

GetCTC.org

Navigator Training Introduction:

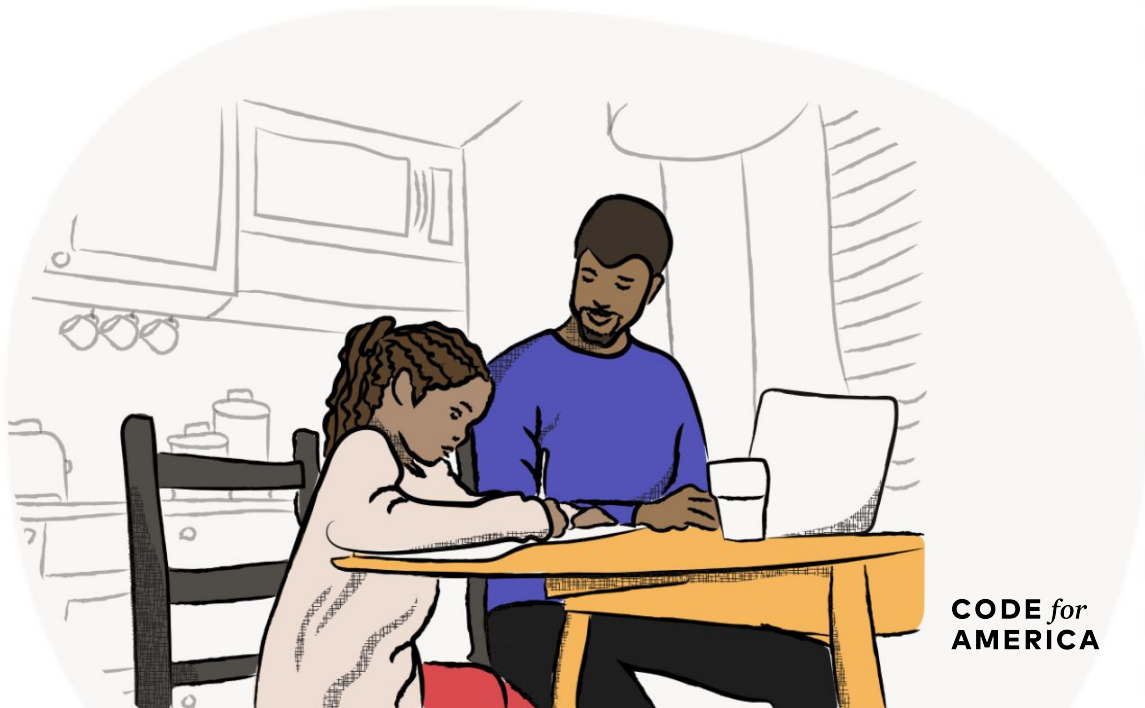
Resources for connecting your
community to tax benefits

CODE for
AMERICA



Promoting economic justice through tax benefits

This training — and the resources at GetCTC — were created by Code for America. Code for America is a nonprofit organization that partners with government to strengthen the delivery of public services through human-centered technology.



CODE *for*
AMERICA

Learning Goals

→ Understand the navigator role

→ Familiarize yourself with the Child Tax Credit and Stimulus Payments

→ Determine a families' right next steps

→ Learn about additional resources for Navigators

Navigator Introduction

Learn why navigators are needed, what they can do, and the assistance they can provide

Why Navigators?

- ❖ Tax benefits lift more families out of poverty each year than any other economic support program
- ❖ Every year, **low-income families miss out on billions of dollars** in these benefits
- ❖ The most common reasons families miss these credits are because they aren't required to file a return and don't know about the benefit of doing so, they don't have access to filing resources, or they mistrust the system
- ❖ Outreach alone isn't enough to solve the problem
- ❖ **Trusted navigators with access to the right resources can make a huge difference**



Why is it important?

Families with very little to no income may miss out on thousands of dollars.

Take for example, a two parent family with 3 young children are eligible to receive

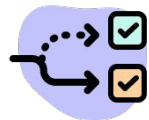
- Advance CTC: \$5,400
- 1st stimulus payment: \$3,900
- 2nd stimulus payment: \$3,000
- 3rd stimulus payment: \$7,000

Total: \$19,300

You can ensure they claim all eligible tax benefits!



What is a Navigator?



Navigators are trusted, community-based guides that help marginalized non-filers utilize IRS tools, understand and complete the process of filing their taxes, and navigate additional challenges related to accessing critical tax benefits, including but not limited to the AdvCTC, EITC, EIPs, and state tax credits.

Who can be a navigator?

- ❖ Individuals or organizations trusted in their community
- ❖ They do **not** need to tax experts or lawyers to help families access IRS benefits, which may include filling out IRS forms or walking clients through an online tool
 - Source: [IRS](#)
- ❖ Helpful attributes or skills:
 - Patient
 - Trauma informed
 - Bilingual
 - Previous experience in assisting clients through benefit enrollment



What types of assistance can navigators provide?

- **Outreach and trust-building:** Awareness and trust are key hurdles for marginalized clients, and many clients are particularly fearful of the IRS. Navigators can bring comfort and validation to the process, especially if they are directly or indirectly associated with trusted community institutions or partners.
- **Answering basic questions about tax benefits:** Taxes can feel overwhelming. Navigators can help by answering basic questions and providing clarity around a variety of topics
- **Determining which tax benefits a client may be eligible for:** Eligibility varies among tax benefits. Help clients understand what they may be eligible for
- **Determining what next steps a client needs to take (if any):** Most clients will not need to take any action to access the AdvCTC. Navigators can assess if clients need to take action or provide reassurance that the IRS has everything they need to issue the expected refund.
- **Assisting the client with completing action steps:** This may include giving them access to technology or walking them through tools like the GetCTC simplified filing portal and IRS CTC Update portal.

How do they provide this assistance?

Navigators can connect with
families in a variety of ways



In-person



Over the phone



Online

Child Tax Credit and Stimulus Payments

Learn the basics about these important tax benefits

Expanded Child Tax Credit (CTC)

❖ How much?

- For tax year 2021, it is now worth
 - Children under the age of 6: \$3,600
 - Children between the ages of 6-17: \$3,000
- Previously, the CTC was worth \$2,000 per child under the age 17

❖ For whom?

- Full amount of the credit is available to single individuals making less than \$75,000 income (\$150,000 if married filing jointly)
 - Clients are eligible even if they make little or no income
- Child must have SSN; parents can have SSN or ITIN
- Child must be under 17 at end of 2020 (born on or after January 1, 2004)
- See additional rules at [GetCTC.org](https://www.getctc.org)

Expanded CTC Continued

❖ Advance monthly payments

- Half of the CTC payments can be made in advance monthly payments from July-December 2021
- These advance payments are calculated based on a client's 2020 or 2019 tax return
- Clients can opt out of advance payments
 - If clients are not eligible for the credit in 2021 and received the advance payments, they may have to pay that money back to the IRS
 - If they opt out and are eligible for the credit, they can claim the full credit on their 2021 return

❖ How to claim the credit

- Clients claim advance payments of the credit by filing a 2019 or 2020 return
- If clients filed a 2019 return and **have not** filed a 2020 tax return, they can check their status at IRS CTC Update Portal
 - If they need to make changes to their household information, they can file a full tax return or file a simplified form at GetCTC.org
- The clients can claim the entire credit or the second half of the credit on their 2021 tax return

Stimulus Payments

❖ How much?

- Congress passed three rounds of stimulus payments (formally known as Economic Impact Payments, or EIPs):
 - EIP1 — April 2020 — \$1200 per adult and \$500 per child
 - EIP2 — December 2020 — \$600 per adult and \$600 per child
 - EIP3 — March 2021 — \$1400 per adult and \$1400 per dependent

❖ Basic Qualifications for EIP1 and EIP2

- Full amount of the payments are available to single individuals making less than \$75,000 income (\$150,000 if married filing jointly)
 - Clients are eligible even if they make little or no income
- Either primary tax filer or spouse needs to either have an SSN or be in the military
- Primary taxpayer cannot be claimed as a dependent
- Qualifying children must be eligible for the Child Tax Credit and have either a SSN or Adoption Taxpayer Identification Number (ATIN)

Stimulus Payments

❖ Basic Qualifications for EIP3

- Full amount of the payments are available to single individuals making less than \$75,000 income (\$150,000 if married filing jointly)
 - Clients are eligible even if they make little or no income
- At least one person in the household needs an SSN
- Primary taxpayer cannot be the dependent of another taxpayer
- All qualifying dependents with SSNs can count towards EIP3

❖ What do families have to do to claim these payments?

- EIP1 and EIP2 were paid in 2020 to most people; people who missed out or got less than they deserved can claim the missing funds on a 2020 tax return, as the “Recovery Rebate Credit.”
- EIP3 is being paid out in 2021 to people with data on file, including a 2019 or 2020 tax return. Filing a 2020 return triggers the IRS to calculate and send a payment. If they miss the payment this year, they can claim it on their 2021 tax return.

Eligibility Summary

	CTC	EIP1 & EIP2 (RRC)	EIP3
Amount	\$3600 per young child; \$300/month \$3000 per older child; \$250/month	EIP1: \$1200 per adult and \$500 per child EIP2: \$600 per adult and \$600 per child	\$1400 per adult and \$1400 per dependent
How to claim	File a 2019 or 2020 return	Claim missing amount as RRC on 2020 return	File a 2019 or 2020 return
SSN eligibility	Child needs an SSN; not parent	Only family members with SSN get \$; one of primary/ spouse needs SSN or military	Family members with SSN get \$
Income eligibility	Full amount under \$75k single, \$112,500 head of household, \$150k married		
Consequences of incorrect payments	Improper payments may be owed back	Nothing owed back	Nothing owed back

Other Tax Benefits

There are other lucrative tax credits for low-income families:

→ Earned Income Tax Credit (EITC)

- ◆ Up to \$500 for adults without children
- ◆ Up to \$6000 for 3-child families
- ◆ You need some earned income and SSNs

→ State tax credits

- ◆ All the aforementioned credits are federal
- ◆ Some states have large tax credits of their own, including California's Golden State Stimulus



But, as we will see, these are somewhat harder to access.

Determine a Client's Right Next Steps

Learn how to triage clients to the right resource

Determining Families' Best Next Steps

As a navigator, **your most valuable job is guiding families to the right resource.**

There are four likely next steps:

1. No action needed (*most likely*)
2. GetCTC simplified filing portal, for filing simple returns
3. GetYourRefund.org, for filing full returns
4. CTC Update Portal

The key tools



GetCTC Simplified Filing Portal

Filing a full tax return is hard. For 2019 and 2020, the IRS has accepted “simplified returns” from those who are not required to file. GetCTC files a **simplified 2020 tax return**. It is shorter and easier than a standard tax return, and it provides the IRS enough information to pay CTC and all three stimulus payments.

→ [GetCTC.org](https://getctc.org)



GetYourRefund Full Return

Some families need to file a full tax return. GetYourRefund is a tool that helps clients *begin* to file a **full 2020 tax return**. The online form is an intake form which will be routed to Volunteer Income Tax Assistance (VITA) sites.

→ [GetYourRefund.org](https://getyourrefund.org)



IRS Child Tax Credit Update Portal

The CTC Update Portal (CTC UP) allows taxpayers to check their eligibility, **update bank account information** for future CTC payments, or opt-out of advance payments. This portal is scheduled to provide other assistance. Check back in to [GetCTC.org/navigators](https://getctc.org/navigators) for updates

→ [irs.gov/credits- deductions/child-tax-credit-update-portal](https://irs.gov/credits-deductions/child-tax-credit-update-portal)

The BIG picture

- To get these benefits, families need to file at least one of the following:
 - ◆ 2019 tax return (typically filed in 2020)
 - ◆ 2020 tax return (typically filed in 2021)
 - ◆ IRS non-filer sign up tool (filed in either 2020 or 2021)

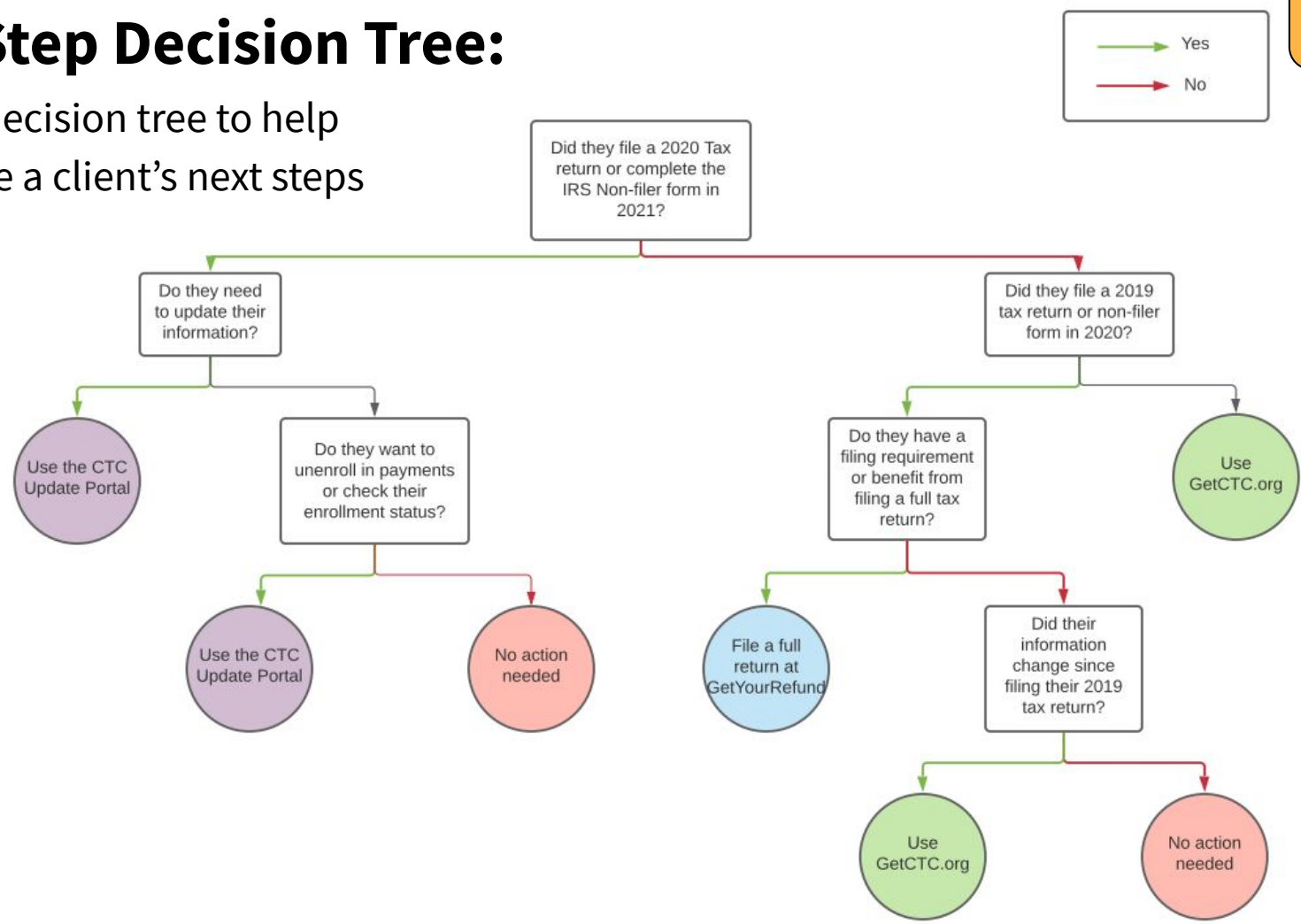
- If they did not file in 2019 or 2020, they should file a 2020 return
 - ◆ Use GetCTC.org simplified filing portal if:
 - They don't have a filing requirement (made less than \$12,400 if single or \$24,800 if married filing jointly)
 - They don't benefit from filing a full return to claim other benefits like the Earned Income Tax Credit and state credits
 - ◆ Use GetYourRefund.org to file a full return if:
 - They are required to file (make over the limits above)
 - They benefit from the other credits and have all their tax documents

The BIG picture

- **If they already filed a 2020 tax return or completed the IRS Non-filer Sign-up tool in 2021, they cannot file another return**
 - ◆ Many accepted returns are still being processed, which causes a delay in refunds and payments
 - ◆ They can provide updated banking information at IRS CTC Update portal
 - ◆ If their information hasn't changed, they need to wait for the payments to arrive. Even if they requested direct deposit, they should keep an eye on their mail, in case the IRS sends it via check or sends a letter asking for more information
- **If they filed a 2019 return but not a 2020 tax return or IRS non-filer form and need to update their information:**
 - ◆ They can use the CTCUpdate Portal to update banking information or opt-out of advance payments
 - ◆ They can use GetCTC.org to file a simplified return to update their household information, including number of dependents, mailing address, filing status, etc.

Next Step Decision Tree:

Use this decision tree to help determine a client's next steps



- Should take 10-20 minutes to complete
- Mobile-friendly
- Available in English and Spanish
- “Interview-style,” generally 1 question per page
- Contains triage to ensure this is the right tool
- Within two days of submitting the form, GetCTC will let the client know if their return was accepted or rejected
 - Clients whose returns were rejected will be provided with next steps
- Email **or** cell number used to log in
- Clients need:
 - Their families’ SSNs or ITINs
 - Basic information for everyone claimed on the return (legal name and DOB)
 - Bank routing and account number (if they choose direct deposit)
 - Their 2019 Adjusted Gross Income, if they filed a full 2019 return

GetCTC: Basics

In 2020, did you earn over:

\$12,400 if filing single
\$24,800 if filing married

Income could come from any of the following:

- salary
- hourly wages
- tips
- commissions
- self-employment or contract pay

☒ Yes ☐ No

Great, let's make sure Jessie qualifies!

Select any situations that were true in 2020:

☐ Jessie paid for more than half their own living expenses

☐ Jessie does not have a valid SSN or Adoption Identification Number

☐ Jessie was married and filed taxes with their spouse

☐ None of the above

Continue

We believe you are eligible for this much in the first two stimulus payments.

First stimulus payment
\$2,400
This payment should have arrived between April 2020 and October 2020.

Second stimulus payment
\$1,200
This payment should have arrived between December 2020 and January 2021.

Did you receive this amount?

☐ I received this amount

☐ I received less than this amount

- Should take 20-30 minutes to complete initial questionnaire and 1-2 weeks for their return to be submitted to the IRS
- Mobile-friendly
- Available in English and Spanish
- “Interview-style” and generally one question per page
- This is just an intake form; once complete, a VITA volunteer will follow up with the client to do an initial call to confirm they have all the information they need, and again to do a quality review call, before filing the return
- Email **or** cell number to log in
- Clients need:
 - Tax documents (W-2, 1099s, SSA)
 - Photo ID
 - Their families’ SSN cards or ITIN letters

GetYourRefund: Basics



Do any of the situations below apply to 2020?

☐ My income decreased from 2019

☐ I received unemployment income

☐ I purchased health insurance through the marketplace

☐ None of the above

Continue



Did you receive the first two stimulus checks (Economic Impact Payments) in 2020 and 2021?

If you did not receive the first two stimulus payments, you will claim the amount owed to you on your tax return. Respond “No” if you received only one stimulus payment.

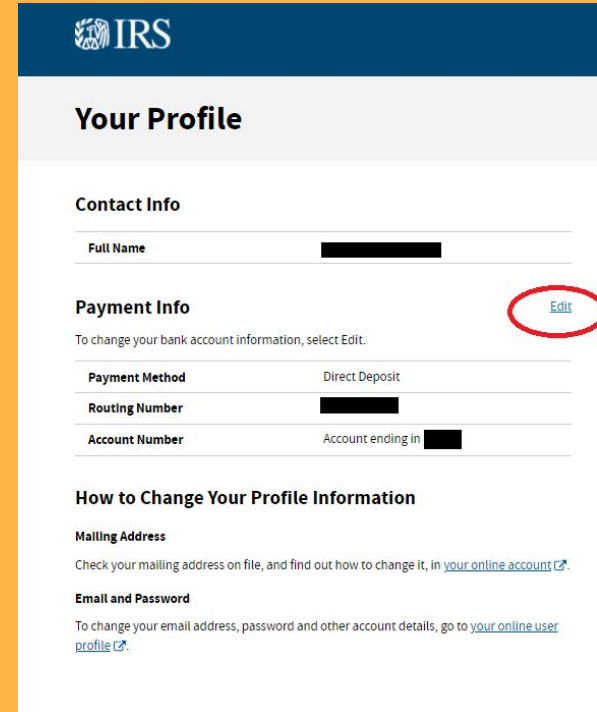
✓ Yes

✗ No

I don't know

- Requires clients to go through a rigorous account creation and identity proofing process — many barriers that make this inaccessible to low-income households
- *Not* mobile friendly, and only available in English
- The portal currently allows clients to:
 - Check CTC eligibility
 - Change direct deposit information
 - Opt out of advance payments
 - View payment history
- In the future, will also contain:
 - Update mailing address
 - Add / remove children (including those born in 2021)
 - Change income
 - Release schedule: [IRS](#)

CTC Update Portal: Basics



IRS

Your Profile

Contact Info

Full Name [REDACTED]

Payment Info [Edit](#)

To change your bank account information, select Edit.

Payment Method Direct Deposit

Routing Number [REDACTED]

Account Number Account ending in [REDACTED]

How to Change Your Profile Information

Mailing Address

Check your mailing address on file, and find out how to change it, in [your online account](#).

Email and Password

To change your email address, password and other account details, go to [your online user profile](#).

Additional Navigator Resources

Learn about the other resources and support available to
community navigators

Additional Resources

Below are a summary of the resources you can find at GetCTC.org/navigators

- ❖ Demo video of using GetCTC
- ❖ How to guides on GetCTC and CTC Update Portals
- ❖ Frequently Asked Questions
 - Updated based on *your* questions!
- ❖ Navigator Q&A Webinars
 - Join us every other Friday to ask questions, share feedback, and hear from your peers
- ❖ In-depth guides on:
 - Common rejects and next steps
 - Reasons to opt-out of Advance CTC
 - Eligibility for CTC and stimulus payments one-pager
 - Calculating the Recovery Rebate Credit
- ❖ Researched-based reports



Navigator Support and Resources

Of course, you don't need to remember all of this information offhand. You just need to know where to go to find it.

Thank You!

Please stay connected on our Navigator Resource Page:

GetCTC.org/navigators