

# GetCTC.org

## CTC and Navigator Intro

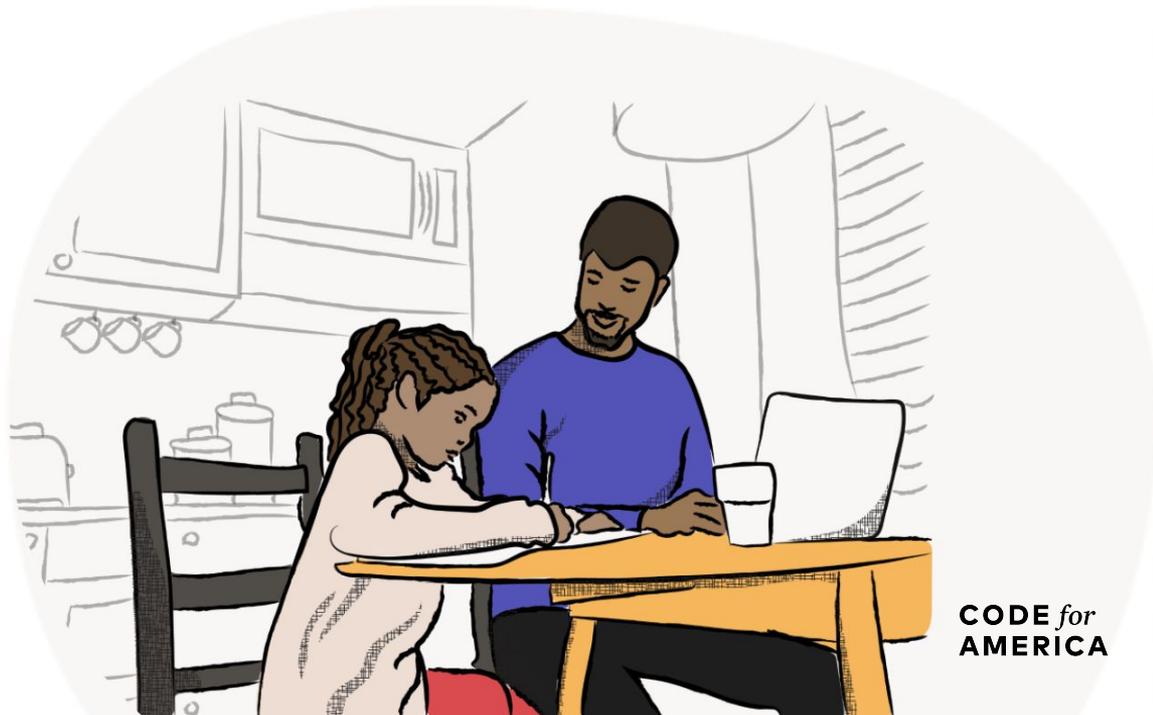
Resources for connecting your  
community to tax benefits

**CODE** for  
**AMERICA**



# Promoting economic justice through tax benefits

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**

# What is the Child Tax Credit?

- Cash assistance for parents in the form of a tax credit
- The American Rescue Plan
  - ◆ Is available to families with little to no income
  - ◆ Increased the amount of the CTC:
    - \$3,600 per child age 5 or younger
    - \$3,000 per child age 6-17
  - ◆ Half of the credit is available in monthly advance payments
  - ◆ Second half or full credit is claimed on 2021 tax return (filed in 2022)
- Is not included as income
  - ◆ Does not disqualify families for other benefits



# Basic Qualifications for CTC

- Make less than \$150,000 (filing joint) or \$112,500 (head of household)
- Filers do not need to have taxable income or a filing requirement
- Parents or eligible guardians can have SSN or ITIN
- Qualifying child:
  - ◆ Relationship: son, daughter, stepchild, adopted child, sibling, step-sibling, half-sibling, or descendant of any of them; or foster child
  - ◆ The child was under 17 at the end of 2020.
  - ◆ The child has a valid Social Security Number.
  - ◆ The child lived with client for more than half of 2021 in the US
  - ◆ The child did not provide over half of their own support for 2021

***More than 90% of families are eligible!***

# 4 Million

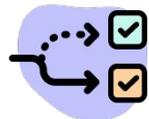
Children in low-income families risk missing out on monthly CTC payments  
Deadline for advance payments: November 15

# Why are families missing this benefit?

- They don't think they have to file their taxes.
- They don't know about the expanded Child Tax Credit
- They are overwhelmed by trying to understand the ambiguous consequences of filing.
- Unable to access digital tools
- Trustworthy, affordable help is hard to find.

# Navigator Introduction

# 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.

# Why are Navigators important?

- ❖ 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
- ❖ Outreach alone isn't enough to solve the problem
- ❖ **Trusted navigators with access to the right resources can make a huge difference**



# Who can be a navigator?

- ❖ They do **not** need to tax experts or lawyers to help families access IRS benefits
  - Source: [IRS](#)
- ❖ Individuals or organizations trusted in their community
- ❖ Helpful attributes or skills:
  - Patient
  - Trauma informed
  - Bilingual
  - Access to the internet



# What types of assistance can navigators provide?

- Outreach and trust-building
- Answering basic questions about tax benefits
- Determining what next steps a client needs to take (if any)
- Assisting the client with completing action steps

# GetCTC.org and Other Resources

# Determining Families' Best Next Steps

There are four likely next steps:

1. No action needed (*most likely*)
2. GetCTC simplified filing portal
3. IRS CTC Update Portal
4. VITA sites or DIY

# The key tools



## GetCTC Simplified Filing Portal

Files a **simplified 2020 tax return** to claim:

- Advance CTC payments
- All three stimulus payments.



## VITA or DIY Full Return

File a **full 2020 to claim:**

- Advance CTC payments
- All three stimulus payments
- Tax withholding
- EITC
- State credits



## IRS Child Tax Credit Update Portal

The portal currently allows client to:

- Check CTC eligibility status
- Update bank account and mailing address
- Opt-out of Adv CTC
- See payment history

# CTC Update Portal: Basics

- 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 status
  - Change mailing or direct deposit information
  - Opt out of advance payments
  - View payment history
- In the future, will also contain:
  - Add / remove children (including those born in 2021)
  - Change income
  - Re-enroll in advance payments

The screenshot displays the 'Your Profile' page on the CTC Update Portal. At the top, there is a dark blue header with the IRS logo. Below the header, the page is titled 'Your Profile'. The content is organized into sections: 'Contact Info' with a 'Full Name' field; 'Payment Info' with a table showing 'Payment Method' (Direct Deposit), 'Routing Number', and 'Account Number' (Account ending in [redacted]), and an 'Edit' link circled in red; and 'How to Change Your Profile Information' with sub-sections for 'Mailing Address' and 'Email and Password', each with instructions and links to change the information.

Contact Info	
Full Name	[redacted]

Payment Info	
To change your bank account information, select Edit.	
Payment Method	Direct Deposit
Routing Number	[redacted]
Account Number	Account ending in [redacted]

[Edit](#)

### 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](#).

# GetCTC

## AdvCTC and stimulus sign-up portal for non-filers

The image displays three sequential screens of the GetCTC mobile application. The first screen asks 'How will you be filing your tax return?' with options for 'Single', 'Married Filing Jointly', and a link for 'I'm unsure how to file'. The second screen, titled 'Tell us about your spouse.', provides instructions and input fields for the spouse's legal first name, middle initial, and legal last name. The third screen continues the form with fields for the spouse's date of birth, form of identity, Social Security Number (SSN), and ITIN, followed by a confirmation field for the spouse's SSN or ITIN and a checkbox for 'My spouse was a member of the United States Armed'.

- ✓ Mobile-friendly
- ✓ English & Spanish
- ✓ Chat support available
- ✓ **Open through November 15**
- ✓ Built in collaboration with the White House and U.S. Department of Treasury

# GetCTC: Basics

- Clients need:
  - Email or cell phone
  - Their families' SSNs or ITINs
  - Basic information for everyone claimed on the return (legal name and DOB)
  - Their 2019 AGI
  - Optional: Bank account
- Filed directly with the IRS
- Will receive notification if return is accepted
- Demo

**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 tax 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?

# Timeline



# Additional GetCTC Resources

→ Chat assistance available to users and navigators

→ GetCTC.org/Navigators

- ◆ Demo video of using GetCTC
- ◆ How to guides on GetCTC and CTC Update Portals
- ◆ Frequently Asked Questions
- ◆ Navigator Q&A Webinars
- ◆ In-depth guides on:

→ Outreach toolkits

- ◆ We recommend the toolkits from [GMMB](#) and [CBPP](#)

# Navigator Resources

## GetCTC.org/navigators

# Questions?

# Thank you!

Email us at [coreilly@codeforamerica.org](mailto:coreilly@codeforamerica.org)

Visit us at [getctc.org/navigators](http://getctc.org/navigators)