

# Child Tax Credit

## Talking Points

---

Maternal, Child and Adolescent Health  
Center for Family Health

### Tax Credit Overview

- ▶ Starting July 15 and continuing through December 2021, the new federal Child Tax Credit in the American Rescue Plan Act provides monthly benefits up to \$250 per child between ages 6-17 and \$300 per child under age 6.
- ▶ Most families (nearly 90% of children in the United States) will automatically receive monthly payments without having to take any action.
- ▶ **If you've filed tax returns for 2019 or 2020**, or if you signed up to receive a stimulus check from the Internal Revenue Service (IRS), you will get this tax relief automatically.
  - Payments will happen by direct deposit into your bank account starting July 15 and on the 15<sup>th</sup> of each month through December.
  - People who do not use direct deposit will receive their payments by mail around the same time.
- ▶ **Families who did not file taxes last year still can access the benefit.** If a couple makes under \$24,800, a head of household makes under \$18,650, or a single filer makes under \$12,400, and they have not filed their taxes:
  - Go to [ChildTaxCredit.gov](https://ChildTaxCredit.gov) and click on the sign-up link. [Here's the link for Spanish speakers.](#)
  - All you'll need to apply are a reliable mailing address, an e-mail address, Social Security numbers for your children, and Social Security Numbers (or ITIN) for you and your spouse.
  - If you provide bank account information, you can receive your payment safely and securely by direct deposit.

## FAQs (from WhiteHouse.gov) and the IRS

Question	Answer
Where will you send my payment?	If you have a bank account, you can <a href="#">sign-up</a> for direct deposit of your monthly payments. If you receive your payment electronically, it will show up in your bank account labeled CHILDCTC. If not, simply enter the address where you'd like your payments mailed.
What if I don't have a permanent address?	You can receive monthly Child Tax Credit payments even if you don't have a permanent address. You can list a trusted address where you would like to temporarily receive your monthly checks, such as the address of a friend, relative, or trusted service provider like a shelter, drop-in day center, or transitional housing program.
What if I don't have a bank account?	If you don't have a bank account, checks will be mailed to your address.  If you wish to open bank account, visit the <a href="#">Federal Deposit Insurance Corporation (FDIC)</a> for information on opening an account online.  Reloadable prepaid debit cards or mobile payment apps with routing and account numbers may also be an option.
Will I lose out if I can't sign up to get a payment on July 15?	No. Everyone who signs up and is eligible will receive the full Child Tax Credit benefits they are owed. If you sign up for monthly payments later in the year, your remaining monthly payments will be larger to reflect the payments you missed. If you do not sign up in time for monthly payments in 2021, you will receive the full benefit when you file your taxes in 2022.
I haven't filed taxes in a while. How can I receive this benefit?	You may be eligible for Child Tax Credit payments even if you have not filed taxes recently. Not everyone is required to file taxes.  This year, Americans were only required to file taxes if they earned \$24,800 as a married couple, \$18,650 as a Head of Household, or \$12,400 as a single filer. If you had total income in 2020 below those levels, you can sign up to receive monthly Child Tax Credit payments using <a href="#">a simple tool for non-filers available on the IRS's website</a> .  If you believe that your income in 2020 means you were required to file taxes, it's not too late. In addition to missing out on monthly

Question	Answer
	Child Tax Credit payments in 2021, a failure to file in 2020 could mean losing out on other tax benefits or a refund you were owed. For help filing a past due return, <a href="#">visit the IRS website</a> .
If I sign up for the Child Tax Credit, will it affect my other government benefits (like SSI, SNAP, TANF, or WIC)?	No. Receiving Child Tax Credit payments will not change the amount you receive in other Federal benefits like unemployment insurance, Medicaid, SNAP, SSI, TANF, WIC, Section 8, SSDI or Public Housing. The Child Tax Credit is not considered income for any family. So, these programs do not view tax credits as income.
Do I, or my children, need to have Social Security Numbers to qualify for the Child Tax Credit (updated June 22, 2021)?	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).