

FAQs, Myths, and Misunderstandings About Claiming CTC and Stimulus Payments

Table of Contents:

1. Basic info	2
1.1 I don't have children. Can I use the non-filer tool?	2
1.2 My child was born in 2021. What do I do?	2
1.3 My spouse and I usually trade off claiming our kids every year. What should we do?	2
1.4 I received some stimulus payments. Does this mean the IRS has what it needs to pay me the third stimulus payments and (if applicable) the CTC?	3
1.5 How long do I have to sign up?	3
1.6 I opted out of CTC advance payments. Can I opt back in?	3
1.7 What help can I get on the IRS phone line?	3
1.8 Can someone fill out the non-filer tool with me?	4
1.9 What payments can I get from using the non-filer tool?	4
2. Immigration and mixed status families	4
2.1 Can mixed status families get stimulus payments?	4
2.2 Can mixed status families get CTC?	4
2.3 I (and my spouse, if relevant) don't have an ITIN. What do we do?	4
3. Claiming all three stimulus payments	5
3.1 What do I have to do to claim my stimulus payments?	5
3.2 I've heard that claiming the first two stimulus payments is complicated. What's complicated about it?	5
3.3 What if I received more than I was supposed to in the first two stimulus payments?	6
4. PINs, IP PINs, and AGI	6
4.1 I was told I need a PIN from 2019 to file my return. What is that and do I need it?	6
4.2 How do I find my 2019 Adjusted Gross Income (AGI)?	6
4.3 I was told I need an IP PIN to file my return. What is that and do I need it?	6
5. Should I use the non-filer tool or the update tool?	7
5.1 I haven't filed a tax return in the last two years. What tool should I use?	7
5.2 I filed a 2019 return or used the Non-Filer Portal last year and my information has not changed since 2019. What tool should I use?	7
5.3 I filed a 2019 return or used the Non-Filer Portal last year and my information has changed since 2019. What tool should I use?	7
5.4 I filed a 2020 return and my information has not changed since I filed. What tool should I use?	7
5.5 I filed a 2020 return and my information has changed since I filed. What tool should I use?	7

5.6 I filed a 2020 return that was not fully processed and I have been receiving incorrect AdvCTC payments based on my 2019 return. What tool should I use?	8
5.7 My kids who were eligible for CTC in 2020 are a year older now and aren't eligible anymore. What should I do?	8
6. Trust and security	8
6.1 Why are the non-filer tools not on a .gov website? Can I trust them?	8
6.2 What's the difference between the IRS Non-Filer Sign-Up Tool and GetCTC's simplified filing tool?	8
7. Life changes and safe harbor	9
7.1 My circumstances have changed since my last tax return, and the CTC payments I am getting may not be correct. Am I going to owe the money back?	9
8. Dependents	9
8.1 Someone else claimed me or one of my dependents as their own dependent. What do I do?	9
8.2 I am a dependent of someone else. Can I claim stimulus payments or CTC?	10
8.3 Can I claim my foster child for the CTC or stimulus payments?	10

1. Basic info

1.1 I don't have children. Can I use the non-filer tool?

Yes. If you don't have children, both the IRS Non-Filer Tool and GetCTC allow you to claim your stimulus payments. If you have children, the tools allow you to claim stimulus payments and the CTC.

1.2 My child was born in 2021. What do I do?

As of late summer, you cannot receive Advance CTC payments for your child born in 2021. You will be able to receive the full amount of your CTC — including advance payments you missed out on — when you file taxes next year.

Do **not** claim your newborn on the non-filer tool. The non-filer tool is a 2020 tax return, and should only include children who lived with you in 2020.

[At some point in the fall](#), the IRS may create a new function to claim Advance CTC payments for children born in 2021 using the CTC Update Portal.

1.3 My spouse and I usually trade off claiming our kids every year. What should we do?

By default, the IRS will issue Advance CTC payments for 2021 to whoever claimed the kids in 2020. If the parent who claimed the kids in 2020 is not planning to claim the kids in 2021, the best option is for that parent to opt out of advance payments using the [CTC Update Portal](#). If they do not opt out, they *may* owe some money back to the IRS when the other parent claims the children next year. Whether they owe money back depends on their income and the children's ages.

For example, if mom and dad trade off claiming their daughter Sasha, and mom claimed her in 2020:

- Mom should opt out of advance payments now so that she does not owe money back when dad claims Sasha on his 2021 taxes.
- Dad should claim Sasha when he files next year. Eventually, the CTC Update Portal will include the option for dad to claim Sasha for advance payments, but that functionality is not yet available.

Learn more about opting out of the Advance CTC payments and repaying any excess credits on the 2021 tax return [here](#).

1.4 I received some stimulus payments. Does this mean the IRS has what it needs to pay me the third stimulus payments and (if applicable) the CTC?

Probably, but not necessarily. There are a few scenarios in which you could have received some stimulus payments but the IRS would not have the right information to pay CTC or the third stimulus:

- You filed your 2018 taxes in 2019, but did not file taxes for 2019 or 2020.
- You are a beneficiary of Social Security, Veterans Affairs, or Railroad Retirement benefits, and your stimulus payments did not include payments for your dependents.

If either of these situations apply to you, you should file a 2020 tax return to get the third stimulus payment and the CTC. You can either file a full return or, if eligible, use GetCTC.

1.5 How long do I have to sign up?

You must file a return by October 15 to get your benefits this year.

If you miss the October 15 deadline, you can get any missed CTC payment and any missed third stimulus payment by filing taxes next year. But, it will be harder next year to claim any missing amount from the first two stimulus payments.

1.6 I opted out of CTC advance payments. Can I opt back in?

As of late summer, you can't. [Later in the fall](#), the IRS may launch a function to opt back in to payments, using the CTC Update Portal.

1.7 What help can I get on the IRS phone line?

The IRS phone line 800-908-4184 is dedicated to the Advance CTC. You can mainly use this number to get general information. If you tell operators that you do not have access to the Internet, and do not have family or friends who can help you access the Internet, operators can also help you unenroll from advance payments, if you so choose.

1.8 Can someone fill out the non-filer tool with me?

[Yes](#). A friend or family member can help you fill out the form.

1.9 What payments can I get from using the non-filer tool?

The non-filer tool will get you 2021 Advance CTC payments and all three stimulus payments, if you are eligible. It will not help you get EITC or any state credits. It will also not help you get the CTC for tax year 2020. And, you will have to file next year to receive the second half of the 2021 Child Tax Credit. Advance payments this year only amount to half the credit.

2. Immigration and mixed status families

2.1 Can mixed status families get stimulus payments?

Yes, but it's a little complicated.

For the first two stimulus payments, if you're unmarried, for your family to receive any payment at all, you must have an SSN that is valid for employment *or* you must have served in the U.S. military in 2020. If you're married, you or your spouse needs to have an SSN valid for employment or have served in the U.S. military. If neither parent meets this criteria, then you cannot get any of the payment, even if your children have SSNs.

Note that the rule for the first stimulus payment changed after the payments were issued. When the payments first went out, all family members needed to have an SSN. That means that there are lots of mixed status families who can now claim the first stimulus payment, even though they were initially not eligible when advance payments went out.

For the third stimulus payment, the rule is different. You'll receive a payment for any member of your family with a SSN, regardless of what other family members have. A parent with an ITIN can receive the third stimulus payment on behalf of their child with an SSN.

2.2 Can mixed status families get CTC?

Yes. A child is eligible for CTC payments if they have an SSN that is valid for employment, regardless of whether their parents have SSNs or not.

2.3 I (and my spouse, if relevant) don't have an ITIN. What do we do?

You — and if filing married, your spouse — must have an SSN or an ITIN to file any type of return. When you file a full tax return (with, for example, the assistance of a VITA site) you can file Form W-7 with your return to request an ITIN at the same time. Unfortunately, you can't request an ITIN concurrently with filing a simple return. If you don't have an ITIN, your best bet is to file a full return and request one.

If you have an SSN or ITIN and your spouse does not, you may also consider filing “married filing separately.” In this instance, your spouse's lack of an ITIN will not impact the processing of your benefits.

3. Claiming all three stimulus payments

3.1 What do I have to do to claim my stimulus payments?

It depends which payment you need to claim.

For the first two stimulus payments, you need to file a 2020 tax return and specifically claim the amount you were entitled to but did not receive last year. If you use GetCTC, we will help you figure out this amount and claim it for you.

The IRS is still issuing the third stimulus payment automatically to any family that has enough information on file with the IRS. If you did not receive the third stimulus payment, filing a 2020 tax return (including using GetCTC) will give the IRS what they need to issue your payment. You do **not** need to specifically claim the third payment or calculate the amount you are owed. The IRS will do this for you once they have your information on file.

If you for some reason do not get the third payment this year, you can also claim it on your tax return next year.

3.2 I've heard that claiming the first two stimulus payments is complicated. What's complicated about it?

If you didn't receive the full amount you are owed from the first two stimulus payments, you are allowed to claim the difference on a 2020 tax return (including using GetCTC). To calculate this number correctly, you need to know both what you should have received, *and* also what you actually did receive last year. If you use GetCTC, we'll help you figure out what you should have received, but you'll have to rely on your own records to figure out what you actually did receive. If you get this number wrong, you will **not** get in trouble with the IRS, and you will eventually get your money – but the IRS will have to manually correct your payment amount, which could delay processing of your return and any other payments you deserve.

3.3 What if I received more than I was supposed to in the first two stimulus payments?

You can keep the difference! You do not owe any money back to the IRS if they overpaid you stimulus payments last year.

Note that this is not the case for Advance CTC payments. If the IRS issues you Advance CTC payments in excess of what you are entitled to, you may owe some money back next year.

4. PINs, IP PINs, and AGI

4.1 I was told I need a PIN from 2019 to file my return. What is that and do I need it?

If you filed a full 2019 tax return, you will need to provide some information from it on your new return in order to prove to the IRS that you are who you say you are. You can provide one of two things: (1) your Adjusted Gross Income (AGI) from your 2019 return, **or** (2) your self-selected signature PIN from your 2019 return. Your signature PIN is a five-digit number you would have selected when you filed your 2019 return. If you do not have it, you can simply use your 2019 AGI instead. Your signature PIN is *not* the same thing as an IP PIN; see more on IP PINs below.

If you did not file a 2019 tax return – or you filed using last year's non-filer portal – you do not need your AGI or your PIN.

4.2 How do I find my 2019 Adjusted Gross Income (AGI)?

As above, if you filed a 2019 tax return, you may need your 2019 AGI to file again this year. Your 2019 AGI is on Line 8b of Form 1040 from your 2019 tax return. If you no longer have a

copy of your 2019 tax return, you can [retrieve this information from the IRS online](#), although the verification process may be difficult.

If you filed using the IRS Non-Filer Portal in 2020, you should enter \$1 as your 2019 AGI when using the IRS non-filer tool or filing a full return. GetCTC will automatically do this for you.

4.3 I was told I need an IP PIN to file my return. What is that and do I need it?

If you have an IP PIN, you need to provide it — but most people do not have one.

An IP PIN is a six-digit number the IRS provides to people who have been victims of identity theft, or who opted into the IP PIN program. Only a few million people in the country have IP PINs, and if you have never heard of one it is fairly likely you don't have one. If you have been the victim of identity theft and the IRS issued you an IP PIN — or if you signed up for the IP PIN program — the IP PIN would have arrived in the mail, in what the IRS calls [Notice CP01A](#). If you lost your IP PIN, you can retrieve it online at [Get an IP PIN](#) or by calling 800-908-4490. Note that the online process to retrieve the PIN will require you to very rigorously prove your identity — since, after all, the process is designed to prevent identity theft.

5. Should I use the non-filer tool or the update tool?

5.1 I haven't filed a tax return in the last two years. What tool should I use?

You need to file a 2020 tax return. If you are not required to file taxes (your income was below \$12,400 single, \$18,650 as a single parent, or \$24,800 married), you can use GetCTC or the IRS non-filer tool to file a simplified return. Otherwise, you have to file a full tax return. You can use GetYourRefund to file your full return.

*5.2 I filed a 2019 return or used the Non-Filer Portal last year and my information has **not** changed since 2019. What tool should I use?*

You do not need to take any action; the IRS has the information it needs to make payments for you.

If you think you should be receiving CTC payments and have not gotten them, you can use the CTC Update Portal to check the data that the IRS has on file for you.

5.3 I filed a 2019 return or used the Non-Filer Portal last year and my information has changed since 2019. What tool should I use?

Your best option is to file a 2020 tax return with your updated information (either by filing a full return, or filing a simplified return with GetCTC). Once the IRS processes your 2020 return, they will start issuing (or update the amount of, as the case may be) your Advance CTC payments using the information on it.

You can also use the CTC Update Portal to update the information you provided on your 2019 return. If you're not eligible to use GetCTC, this may be a simpler choice. However, there are a couple of drawbacks to using the CTC Update Portal. First, many families find the online authentication procedures challenging, and cannot actually get access to the tool. Second, the tool currently only allows certain updates to existing information, principally changes in your payment information. It does not allow you to update your dependents or your filing status.

*5.4 I filed a 2020 return and my information has **not** changed since I filed. What tool should I use?*

You do not need to take any action; the IRS has the information it needs to make payments for you.

5.5 I filed a 2020 return and my information has changed since I filed. What tool should I use?

You must use the CTC Update Portal to update your information with the IRS. You cannot use GetCTC or the IRS Non-Filer Tool.

Keep in mind a couple of challenges of using the Update Portal. First, many families find the online authentication procedures challenging, and cannot actually get access to the tool. Second, the tool currently only allows certain updates to existing information, principally changes in your payment information. It does not allow you to update your dependents or your filing status.

If you're not able to make necessary updates, don't panic; you can claim your entire CTC when you file your taxes next year.

5.6 I filed a 2020 return that was not fully processed and I have been receiving incorrect AdvCTC payments based on my 2019 return. What tool should I use?

Your best bet is to hang tight while the IRS processes your return. If you are getting AdvCTC payments that you think are too large and you're concerned about owing the money back, you can use the CTC Update Portal to opt out of advance payments, and simply claim your CTC next year.

5.7 My kids who were eligible for CTC in 2020 are a year older now and aren't eligible anymore. What should I do?

You don't need to take any action; the IRS accounts for the passage of time in issuing Advance CTC payments.

Note that Congress also increased the age limit for CTC by a year when expanding the size of the program. A 16-year-old who was eligible in 2020 is now a 17-year-old eligible in 2021.

6. Trust and security

6.1 Why are the non-filer tools not on a .gov website? Can I trust them?

There are two non-filer tools available to help access CTC and stimulus payments. Like lots of other tax filing services — including TurboTax and H&R Block — they were both built by outside groups. GetCTC was built by [Code for America](#), a non-profit organization whose mission is to make government work better for people. The IRS Non-Filer Tool was built by the tax prep company Intuit. Both tools are hosted on sites external to the government. GetCTC is at getCTC.org, and the IRS tool is at freefilefillableforms.com. While it is wise to be on the lookout for scams, both of these tools are safe. You can see the Treasury Department's recognition of the Code for America tool [here](#).

6.2 What's the difference between the IRS Non-Filer Sign-Up Tool and GetCTC's simplified filing tool?

Both of these tools file a simple set of information with the IRS, giving them the information they need to issue you CTC and stimulus payments. They transmit the same information, and both are processed the same way by the IRS.

Compared to the IRS tool, many families find the GetCTC tool somewhat easier to use. It's easier to open on a mobile phone, it is available in both English and Spanish, and it walks you through the basic IRS rules in a simple conversational style, to make sure you don't make any

mistakes. To successfully use the IRS tool, on the other hand, you must have your own independent knowledge of IRS rules.

7. Life changes and safe harbor

7.1 My circumstances have changed since my last tax return, and the CTC payments I am getting may not be correct. Am I going to owe the money back?

Whether you owe money to the IRS when you file next year depends on a wide range of factors. Even if you do not owe back CTC overpayments, you still *may* owe the IRS money for other reasons when you file.

Whether you specifically owe back any CTC overpayments you received depends on your income, your filing status, and the age of your children.

Most people earning less than \$50,000 will not owe any CTC overpayments back to the IRS no matter what. To be safe, though, if you're getting payments you don't think you deserve, you should opt out of Advance CTC payments using the [CTC Update Portal](#). If you're eligible after all, you'll get this money next year anyway when you file taxes.

To be more specific, the IRS will forgive a certain amount of incorrect CTC payment per child, but the amount they forgive depends on your income. Married filers may begin owing some payments back starting at \$66,000 of income for young children and \$75,000 for older children; above \$120,000 they will owe all incorrect payments back. Single parent filers (Head of Household filing status) can begin owing some payments back starting at \$55,000 of income for young children and \$62,500 for older children; above \$100,000 they will owe all incorrect payments back.

8. Dependents

8.1 Someone else claimed me or one of my dependents as their own dependent. What do I do?

If you try to e-file a return and you or your dependent have already been claimed, your return will be rejected. What comes next isn't simple, and you may seek the assistance of a Volunteer Income Tax Assistance (VITA) site or a Low-Income Taxpayer Clinic (LITC).

Sometimes the person who incorrectly claimed you or your dependent may be someone you know. Perhaps you are divorced and trade off claiming the children, but your ex-spouse was

forgetful and claimed them the wrong year. Perhaps you just turned 18 and filed independently, but your parents forgot to remove you from their tax return this year. In this case, it is worth trying to talk to the person who made the claim. Contesting the claim could be difficult for both of you, and depending on the circumstances perhaps you can work something out directly with them.

If not, or if you don't know who claimed you or your dependent, you should file a return on paper. When the IRS sees the conflict, they will issue you and the other claimant a notice, allowing you both to amend your returns to remove the conflict. If neither of you does so, the IRS will start an investigation to resolve the conflict. This may be an onerous process, and you should make sure you want to go through it before going forward.

Note that the IRS [does have a process](#) that will allow you to learn about the conflicting claim, in some cases.

8.2 I am a dependent of someone else. Can I claim stimulus payments or CTC?

No. You can only receive stimulus payments or claim children for the CTC if you are not a dependent.

That said, it is worth confirming that you can indeed be claimed as someone else's dependent. If you live independently, or if you're married and filing taxes with your spouse, it's very unlikely you are actually someone else's dependent, even if they provide you some support.

8.3 Can I claim my foster child for the CTC or stimulus payments?

Yes. Provided your foster child meets the other tests to qualify as your dependent, and as a qualifying child for CTC, you can claim your foster child.