 31, 2022)**

A9. For qualifying children, the SSN must be valid for employment in the United States.

- 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](#).
- If “Valid for Work Only With DHS Authorization” is printed on the individual’s Social Security card, the individual has an SSN valid for employment only as long as the Department of Homeland Security authorization is valid.

## **Q B10. Do I need to have income to be eligible for the Child Tax Credit? (added January 31, 2022)**

A10. No. You do not need income to be eligible for the Child Tax Credit if your main home is in the United States for more than half the year.

If you do not have income, and do not meet the main home requirement, you will not be able to benefit from the Child Tax Credit because the credit will not be refundable.

For information about the main home requirement for the fully refundable Child Tax Credit, see [Q B6](#). For information about partial refundability of the Child Tax Credit, see [Q B7](#).

If you are eligible for the Child Tax Credit, but don’t normally file a tax return, you need to file a 2021 tax return to claim the full amount of your credit. For more information, see [Topic D: Claiming the 2021 Child Tax Credit If You Don’t Normally File a Tax Return](#).

Your Child Tax Credit may be reduced if your income exceeds certain amounts. For information about how your income could reduce the amount of (or “phase out”) Child Tax Credit that you can claim, see [Q A7](#), [Q A8](#), and [Q A9](#) in Topic A: 2021 Child Tax Credit Basics.

## **Q B11. What if I became eligible for the Child Tax Credit during 2021, but did not receive any advance Child Tax Credit payments? (added January 31, 2022)**

A11. If you became eligible in 2021 (for example, because of the birth or adoption of a qualifying child), but didn’t receive advance Child Tax Credit payments for that qualifying child, you may claim the full amount of your allowable Child Tax Credit for that child when you file your 2021 tax return.



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

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

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

**Q B12. What if I received one or more advance Child Tax Credit payments for a qualifying child during 2021, but I am not eligible to claim that child for the 2021 Child Tax Credit? (added January 31, 2022)**

A12. You may owe an amount of additional federal income tax up to the total amount of those advance Child Tax Credit payments.

If the total of your advance payments was greater than the Child Tax Credit amount that you are eligible to properly claim on your 2021 tax return, you may have to repay some or all of the excess amount on your 2021 tax return during the 2022 tax filing season – unless you qualify for repayment protection.

For example, if you received advance Child Tax Credit payments for two qualifying children properly claimed on your 2020 tax return, but you no longer have qualifying children in 2021, the advance Child Tax Credit payments that you received based on those children are added to your 2021 income tax unless you qualify for repayment protection.

To help prevent the need for repayment of advance Child Tax Credit payments, the IRS allowed recipients to 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 a second year in a row, 2020 and 2021. You may need to receive from the child's custodial parent a signed [IRS 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.
- Use the [Child Tax Credit Update Portal \(CTC UP\)](#) to unenroll from receiving advance Child Tax Credit payments.

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 C: Reconciling Advance Child Tax Credit Payments and Claiming the 2021 Child Tax Credit on Your 2021 Tax Return](#), and [Topic D: Claiming the 2021 Child Tax Credit If You Don't Normally File a Tax Return](#).

**Q B13. During 2021, I shared custody of my child with their other parent. My child lived with me for more than half the year and lived with their other parent for less than half the year. Who should claim the child as a qualifying child for the Child Tax Credit? (added January 31, 2022)**



A13. Here are the rules that you should refer to:

- **General Rule:** The parent with whom the child lived for more than half of the year (custodial parent) can claim the child as their qualifying child.
- **Exception:** The custodial parent may allow the noncustodial parent to claim the qualifying child on the noncustodial parent's return if:
  1. Certain conditions are met, see IRS [Publication 501, Dependents, Standard Deduction, and Filing Information](#);
  2. The custodial parent signs IRS [Form 8332, Release/Revocation of Release of Claim to Exemption for Child by Custodial Parent](#), or a substantially similar statement that he or she won't claim the child as a dependent for 2021; and
  3. The noncustodial parent includes a copy of the form or statement with his or her 2021 tax return.

**Q B14. During 2021, I shared custody of my child with their other parent. My child lived with me and their other parent for more than half the year, but the child lived with me for a greater number of days. Who should claim the child as a qualifying child for the Child Tax Credit? (added January 31, 2022)**

A14. Here are the rules that you should refer to:

- **General Rule:** Either parent can claim the child because the child lived with each parent for more than half the year.
- **Exception:** If both parents claim the child on separate tax returns, we will provide the credit to the parent with whom the child lived for the greater number of days in 2021. If both parents claim the child on separate tax returns and the child lived with each parent for the same number of days, we will provide the credit to the parent with the higher adjusted gross income (AGI) for the year.

**Q B15. My child's other parent and I have agreed that, for Federal income tax purposes, I'll claim our child for each odd-numbered year while the other parent will claim our child for each even-numbered year. The child's other parent claimed the Child Tax Credit for our child on their 2020 tax return and received advance Child Tax Credit payments in 2021. Will I still be able to claim the full Child Tax Credit for my child? (added January 31, 2022)**

A15. 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 received advance Child Tax Credit payments for that child.

The other parent should have unenrolled from receiving advance Child Tax Credit payments, but their decision will not affect your ability to claim the 2021 Child Tax Credit. The other parent may owe additional tax equal to the total amount of the advance Child Tax Credit payments that they received for your child.

For more information about repayment of advance Child Tax Credit payments, and how to receive the full amount of the Child Tax Credit for which you are eligible, see [Topic C: Reconciling Advance Child Tax Credit Payments and Claiming the 2021 Child Tax Credit on Your 2021 Tax Return](#), and [Topic D: Claiming the 2021 Child Tax Credit If You Don't Normally File a Tax Return](#).

**Q B16. I am a resident of Puerto Rico. Am I eligible to claim the 2021 Child Tax Credit? (added January 31, 2022)**



A16. As a bona fide resident of Puerto Rico, you may be eligible to claim the Child Tax Credit for your qualifying children on your:

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

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

**QB 17. For Puerto Rico residents, how has the Child Tax Credit changed for 2021? (added January 31, 2022)**

A17. You may claim the fully refundable Child Tax Credit even if you received no income and paid no U.S. Social Security taxes.

The credit has been extended to qualifying children under age 18. Depending on your modified adjusted gross income (AGI), you may receive an enhanced credit amount of up to \$3,600 for a qualifying child under age 6 and up to \$3,000 for a qualifying child over age 5 and under age 18. These amounts are based on the child's age at the end of 2021.

Also, the requirement for bona fide residents of Puerto Rico to have three qualifying children was removed starting in 2021, and bona fide residents of Puerto Rico need only one qualifying child to claim the Child Tax Credit on their:

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

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

**Q B18. I am a resident of American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, or the U.S. Virgin Islands. Am I eligible for the Child Tax Credit? If so, how has the Child Tax Credit changed for 2021? (added January 31, 2022)**

A18. You may be eligible for the Child Tax Credit with your U.S. Territory tax agency, including advance Child Tax Credit payments. Please contact your local Territory tax agency regarding your eligibility, and for additional information about other changes to the Child Tax Credit.

**Q B19. I am a resident of the Freely Associated States (Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau). Am I eligible for the Child Tax Credit? If so, how has the Child Tax Credit changed for 2021? (added January 31, 2022)**

A19. Citizenship or residency status in the Freely Associated States, by itself, does not entitle you to claim the 2021 Child Tax Credit. If your main home was in the 50 states or the District of Columbia for more than half of 2021 or you were a resident of Puerto Rico, you may be eligible for the Child Tax Credit with the IRS.



If you were a resident of American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, or the U.S. Virgin Islands, you may be eligible to claim the Child Tax Credit with your U.S. Territory tax agency. Please contact your local Territory tax agency regarding your eligibility, and for additional information about other changes to the Child Tax Credit.

**Q B20. If I did not receive advance Child Tax Credit payments, does that mean I'm not eligible for the Child Tax Credit? (added January 31, 2022)**

A20. No. If you did not receive advance Child Tax Credit payments, you may still be eligible for the 2021 Child Tax Credit.

If you didn't receive advance Child Tax Credit payments because your main home was outside the United States for more than half the year, you may still qualify for a \$3,000 or \$3,600 Child Tax Credit for each qualifying child when you file your 2021 tax return. However, the refundability of the credit is limited, similar to the 2020 Child Tax Credit and Additional Child Tax Credit.

- For additional information on partial refundability of the Child Tax Credit, see [Q B7](#).

For more information about how to claim the full amount of your Child Tax Credit, see [Topic D: Claiming the 2021 Child Tax Credit If You Don't Normally File a Tax Return](#).

**Q B21. I did not receive advance Child Tax Credit payments during 2021 for a qualifying child. Why could that have happened? (added January 31, 2022)**

A21. Here are the more common reasons why you may not have received advance Child Tax Credit payments for a qualifying child.

- **Your child was a new qualifying child during 2021.** If you had a new qualifying child during 2021 – such as through birth or adoption – you may not have received all of the advance Child Tax Credit payments for that child for which you were eligible. For information about the requirements for a qualifying child, see [Q B2](#), above.
  - **Note:** Children must be under the age of 18 at the end of 2021 to be qualifying children for purposes of the Child Tax Credit.
- **Your qualifying child was claimed by someone else.** If your qualifying child lived with you for the required period of time during 2021, but was claimed or could have been claimed as a dependent on someone else's tax return for 2019 or 2020, you may not have received all of the advance Child Tax Credit payments for that child for which you were eligible.
  - **Note:** Before you claim the Child Tax Credit for a child, make sure that the child cannot be claimed as a dependent on someone else's tax return for 2021. Also, for information on who can claim qualifying children who live in more than one household during the year, see [Q B13](#) and [Q B14](#), above.
- **You did not have an IRS Individual Taxpayer Identification Number (ITIN).** If you did not have an ITIN when advance Child Tax Credit payments were made during 2021, you would not have received advance payments.
  - **Note:** If you are issued an ITIN on or before the due date of your 2021 tax return (including an extension if the extension was requested by the due date), you may be eligible to claim the entire Child Tax Credit – including the advance Child Tax Credit payments that you missed. If you apply for an ITIN on or before the due date of your 2021 return (including extensions) and the IRS issues you an ITIN as a result of the application, the IRS will consider your ITIN as issued on or before the due date of your return.



- **Your child did not have a Social Security number (SSN) valid for employment.** If your child did not have an SSN valid for employment when advance Child Tax Credit payments were made during 2021, you would not have received advance payments.
  - **Note:** If your child receives an SSN valid for employment before the due date of your 2021 return (including an extension if the extension was requested by the due date), you may be eligible to claim the entire Child Tax Credit – including the advance Child Tax Credit payments that you missed. For information about SSNs that are “valid for employment,” see [Q B9](#), above.
- **Your income on your 2020 or 2019 tax return was too high.** You may have received no advance Child Tax Credit payments, or reduced advance payments, because your modified adjusted gross income (AGI) was too high on the tax return that the IRS used to determine your advance payment amount.
  - **Note:** If you had a lower amount of income in 2021, you could be eligible to claim the 2021 Child Tax Credit – and receive some or all of the advance Child Tax Credit payments that you missed – when you file your 2021 tax return.

## Tax Year 2021 / Filing Season 2022 Child Tax Credit Frequently Asked Questions — Topic C: Reconciling Advance Child Tax Credit Payments and Claiming the 2021 Child Tax Credit on Your 2021 Tax Return

### **Q C1. What does reconciling my advance Child Tax Credit payments mean? (added January 31, 2022)**

A1. Reconciling your advance Child Tax Credit payments means comparing:

1. The total amount of the advance Child Tax Credit payments that you received during 2021 (even if that amount is \$0) with
2. The amount of the Child Tax Credit that you can properly claim on your 2021 tax return.

After this comparison (which is called “reconciling”), you’ll have one of the following three results:

- **Remaining Child Tax Credit Amount:** If your advance Child Tax Credit payments were less than the amount of Child Tax Credit you can properly claim on your 2021 tax return, you can claim the remaining amount of your Child Tax Credit on your 2021 tax return.
- **Excess Advance Child Tax Credit Payment Amount:** If your advance Child Tax Credit payments exceeded the amount of Child Tax Credit you can properly claim on your 2021 tax return, you may need to repay to the IRS some or all of that excess payment. For more information, see [Q C12](#), [Q C13](#), [Q C14](#), [Q C15](#), and [Q C16](#).
- **No Excess Advance Child Tax Credit Payment Amount or Remaining Child Tax Credit Amount:** If the amount of Child Tax Credit that you can properly claim on your 2021 return is the same as the total amount of your advance Child Tax Credit payments you received in 2021, then you have received all of the 2021 Child Tax Credit for which you are eligible. As a result:
  - There is no remaining amount of Child Tax Credit that you can properly claim on your 2021 tax return; and
  - There is no amount of advance Child Tax Credit that you need to repay to the IRS.



Electronic filing options can help you do this comparison accurately and quickly. For additional information, see the instructions for Schedule 8812: Credits for Qualifying Children and Other Dependents.

For information on how you can find the total amount of advance Child Tax Credit payments that you received during 2021, see [Q C3](#) and [Q C4](#).

## **Q C2. When might reconciling advance Child Tax Credit payments apply to me? (added January 31, 2022)**

A2. Reconcile your advance Child Tax Credit payments because you:

- Received one or more advance Child Tax Credit payments during 2021 and can properly claim the 2021 Child Tax Credit;
- Received one or more advance Child Tax Credit payments during 2021, but are not eligible to claim the 2021 Child Tax Credit; or
- Didn't receive any advance Child Tax Credit payments during 2021, but can properly claim the 2021 Child Tax Credit.

## **Q C3. Will the IRS send me a letter providing the total amount of my 2021 advance Child Tax Credit payments? (added January 31, 2022)**

A3. 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 with your tax records. You may need to refer to this letter when you file your 2021 tax return to help you reconcile:

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

If your advance Child Tax Credit payments were based upon a married filing joint tax return, you and your spouse from that return will each receive your own Letter 6419.

Letter 6419 says "2021 Total Advance Child Tax Credit (AdvCTC) Payments" near the top and "Letter 6419" on the bottom righthand side of the page – here is a picture of [Letter 6419](#).

For more information about your Letter 6419, visit [Understanding Your Letter 6419](#).

## **Q C4. I do not have my Letter 6419. Are there any other ways that I can find the total amount of my 2021 advance Child Tax Credit payments? (added January 31, 2022)**

A4. Yes. You can also get information on the total amount of advance Child Tax Credit payments that were disbursed to you during 2021 from the following sources:

- The IRS's [Child Tax Credit Update Portal](#) (CTC UP); and
- Your IRS [Online Account](#).

If you are a new user, you must create an ID.me account at IRS.gov and verify your identity. ID.me is a trusted credential service provider selected to support IRS.gov login services. 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. 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 the MFA.
- Both spouses need to complete this identity authentication process to find the total amount of their 2021 advance Child Tax Credit payments if filing a joint return.

**Q C5. Will the IRS automatically figure the Child Tax Credit for me on my 2021 tax return? (added January 31, 2022)**

A5. No. You must determine the amount of the Child Tax Credit for which you are eligible (if any).

To determine that amount, you must use Schedule 8812, Credits for Qualifying Children and Other Dependents. When the IRS processes your 2021 tax return on which you claim the Child Tax Credit, the Schedule 8812 helps the IRS determine your eligibility and amount of your credit. This is based on your 2021 tax return information and the total amount of any advance Child Tax Credit payments you received in 2021.

For additional information on how to determine the amount of Child Tax Credit that you can properly claim, please see the instructions for Schedule 8812, Credits for Qualifying Children and Other Dependents.

**Q C6. If I make a mistake when determining the amount of my Child Tax Credit on my 2021 tax return, will the IRS automatically fix that amount and correct my return? (added January 31, 2022)**

A6. Yes. If you make a mistake in determining the amount of the Child Tax Credit for which you are eligible, the IRS will automatically fix your amount. However, this correction will increase the time it takes to process your return and may delay the completion of that processing.

Here's a summary of how this will work, and the steps that you will need to take:

- If there's a mistake with the Child Tax Credit amount on Line 28 of the Form 1040, Form 1040-SR, or Form 1040-NR, the IRS will calculate the correct amount, make the correction, and continue processing the return.
- The IRS will send you a notice explaining any change to the amount of Child Tax Credit that you claimed.
- If you receive a notice stating that the IRS changed the amount of your 2021 Child Tax Credit, you should follow the instructions in the notice and direct any questions to the phone number on the upper right side of the letter.

Here are some common reasons why the IRS would correct the amount of the Child Tax Credit that you claimed:

- You were claimed as a dependent on another person's 2021 tax return.
- You did not provide a Social Security number valid for employment for any qualifying child whom you claimed.
- Any child whom you claimed for the Child Tax Credit does not meet all of the requirements to be a qualifying child. For information about the requirements for a qualifying child, see [Q B2](#) of Topic B: Eligibility Rules for Claiming the 2021 Child Tax Credit on a 2021 Tax Return.
- You made an addition, subtraction, multiplication, or division error on your return.



- You forgot to attach Schedule 8812 (Form 1040), Credits for Qualifying Children and Other Dependents, to your tax return.

**Q C7. How do I reconcile my advance Child Tax Credit payments and determine the amount of Child Tax Credit that I can properly claim? (added January 31, 2022)**

A7. The only way to reconcile your advance Child Tax Credit payments and determine the amount of credit that you can claim is to complete and file a 2021 Federal income tax return. For more information about reconciling your advance Child Tax Credit payments and determining the amount of Child Tax Credit that you can properly claim, see [Q C1](#) and [C8](#).

**Q C8. When I file a 2021 tax return, what are the steps for reconciling my advance Child Tax Credit payments and the amount of Child Tax Credit that I can properly claim? (added January 31, 2022)**

A8. It depends on whether:

1. You are filing your 2021 tax return electronically through the use of tax return preparation software; or
2. You are filing a paper return without using tax preparation software.

If you [file](#) electronically using tax return preparation software:

- The software will ask you to provide information about the advance Child Tax Credit payments you received in 2021 (for example, the amount of those payments).
- The software will use that information to reconcile the Child Tax Credit for you based on information you provide about your advance payments, qualifying children, income, and other factors.

If you choose to file a paper return without using tax return preparation software:

- Use Schedule 8812 (Form 1040) for the reconciling process.
- Follow the steps in the Schedule 8812 instructions to figure:
  - The remaining amount of the Child Tax Credit you can properly claim on your 2021 tax return; or
  - Any excess advance Child Tax Credit payment amount.

Important: E-file is the easiest, most accurate way to reconcile and claim the Child Tax Credit and other [credits](#), including the Earned Income Tax Credit, the Child and Dependent Care Credit, and others.

**Q C9. I need help filing my 2021 tax return. Does the IRS make any online options available? (added January 31, 2022)**

A9. Yes. If you need help filing your tax return, IRS.gov offers you two options to file your federal income tax return for free:

- **IRS Free File Online Tax Preparation:** [This option](#) lets you prepare and file your federal income tax return online for free using online tax preparation and filing options on IRS partner sites.
- **Income Requirement:** Your [adjusted gross income \(or AGI\)](#) must be \$73,000 or less in 2021 to be eligible to use IRS Free File Online Tax Preparation.
- **IRS Free File Fillable Forms:** This option provides you with electronic federal tax forms you can fill out and file online for free.
- **No Income Requirement:** You can use Free File Fillable Forms, regardless of your income.



- **Warning:** If you choose this option, you would need to know how to prepare your own tax return or be able to follow the instructions to the Form 1040.

**Q C10. I would like help from a tax professional when I prepare my 2021 tax return. What options do I have? (added January 31, 2022)**

A10. You have the two following types of options, one of which you can receive for free if you qualify.

- Professional tax return preparers: 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?](#)
- Free tax return preparation for qualifying taxpayers: The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals. To learn more and to find a VITA or TCE site near you, visit [IRS Free Tax Return Preparation](#) on IRS.gov.

The fastest way for you to get your tax refund is by filing electronically and choosing direct deposit. For more details, including information about what to do if you don't have a bank account, see the [direct deposit](#) information on IRS.gov.

**Q C11. Is it possible that my receipt of advance Child Tax Credit payments could cause me to owe the IRS money, or cause my tax refund to be less than I thought it would be? (added January 31, 2022)**

A11. Yes. There generally are two ways that the receipt of advance Child Tax Credit payments could cause you to owe money to the IRS or receive a smaller tax refund than you had expected.

1. **Advance Child Tax Credit Payments Exceed 2021 Child Tax Credit:** If the total amount of advance Child Tax Credit payments that you received during 2021 exceeds the amount of the 2021 Child Tax Credit that you may properly claim on your 2021 tax return, you may need to repay that excess amount – unless you qualify for repayment protection.
2. **Advance Child Tax Credit Payments Exceed Increase in 2021 Child Tax Credit:** For certain taxpayers, the total amount of advance Child Tax Credit payments that they received in 2021 was greater than the amount of increase in their 2021 Child Tax Credit, as compared to the amount of Child Tax Credit they claimed for tax year 2020. Therefore, these taxpayers will be able to claim a smaller amount of Child Tax Credit on their 2021 tax return, as compared to their 2020 tax return – which could reduce the taxpayer's refund or cause the taxpayer to owe money to the IRS.

**Q C12. How can the total amount of my advance Child Tax Credit payments be greater than the amount of my 2021 Child Tax Credit? (added January 31, 2022)**

A12. The amount of advance Child Tax Credit payments that you received during 2021 was based on the IRS's estimate of the Child Tax Credit amount that you would be eligible to properly claim for the 2021 tax year. The law requires this estimate to be based on the following primary sources of information:

- Your 2020 tax year return or, if that return was not yet processed, your 2019 tax year return; and



- Any updated information you provided to the IRS in 2021, including information provided through the [Child Tax Credit Update Portal](#) (CTC UP).

Family and life situations can be fluid throughout a given year, which can affect eligibility. The IRS encouraged families to use the CTC UP to report income changes, or to unenroll from 2021 advance payments if the family knew they were not eligible.

**Q C13. What kind of family or life changes could cause the total amount of my advance Child Tax Credit payments to be greater than the amount of Child Tax Credit that I can properly claim on my 2021 tax return? (added January 31, 2022)**

A13. Here are some common changes in circumstances that could cause this to occur:

- A qualifying child who resided with you may have changed homes during 2021 and didn't live with you for more than half of the year.
- Your income increased in 2021, causing your Child Tax Credit to be phased out (or reduced), as compared to the Child Tax Credit amount that the IRS estimated based on your earlier income.
- Your filing status changed for 2021, causing your Child Tax Credit to be phased out (or reduced), as compared to the Child Tax Credit amount that the IRS estimated based on your earlier income and filing status.
- Your main home was outside of the United States for half of 2021 or more.

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

For information about how the amount of the Child Tax Credit can be reduced based on your modified adjusted gross income (AGI) or your tax filing status, see [Q A7](#), [Q A8](#), and [Q A9](#) in Topic A: 2021 Child Tax Credit Basics.

**Q C14. Will I need to pay my advance Child Tax Credit payments back to the IRS if the total amount of those payments is greater than the Child Tax Credit amount that I can properly claim on my 2021 tax return? (added January 31, 2022)**

A14. Maybe. If the total amount of your advance Child Tax Credit payments is greater than the Child Tax Credit amount that you can properly claim on your 2021 tax return, you may need to report the entire excess amount on your 2021 tax return as additional income tax.

However, if you are eligible for repayment protection, you will not be required to repay some or all of your excess advance Child Tax Credit payments.

**Q C15. If I qualify for repayment protection, how much repayment relief will I qualify for? (added January 31, 2022)**

A15. 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 taken into account in determining the amount of Child Tax Credit that you can properly claim on your 2021 tax return.



The full repayment protection amount is \$2,000 per child used to calculate your advance payments but not claimed on your tax return. The amount of the repayment protection will be reduced or phased out based on your modified AGI.

**Q C16. Does my amount of repayment protection for excess advance Child Tax Credit payments decrease if my modified adjusted gross income (AGI) is higher than the modified AGI amount that would qualify me for full repayment protection? (added January 31, 2022)**

A16. Yes. Repayment protection amounts are based on your modified adjusted gross income (AGI). If your main home was in the United States for more than half of 2021, this chart can help you determine if you qualify for full, some, or no repayment protection.

The following table shows the amount of repayment protection for which a taxpayer is eligible, based on the taxpayer’s modified AGI.

Filing status	Qualify for <b>full repayment protection</b> if 2021 modified AGI is at or below:	Qualify for <b>full or some repayment protection</b> if 2021 modified AGI is between:	Qualify for <b>no repayment protection</b> if 2021 modified AGI is at or above:
Married and filing a joint return or filing as a qualifying widow or widower	\$60,000	\$60,001 and \$119,999 *	\$120,000
Filing as head of household	\$50,000	\$50,001 and \$99,999 *	\$100,000
Single filer or married and filing a separate return	\$40,000	\$40,001 and \$79,999 *	\$80,000

\* Your repayment protection is based on how much your modified AGI is greater than the amount shown in the “full repayment protection” column for your filing status.

Example: You filed a joint return with your spouse for tax year 2020 and 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 properly 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.

For more information on modified AGI, see [Q A6](#) of Topic A: 2021 Child Tax Credit Basics.



**Q C17. 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 January 31, 2022)**

A17. 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. It is important that you file your tax return even if you cannot pay the amount due to prevent the accrual of additional penalties. For further information on how to pay your past due federal income tax liability, see [Paying Your Taxes](#).

## Tax Year 2021 / Filing Season 2022 Child Tax Credit Frequently Asked Questions — Topic D: Claiming the 2021 Child Tax Credit If You Don't Normally File a Tax Return

**Q D1. I used an online Non-Filer Tool to sign up to receive advance Child Tax Credit payments during 2021. Why should I file a 2021 tax return during the 2022 tax filing season? (added January 31, 2022)**

A1. There are many reasons why you should file a 2021 tax return.

1. Even if you received advance Child Tax Credit payments you can potentially receive thousands of additional dollars in tax credits, including:
  - Any remaining Child Tax Credit – if you did not receive 100 percent of your Child Tax Credit through advance Child Tax Credit payments in 2021.
  - The 2021 Recovery Rebate Credit – if you did not receive the total amount of third-round Economic Impact Payments for which you were eligible.
  - The [Earned Income Tax Credit](#) – if you had any earned income during 2021.
  - The [Child and Dependent Care Credit](#) – if you paid someone to care for your child or other qualifying person so you could work or look for work.
2. If you're eligible but didn't get any monthly advance Child Tax Credit payments in 2021, you can still get a lump-sum payment by claiming the Child Tax Credit when you file a 2021 federal income tax return during the 2022 tax filing season.
3. If the qualifying children you listed on your 2019 or 2020 tax return (including information you entered in the Non-Filer Tool in 2020 or 2021 to file a federal income tax return with the IRS are the same qualifying children you had in 2021, you likely only received a total amount of advance Child Tax Credit payments equal to half of your Child Tax Credit in 2021. You need to file a 2021 tax return to claim the remaining 2021 Child Tax Credit.

**Q D2. I need help filing my 2021 tax return. Does the IRS make any online options available? (added January 31, 2022)**

A2. Yes. If you need help filing your tax return, IRS.gov offers you two options to file your federal income tax return for free:

- **IRS Free File Online Tax Preparation:** [This option](#) lets you prepare and file your federal income tax return online for free using online tax preparation and filing options on IRS partner sites.



- **Income Requirement:** Your [adjusted gross income \(or AGI\)](#) must be \$73,000 or less in 2021 to be eligible to use IRS Free File Online Tax Preparation.
- **IRS Free File Fillable Forms:** This option provides you with electronic federal tax forms you can fill out and file online for free.
  - **No Income Requirement:** You can use Free File Fillable Forms, regardless of your income.
  - **Warning:** If you choose this option, you would need to know how to prepare your own tax return or be able to follow the instructions to the Form 1040.

### **Q D3. I would like help from a tax professional when I prepare my 2021 tax return. What options do I have? (added January 31, 2022)**

A3. You have the two following types of options, one of which you can receive for free if you qualify.

- Professional tax return preparers: 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?](#)
- Free tax return preparation for qualifying taxpayers: The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals. To learn more and to find a VITA or TCE site near you, visit [IRS Free Tax Return Preparation](#) on IRS.gov.

The fastest way for you to get your tax refund is by filing electronically and choosing direct deposit. For more details, including information about what to do if you don't have a bank account, see the [direct deposit](#) information on IRS.gov.

### **Q D4. I don't normally file a federal tax return, and I did not receive advance Child Tax Credit payments during 2021. Can I still receive that money now? (added January 31, 2022)**

A4. Yes. If you're eligible but did not receive any monthly advance Child Tax Credit payments in 2021, you can still get a lump-sum payment by claiming the Child Tax Credit on your 2021 federal income tax return filed during the 2022 tax filing season.

**Important:** You may also be eligible to claim other [credits](#) on your 2021 federal income tax return. These include:

- The 2021 Recovery Rebate Credit – if you didn't receive the total amount of third-round Economic Impact Payments for which you were eligible.
- The [Earned Income Tax Credit](#) – if you had any earned income during 2021.
- The [Child and Dependent Care Credit](#) – if you paid someone to care for your child or other qualifying person so you could work or look for work.



## Tax Year 2021 / Filing Season 2022 Child Tax Credit Frequently Asked Questions — Topic E: Commonly Asked Immigration-Related Questions

### **Q E1. 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 January 31, 2022)**

A1. Yes. You — and your spouse, if married filing a joint return — must have a Social Security number (SSN) or an IRS Individual Taxpayer Identification Number (ITIN) to be eligible for the Child Tax Credit. You can claim the Child Tax Credit for each qualifying child who has an SSN that is [valid for employment](#) in the United States.

### **Q E2. Does my child need to have a Social Security number (SSN) to qualify me for the Child Tax Credit? (added January 31, 2022)**

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

Therefore, if your child does not have an SSN that is valid for employment, you are not eligible to claim the Child Tax Credit for that child.

**Note:** If your child does not have an SSN that is valid for employment, you may be eligible to claim the Credit for Other Dependents for that child.

The Credit for Other Dependents is a tax credit available to taxpayers for each of their dependents who was a U.S. citizen, U.S. national, or U.S. resident alien in 2021 but can't be claimed for the Child Tax Credit. The maximum credit amount is \$500 for each dependent. But the credit can only reduce your tax and provides no benefit if you don't have any tax. Claim the credit with your Child Tax Credit, if any, on [Schedule 8812, Credits for Qualifying Children and Other Dependents](#).

### **Q E3. What does it mean for a Social Security number (SSN) to be valid for employment? (added January 31, 2022)**

A3. For qualifying children, the Social Security number (SSN) must be [valid for employment](#) in the United States and issued by the Social Security Administration (SSA) before the due date of your 2021 tax return (including an extension if the extension was requested by the due date).

- 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](#).
- 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 E4. 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 January 31, 2022)**

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 E5. As a recipient of Deferred Action for Childhood Arrivals (DACA), am I prevented from claiming the Child Tax Credit? (added January 31, 2022)**

A5. No. Having DACA does not affect your eligibility. If you and your child satisfy all eligibility requirements, you can claim your child for the Child Tax Credit.

**Q E6. My child is a DACA recipient. Can I still claim my child for the Child Tax Credit? (added January 31, 2022)**

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

## Tax Year 2021 / Filing Season 2022 Child Tax Credit Frequently Asked Questions — Topic F: Commonly Asked Filing Season Questions

**Q F1. My spouse and I received advance Child Tax Credit payments in 2021. My spouse is now deceased. How do I calculate the Child Tax Credit on my 2021 tax return now that they are deceased? (added April 27, 2022)**

A1. If your spouse died in 2021 and you didn't remarry in 2021, or if your spouse died in 2022 before filing a return for 2021, you can file a joint return with your spouse.

If you file a joint 2021 tax return with your spouse, you will need to compare:

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

Use [Schedule 8812 \(Form 1040\)](#) to:

- Figure your 2021 Child Tax Credit;
- Report the advance Child Tax Credit payments you and your spouse received in 2021; and
- Figure any additional tax owed – only if you received an amount of excess advance Child Tax Credit payments during 2021 and do not qualify for repayment [protection](#) equal to that amount.

**Note:** If you are not filing a joint 2021 tax return with your spouse, do not include the amount of advance Child Tax Credit attributable to your spouse.

**Note:** In general, the final individual income tax return of a decedent is prepared and filed in the same manner as when they were alive. All tax year 2021 income up to the date of death must be reported and all credits and deductions to which the decedent is entitled may be claimed.

**Q F2. I filed my 2021 tax return electronically, but made a mistake reconciling my advance Child Tax Credit payments. Will my return be rejected by the IRS? (added April 27, 2022)**



A2. No, the IRS will not reject your tax return if you made an error in reconciling your 2021 advance Child Tax Credit payments.

**DO NOT** file an amended tax return with the IRS.

If you make a mistake in determining the amount of 2021 Child Tax Credit for which you are eligible, the IRS will (1) calculate the correct amount of the Child Tax Credit, (2) make the correction to your tax return, and (3) continue processing your return. If a correction is needed, the correction will increase the time it takes to process your return.

The IRS will send you a notice explaining any change made.

**Q F3. I received a notice saying the IRS changed my 2021 Child Tax Credit amount. What do I need to do? (added April 27, 2022)**

A3. If you agree with the changes we made, no response or action is required.

The notice is informing you the IRS already adjusted the Child Tax Credit claimed on your return.

If you disagree with the changes we made, you can call us at the toll-free number listed on the top right corner of your notice. Have a copy of the Social Security card(s) and Individual Tax Identification Number(s) (ITINs) associated with the tax return available when you call.

**Q F4. I filed a 2021 tax return to claim my qualifying child. The IRS rejected my return because someone filed their 2021 return before me and claimed my qualifying child. I am eligible to claim my child for the Child Tax Credit, so what should I do? (added April 27, 2022)**

A4. Because your qualifying child's Social Security number was provided on a 2021 tax return that the IRS received before your return, you will need to file a paper return.

**Next Steps:**

- The IRS will send you a letter inquiring about your child to determine who properly claimed them.
- If the other person hasn't already corrected the Social Security number or filed an amended return to remove them, a letter will be sent to them as well.

**Q F5. Can a child be a qualifying child of more than one person? Can both people claim the Child Tax Credit for the same qualifying child? (added April 27, 2022)**

A5. Sometimes, a child meets the relationship, age, residency, support, and joint return tests to be a qualifying child of more than one person.

Although the child is a qualifying child of each of these persons, **generally only one person can treat the child as a qualifying child** for the Child Tax Credit. For information about situations in which a child is a qualifying child of both parents, see [Topic B: Eligibility Rules for Claiming the 2021 Child Tax Credit on a 2021 Tax Return, Q B14](#). For more information about situations in which a child is a qualifying child of more than one taxpayer, see [Qualifying Child of More Than One Person](#).

**Q F6. What do I enter as my prior-year AGI when e-filing my 2021 return if I used the Child Tax Credit Non-filer Sign-Up Tool? (added April 27, 2022)**

A6. When preparing your taxes and filing electronically, you must sign and validate your electronic tax return by entering your [prior-year Adjusted Gross Income \(AGI\)](#) or your prior-year Self-Select PIN.



# 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)

- If you successfully used the Child Tax Credit Non-filer Sign-Up Tool last year to register for advance Child Tax Credit payments or claim a 2020 Recovery Rebate Credit, enter "\$1" as the prior year AGI verification.
- If you did not use the Child Tax Credit Non-filer Sign-Up Tool last year and you did not file an electronic or a paper 2020 Form 1040 or Form 1040-SR, you should enter "\$0" as the prior year AGI verification.

If you filed an electronic or a paper 2020 Form 1040 or Form 1040-SR, enter the AGI amount from line 11 of the submitted 2020 Form 1040 or Form 1040-SR as the prior year AGI verification. If you're waiting for your 2020 tax return to be processed, enter \$0 as the prior year AGI verification.

IRS-FAQ