GetCTC.org

Step by Step guide to using the GetCTC Simplified Filing Portal
Simplified Tax Filing Portal
For Child Tax Credit and Stimulus Payments
Streamlined e-filing for CTC- and EIP-eligible families with no filing requirement

- Complement to the IRS Non-Filer Sign-Up Tool
- English and Spanish
- Mobile and user-friendly
- VITA-certified chat support
- Refers complex cases to VITA partners
A few important features and recommendations while helping clients

➔ Based on user feedback, the portal only asks a limited number of questions (1-2) per screen. While this adds more pages to the portal, we believe this better serves users in correctly completing their return.

➔ To reach the portal in Spanish, go to: GetCTC.org/es
  ◆ To get to the Spanish portal within your unique URL link, use the following format and replace “sample” with your URL: GetCTC.org/es/sample.
  ◆ If users get started in English and want to switch to Spanish, they can click “Spanish” at the top of the page.

➔ If you or the client gets stuck, you can use the “Chat with us” button located on each page to be connected with an IRS-certified customer success specialist.

➔ Use incognito mode or a private page to pull up the portal when helping clients access the tool.

➔ Clients will be able to log back into the portal after verifying their contact information. This may be helpful if they don’t have all of their information or want to complete it at a later time.
GetCTC Questionnaire by Section

Below are the different sections of the GetCTC questionnaire. This guide is color coded with each section of the questionnaire so that you can easily jump to that section if a client needs assistance.

You can also click on their tiles below to jump to that section in the presentation.

- Welcome and Eligibility
- Basic Info & Contact Verification
- Spouse’s Information (if applicable)
- Dependent’s Information (if applicable)
- Recovering Missed Stimulus Payments
- Bank and Mailing
- Review & Submit
Welcome & Eligibility

Check to make sure this is the right tool for your clients
The welcome page provides a summary of the tool’s basic purpose and qualifications.
Eligibility Part 1:

Clients must confirm they did not make more than their filing threshold.

If the client asks, Head of Household filing threshold is $18,650.

If they made under the threshold, they will be asked if they would like to file a full return to claim all relevant credits. This is a good choice if they have a substantial amount of earned income, and they have all their tax documents and can navigate the longer process. Otherwise, they should continue filing a simplified return.

If they made over the threshold, they will be given the option to file a full tax return through GetYourRefund.

If you earned income, you could collect additional benefits by filing a full return!

By filing a full tax return, you could collect all the money you are owed. Consider this option if:

- You have all of your employment documents (W-2's, 1099's, etc)
- You have a paper copy of a Social Security Card or ITIN paperwork for everyone in your family

File your full tax return for free using GetYourRefund.

If they made under the threshold, they will be asked if they would like to file a full return to claim all relevant credits. This is a good choice if they have a substantial amount of earned income, and they have all their tax documents and can navigate the longer process. Otherwise, they should continue filing a simplified return.

In 2020, did you earn over:

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

Income could come from any of the following sources:

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

Yes  No

Unfortunately, you are not eligible to use our simplified filing tool. But we can still help!

In order to file a simplified return through GetCTC you would need to meet the following conditions:

- You earned less than $12,400 if filing single, $24,800 if married filing jointly in 2020
- You are a U.S. citizen, U.S. national, or U.S. resident alien
- You cannot be claimed as a dependent
- You and your spouse have a valid SSN or ITIN

You could still benefit by filing a full tax return for free using GetYourRefund.

File with GetYourRefund

Visit the Child Tax Credit FAQ

Visit the Stimulus FAQ

Go back

Go back
If they already filed a 2020 return or completed this year’s IRS non-filer tool, they cannot efile another return via this tool or any other method. If they need to update their information, they should use the IRS CTC Update Portal.

Did you file a 2020 tax return this year?

Did you file a tax return this year, after January 1, 2021, for the 2020 tax year?

Answer yes even if you are still waiting for your stimulus payments, or if you used the Non-filers Sign-Up Tool.

- Yes
- No

If clients filed a full 2019 tax return, they must have their 2019 AGI to use this tool. The IRS requires this for authentication purposes.

Did you file a 2019 tax return?

Did you file a tax return for the 2019 tax year? This tax return would have originally been due on April 15, 2020.

- Yes, I filed a full return
- Yes, I filed using the IRS non-filer portal
- No, I didn’t file a 2019 tax return

Clients should select the second box if they filed using the IRS Non-Filer Portal in 2020.

Let’s make sure this tool is right for you!

If any of the following are true, you should continue with our simplified tool:

- The number of people in your household changed from your 2019 tax return
- You have a different bank account from the one you listed in your 2019 return
- You didn’t receive the full amount of stimulus you were owed

If none of those statements are true, you should receive your payments automatically. You can visit the CTC FAQ for more information.

Clients should click “continue” if they wish to update any information filed on their 2019 tax return or non-filer return filed in 2020. If not, there is no need to continue filing this simple return.

Visit the Child Tax Credit FAQ
Visit the Stimulus FAQ
If the client can be claimed as a dependent, they do not benefit from filing a simplified tax return because they do not qualify for:

- Advance Child Tax Credits
- 1st, 2nd, or 3rd stimulus payments

They will be routed to the screen that gives them the option to file a full return. This may benefit them if they had withholdings from a job.

Can anyone claim you as a dependent in 2020?

Generally, someone can claim you as a dependent if they are your family member, you live with them most of the year, and they pay for most of your living expenses.

Yes  No
Basic Information and Contact Info

Enter primary client’s basic information and verifying contact information
By legal name, the form is asking for the legal name as it appears on their social security card or ITIN.

If the client has two legal last names, they should enter both under legal last name.

Form of identity

- Social Security Number (SSN)
- This SSN is not valid for employment

SSN or ITIN

Confirm SSN or ITIN

Phone number

I was a member of the United States Armed Forces for any time in 2020

Why are you asking this?

By continuing, I agree to share my personal information in order to prepare my simplified tax return.

Continue
This screen will only appear if the client previously marked that they filed a 2019 tax return (filed in 2020). In order to efile their return, they’ll need to enter their exact 2019 AGI. This can be found on line 8b of their 2019 Form 1040.

Without this information, their return will reject.

If they did not file a 2019 tax return, they’ll need to go back to select a different option.
Verifying Contact Information

In order to proceed, clients will need to enter an email address or a phone number that can receive texts. This contact preference will be used to send clients updates about their simplified return and can be used to log back into the portal.

If they enter cell phone number
- A code will be sent via text or email. It may take a few minutes to arrive.
  - If sent via email, it will be sent from “hello” and the subject line will say “Update from GetCTC”

If they enter email address
- A code will be sent via text or email. It may take a few minutes to arrive.
  - If sent via email, it will be sent from “hello” and the subject line will say “Update from GetCTC”

What is the best way to reach you?
We’ll send a code to verify your contact information so that we can send updates on your return. Please select the option that works best!

Note: Standard SMS message rates apply. We will not share your information with any outside parties.
For purposes of filing a simplified return, the client can only select filing single or married filing jointly.

If they are not filing with a spouse, they should select single. This includes head of household, qualifying widower, and married filing separately.

If they select “single” they will skip the spouse questions and go straight to the question on slide 20 of this deck.
Spouse’s Information

These questions will only be asked if a client marks married filing jointly
The following screen (split into two images) will ask for the spouse’s basic information. It’s important the client or spouse takes their time to enter the information correctly. Errors on this page may result in a rejected return.

By legal name, the form is asking for the legal name as it appears on their social security card or ITIN.

If the client has two legal last names, they should enter both under legal last name.

The tool will only be helpful to someone with a SSN or ITIN. If the spouse has not yet applied for an ITIN, they will need to seek assistance elsewhere.

Most SSNs are valid for employment, including all SSNs of citizens. SSNs not valid for employment say, “NOT VALID FOR EMPLOYMENT” prominently on the Social Security card. Do not check this box if they have an ITIN.

Generally, a MFJ filer can’t be properly claimed as a dependent. But, if they were claimed as a dependent, the return will reject.

See Common Rejects and Next Steps to help someone who thinks they were wrongfully claimed as a dependent on another person’s return.
To correctly file the client's return, we'll need to know the details of if and how the spouse filed their 2019 tax return.

If the spouse did not file in 2019, they should select the last option.

This screen will only pop up if the spouse marks that they filed a full 2019 tax return separate from the primary taxpayer.

In order to efile their return, they'll need to enter their exact 2019 AGI. This can be found on line 8b of their 2019 Form 1040.

Without this information, their return will reject.

Spouse’s 2019 Return and AGI
After the spouse’s information is entered, the client can double check that the information is correct and go back to make edits as needed.
Dependent’s Information

These questions will only be asked if a client marks that they would like to claim a dependent.
Clients should mark yes for anyone they can claim as a dependent, even if they don’t qualify for the Child Tax Credit. Client should select ‘yes’ even if they are not sure whether they can claim someone. The tool will determine whether they can claim that dependent.

Clients who don’t have a dependent will skip to Recovery Rebate Credit questions.
The following screen (split into two images) will ask for the dependent’s basic information. It’s important the client takes their time to enter the information correctly. Errors on this page may result in a rejected return.

By legal name, the form is asking for the legal name as it appears on their social security card or ITIN letter.

If the dependent has two legal last names, they should enter both under legal last name.

Date of birth

mm / dd / yyyy

What is their relationship to you?

Biological child ▼

Select any situation that is true:

- [ ] Dependent is a full-time student
- [ ] Dependent is permanently and totally disabled

What is a permanent disability?

Continue

There are two types of dependents: “qualifying child” and “qualifying relative.” The information entered on this page will be used to determine which one this dependent may be. Make sure clients take the time to read each question and answer to the best of their knowledge.

Depending on the information entered, they will be taken to different questions to determine if that individual qualifies. Those options are shown on the next four slides.
Option 1: Qualifying Child Part 1

Great, let’s make sure [dependent] qualifies!

Select any situations that were true in 2020:

- [ ] [dependent] paid for more than half of their own living expenses
- [ ] [dependent] does not have a valid SSN or Adoption Identification Number
- [ ] [dependent] was married and filed taxes with their spouse
- [ ] None of the above

Did [Dependent] live with you for more than 6 months in 2020?

- [ ] Yes
- [ ] No

Were any of the following true for [dependent]?

- [ ] [dependent] was born in 2020
- [ ] [dependent] was lawfully placed with you for adoption in 2020
- [ ] [dependent] passed away in 2020
- [ ] [Dependent]’s permanent residence was with you for at least six months, even if they were away for part of that time
- [ ] None of the above

Generally, the client needs to live with their dependent for at least 6 months. If they enter that the child did not, they’ll be taken to this screen to see if any exceptions apply.

If they don’t qualify for any of the exceptions, the person is not a qualifying child, though they may still be a qualifying relative.

If any of the three conditions are true, the person cannot be claimed as a dependent for CTC or EIPs.
Certain family dynamics and agreements may mean that multiple individuals are eligible to claim the same dependent; however, that dependent can only be claimed on one tax return each year. Clients may consider pausing at this point to get in touch with any other family members who could have claimed the dependent.

If the client is confident that they are the only person who will claim the dependent, they should mark that they want to claim the dependent anyway.

If someone has already claimed the dependent on their 2020 tax return and the client claims the dependent, the return will reject. This is very common. The client would have two primary options:

1. File a paper return and let the IRS open up an investigation to see who has the right to claim the dependent. This process can take 6+ months and can create serious ramifications for the individual who incorrectly claimed the dependent.
2. Remove this person from their 2020 tax return and file to claim any other benefits. They would then wait to claim the dependent on their 2021 tax return and talk over this decision with the other person who claimed the dependent. Most of these decisions are made between family members or parents.
Option 2: Qualifying Relative

Dependents who are not a qualifying child but still may be a qualifying relative will be taken to this page. All of these conditions have to be true for this to be a qualifying relative. It is relatively rare for clients to have a valid qualifying relative.

Were all of the following true in 2020?

- You paid for more than half of [Dependent]'s expenses
- [Dependent] earned less than $4,300
- [Dependent] has a SSN or ATIN
- [Dependent] did not live with someone else who could claim them
- [Dependent] did not file jointly on a separate tax return

- Yes  - No
Based on how the client responds to the previous questions, the portal will determine if the listed person is a qualifying dependent. The client will be shown one of the following screens:

**If a qualifying dependent**

We need some additional information about [dependent].

To avoid delays, please provide your dependent's legal information as it is written on their identification card.

[dependent's] term of identity

- [ ] Social Security Number (SSN)
- [ ] Adoption Taxpayer Identification Number (ATIN)

[dependent's] SSN or ATIN

Confirm [dependent's] SSN or ATIN

[Save this person]

[Remove this person]

Clients can enter an SSN or an Adoption Taxpayer Identification Number for their dependent.

Most SSNs are valid for employment, including all SSNs of citizens. SSNs not valid for employment say, “NOT VALID FOR EMPLOYMENT” prominently on the Social Security card. Do not check this box if they have an ATIN.

**If not a qualifying dependent**

[dependent] can't be claimed as a dependent.

For a dependent to qualify for CTC or stimulus payments they would need to meet the following conditions:

- The dependent has a valid Social Security Number or Adoption Identification Number
- The dependent was a U.S. citizen, U.S. national, or U.S. resident alien
- The dependent lived with you for more than half of 2020
- The dependent did not provide over half of their own support for 2020
- The dependent did not file a joint return with his or her spouse in 2020
- The dependent was not claimed as a dependent on another return

[Add another dependent]

[Done adding dependents]
Once a dependent is added, the client will be asked to confirm their information and be given a chance to add any other dependents.

Qualifying dependents are separated into two categories:

1. Dependents who qualify for the Advance Child Tax Credit and all three stimulus payments.
   a. Generally, these are *qualifying children* (not qualifying relatives) born after January 1, 2004.

2. Dependents who qualify for one or all stimulus payments.
   a. Most dependents in this category will only qualify for the 3rd stimulus payment. The only dependents in this category that will qualify for all three stimulus payments are those with an Adoption Taxpayer Identification Number.
Recovering Missed Stimulus Payments

This section will help clients claim any missed 1st or 2nd stimulus payments
Clients who missed all or part of their 1st or 2nd stimulus payments will recover them as the Recovery Rebate Credit on this tax return.

Based on the information already entered by the client, the portal calculates the amount of stimulus payments the client should have received. This calculation does not include the third stimulus payments (worth $1,400 per person). The third payment is handled automatically by the IRS, and the client should not include the 3rd payment when asking if they received the full amount.

Note that the rules changed after the payments were made, such that some clients now deserve more or less than the original automatic payment. This is especially relevant for mixed-status families, and children who turned 17 in 2020.

If the client received more than the reported amount, they do not have to repay the excess and should select they received this amount.

If they received the correct amount (or more) of one payment and less than the other payment, they should select “I received less than this amount.”

Clients who select “I received this amount” will be taken to the screen shown to the right.
Clients will first be asked if they received any of the first stimulus payment.

If they mark yes, they’ll be asked to enter the exact amount received. If they mark no, it will assume they are due the entire amount.

If they aren’t sure how much they received, they should try and find that information on the IRS website or through their bank account.

If an incorrect amount is entered, the IRS will calculate the correct amount and send that payment to the client; however, this could cause significant delays in receiving their full refund and Advance CTC payments, if eligible.
Clients will be asked the same question for their second stimulus payments.

If they mark yes, they’ll be asked to enter the exact amount received. If they mark no, it will assume they are due the entire amount.

If they aren’t sure how much they received, they should try and find that information on the IRS website or through their bank account.

If an incorrect amount is entered, the IRS will calculate the correct amount and send that payment to the client; however, this could cause significant delays in receiving their full refund and Advance CTC payments, if eligible.
After entering the amount of EIP1 or EIP2 (aka 1st and 2nd stimulus payments) received, the portal will calculate the difference.

The client can choose if they’d like to claim the missing stimulus payment(s) as a Recovery Rebate Credit on their tax return or continue without it.

If the amount is wrong, it will delay CTC and third stimulus payments as well, while the IRS corrects the error. The IRS has not shared how long this delay might be.
Bank and Mailing

Clients enter how they would like to receive their payments
Clients will choose how they’d prefer to receive their payments. Direct deposit is the fastest and most secure way to receive payments from the IRS.
Adding Bank Account Information

If client selects direct deposit, they will see the following screens.

Great, please provide your bank details below!
Your name must be listed on your bank account for you to receive your money.

Bank name

What type of account is this?
- Checking
- Savings

Your name must be on the bank account to receive a direct deposit.

I confirm that my name is on this bank account.

Please provide your bank's routing number
Routing number

Confirm routing number

Please provide your account number
Account number

Confirm account number

Great! Check to make sure your bank information is correct.

Your bank information
Bank of Bel Air
Type: Checking
Routing Number: 1000001
Account Number: 123456789001

It's important for clients to double check their bank account information to ensure they receive all IRS payments.
The IRS requires a mailing address on all returns, so clients will enter their mailing address even if they select direct deposit as their payment preference.

If the IRS is unable to send a payment as direct deposit, they’ll send it as a check in the mail to this address.

The IRS will also use this address to send any necessary communication to the client.

Clients should select a mailing address that they will have access to through December 2021, to ensure they get all payments and correspondence from the IRS.
Review & Submit

Clients review the information they’ve entered and submit it to the IRS
An Identity Protection PIN (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. It is relatively uncommon to have an IP PIN; only a few million people in the country have one.

If the client, their spouse, or dependents were issued an IP PIN, they need to include it on the return or it will reject.

If they lost their IP PIN, they can retrieve it online at Get an IP PIN or by calling 800-908-4490. If they are unable to retrieve their IP PIN, they will need to mail their return to the IRS and respond to the IRS verification letter.
Review Information and Select PIN

After completing this information, the client will be asked to review their information before submitting it to the IRS.

This is a 5 digit number that you choose as your own password. This PIN can be used to verify your identity when filing next year’s tax return.

[Client's] Five Digit PIN

[Spouse's] Five Digit PIN

I'm ready to file

At the bottom of this screen clients must choose a 5-digit PIN to e-file their return.

This PIN is NOT their IP PIN.

They can use the PIN to verify their identity when filing next year’s taxes.
Clients must agree to the consent form in order for GetCTC.org to transmit their return to the IRS.

Once they mark “I agree” and click “File my return”, their return will be transmitted to the IRS for processing.

Clients will have the ability to download a copy of their simple tax return after it’s been submitted. The portal will also send a notification to the client via text or email letting them know their return has been submitted. They will receive another notification once their return has been accepted or rejected.

Sample Email

Your tax information has been successfully submitted!

Hello Test,

Your tax information has been successfully submitted to GetCTC!

We are currently processing your information to send it to the IRS. You will receive a confirmation email within 48 hours to let you know if your information has been accepted or rejected.

We’re here to help!
Your tax team at GetCTC.org
After Submitting the Return

Soon after submitting the return, clients will receive an email or text letting them know if their return was accepted or rejected by the IRS.

**Thank you for filing your taxes with GetCTC!**

Hello Test,

Thank you for filing your taxes with GetCTC! Unfortunately, your tax return has been rejected by the IRS.

Sign in to see next steps for correcting and resubmitting your tax information: [https://getctc.org/en/portal/login](https://getctc.org/en/portal/login)

We're here to help! Your tax team at GetCTC.org

**Sample accepted notification email:**

No additional action necessary.

**Sample reject notification email:**

Clients will need to log back into the portal using their phone number or email address and last four digits of their SSN or ITIN to see the reason for the reject.

Additional information and next steps will be provided on the portal.
Thanks for helping clients navigate the GetCTC.org portal!
Please stay connected and look for other resources on our Navigator Resource Page: GetCTC.org/navigators