

Fact Sheet: Advance Child Tax Credit

What is the Child Tax Credit?

The Child Tax Credit is a tax benefit that provides money to support families for every child in their care. In 2021, it was expanded and is now available to most families with a child 17 or under.



What is the Advance Child Tax Credit?

In 2021, families are able to get 50% of the money available to them sooner through monthly advance payments of the Child Tax Credit. To receive the other half of the money, families must file their 2021 tax return in 2022.

When did the Advance Child Tax Credit start?

Monthly payments started on July 15, 2021, but families can still sign up to receive monthly payments from now until December 2021. If you sign up later in the year, your monthly payments will be larger to make up for missed months. Payments are made on or around the 15th of every month.

How much is the Child Tax Credit?

- \$3,600 for every child under age 6
- \$3,000 for every child age 6-17
- The Advance Child Tax Credit is broken up into monthly payments of \$300 for every child under age 6 and \$250 for every child age 6-17 (*for families signing up after July, monthly amounts will be higher to make up for missed payments*)

Who is eligible for the Child Tax Credit?

Nearly all families with children qualify. Families will get the full amount of the Child Tax Credit if they make less than \$150,000 (two parents) or \$112,500 (single parent). There is no minimum income, so families who had little or no income in the past two years and have not filed taxes are eligible.



Will the Child Tax Credit affect other benefits I receive?

No, the Child Tax Credit will not change the amount of other benefits you may receive, such as SNAP, SSI, unemployment, Medicaid, HUD-Assisted Housing, or WIC.

What do I need to do to get the Advance Child Tax Credit?

Most families did not have to do anything to begin receiving the Child Tax Credit payments. If you filed taxes for either 2019 or 2020 or if you signed up for stimulus checks using the IRS's Non-Filer tool in 2020, the IRS is automatically sending you monthly payments.

If you have not filed your taxes recently and you did not register for stimulus payments in 2020, you can still sign up for the Child Tax Credit payments using this [non-filer sign-up tool](#) (click here, scan the QR code to the right, or visit <https://www.getctc.org/en> to access this easy-to-use tool in English or Spanish).



You can also use the sign-up tool to apply for any Economic Impact Payments (“stimulus checks”) that you’re entitled to but may not have received yet.

What information do I need to register for the Advance Child Tax Credit?

Here’s a list of things you will need to use the [non-filer sign-up tool](#):

- Social Security numbers for your children
- Social Security numbers or an ITIN for yourself and your spouse
- A reliable mailing address
- Date of birth
- E-mail address



If you provide bank account information, you can receive payments securely by direct deposit.

Do I need a bank account to receive the Child Tax Credit?

No, a bank account is not needed. If you don’t have a bank account or you would prefer to receive a check instead of direct deposit, payments can be mailed to your address.

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 a trusted service provider like a shelter, drop-in day center, or transitional housing program.

Additional information on the Child Tax Credit is available at:

- GetCTC, [Simplified Tax Filing to Claim Your Child Tax Credit](#) (2021)
- The White House, [The Child Tax Credit](#) and [Child Tax Credit for Non-Filers](#) (2021)
- National Alliance to End Homelessness, [Child Tax Credit Brief](#) (August 2021)
- Moms Rising Education Fund, [Frequently Asked Questions About the Child Tax Credit](#) (2021)

