



FAMILIES: GET YOUR CHILD TAX CREDIT (CTC)!

The Internal Revenue Service (IRS) has gone live with a site to help families file taxes to get the remaining part of their 2021 CTC. There are two important live tabs:

[Get Your Child Tax Credit](#) [Check Your Eligibility.](#)

Last year's expansion of the Child Tax Credit has been important for your family. The CTC has been federal law since the mid-1990s, but last year's expansion added several improvements that lifted approximately half of children out of poverty. It was made "refundable," meaning families can benefit even if they did not have enough "earned-income." It also allowed families to receive the payments monthly through the Internal Revenue Service (IRS) BUT the CTC was for the entire year and your family did not start to receive payments until July 2021. Your family can still receive the CTC for January through June 2021 (or the entire 2021 if you did not get the monthly payments).

This can benefit "child welfare families." If you were a foster parent for the same child or children for more than six months you can qualify for the credit (just as you used to be able to receive the child tax deduction if you cared for the child for more than half the year). You do **need a Social Security Number** for the child.

Qualifying parents and guardians with children that qualify for the 2021 Child Tax Credit receive payments based on the number of qualifying children they have. Payment amounts for each qualifying child depend on the child's age and the parent's annual income. **There is no minimum income requirement.**

The **maximum** CTC (\$3600 for a child under 6 and \$3000 for a child 6 through 17) parents can receive is based on their annual income. You should receive the full amount of the 2021 Child Tax Credit for each qualifying child if you meet all eligibility factors and your annual income is not more than:

\$150,000 for a person who is married and filing a joint return;
\$112,500 for a family with a single parent (also called Head of Household); and
\$75,000 for a single filer or a person who is married and filing a separate return.

If you are above these levels, you can still receive a CTC at less than the maximum totals.

For *a child to qualify* for the CTC, they must:

- Not have turned 18 before January 1, 2022;
- Be your own child, *adopted child*, stepchild, or *foster child*. You can claim a *sibling, step-sibling, half-sibling, or a descendent* of any of them (niece, nephew, or grandchild);
- Have lived with you for *more than half of 2021*;
- The child must not have paid more than half their own expenses; and
- The child must be a U.S. Citizen, U.S. National, or U.S. resident alien.

A child born or added to your family (*including adoption*) in 2021 can be a qualifying child for the **full 2021 Child Tax Credit**, even if you did not receive monthly Child Tax Credit payments in 2021. You will receive the full amount of the Child Tax Credit that you are eligible for when you file your 2021 tax return.

To qualify for the CTC, your *child must have a Social Security Number (SSN)* that is “valid for employment.” An SSN is “valid for employment” if your child is able to legally work in the United States, even if they are currently too young to work or do not work. ***This means an adopted child with an Adoption Taxpayer Identification Number (ATIN)*** cannot qualify for this CTC although they can qualify for other child-based tax credits through the use of the ATIN.

If your child’s Social Security card has the words “NOT VALID FOR EMPLOYMENT” on it then you cannot claim the Child Tax Credit for them. If those words do not appear on your child’s Social Security card, and their immigration status hasn’t changed since it was issued, then your child’s SSN is valid for employment.

Families who adopt can qualify for the CTC, but again, the parents must have a Social Security Number for that child. In the past, families who adopt a child but did not have a Social Security Number for that child for various reasons, could still apply to the IRS for an “ATIN” or Adoption Taxpayer Identification Number. Unfortunately, due to changes made to tax law under more recent tax reforms before the pandemic, adoptive families cannot use the ATIN to claim this credit (although the ATIN can be used for other child-related tax credits).

If a ***parent made little or no income last year—they are still eligible for the CTC*** and **must file a tax return to get it**. Parents who did not receive the monthly payments by their own choice or because they failed to make adjustments through the IRS website will need to file a tax return to get their entire 2021 CTC payment. One child may result in a \$3600 credit (under age 6) or \$3000 (6 through 17 years).

Parents should also file their tax return to ***claim new babies who were born in 2021*** or any other children for whom they didn’t get advance payments in 2021. Even if a baby was born as late as December 2021, that baby would still be eligible for the full \$3,600 CTC payment when their family files a 2021 tax return.

Residents of Puerto Rico Get the CTC

The March 2021 American Rescue Plan signed by President Biden, expanded the CTC in another way by making residents of Puerto Rico eligible to receive the same expanded Child Tax Credit as residents of the 50 States or the District of Columbia—\$3,600 per qualifying child under age 6 and \$3,000 per qualifying child age 6 to 17. Previous versions of the CTC requires a resident of Puerto Rico to have at least three qualifying children to be eligible for the Child Tax Credit. Bona fide residents of Puerto Rico now need only one qualifying child to claim the Child Tax Credit.

For residents of Puerto Rico it is really important to apply because residents were not eligible to receive advance monthly payments of the CTC last July through December. But residents are ***now eligible to receive the full amount of Child Tax Credit*** they are eligible for by ***filing a 2021 U.S. federal income tax return*** during this 2022 tax filing season.

In addition to going online to:

[ChildTaxCredit.gov](https://www.irs.gov/childtaxcredit) (which includes the [Get Your Child Tax Credit](#) and [Check Your Eligibility](#))

Options for tax assistance include:

- [IRS Free File](#) (available to people whose income was \$72,000 or less in 2021).
- [IRS's Volunteer Income Tax Assistance \(VITA\)](#) (generally available to people who make \$57,000 or less, those who have disabilities, and those who speak limited English).
- [MyFreeTaxes](#); and
- [GetYourRefund](#).