

THE CHILD TAX CREDIT IN MASSACHUSETTS



Office of Massachusetts Attorney General Maura Healey



1. What is the Child Tax Credit?

The Child Tax Credit supports families with the costs of raising children. If you are eligible, you will receive half of the payment up front, in the form of monthly installments through December 2021. You can claim the rest of the credit when you file your 2021 taxes. Because of the American Rescue Plan, the Child Tax Credit is higher than in previous years.

2. How much money should I expect to receive?

Families will receive monthly payments of up to \$300 for each eligible child under 6 and monthly payments of up to \$250 for each eligible child between 6 and 17. Adding together the monthly payments and amount applied to your tax return, families may receive up to \$3,600 or up to \$3,000 in total per eligible child. The amount depends on family income.

3. What should I do if a debt collector tries to garnish my Child Tax Credit payment?

The Child Tax Credit payment is off limits to debt collectors. The AG's guidance to debt collectors, which you can share with debt collection agencies or a court if necessary, is here: bit.ly/ctcdebt. If a debt collector tries to take your Child Tax Credit payment, you can call the Massachusetts Attorney General's Office at 617-727-8400 or file a complaint www.mass.gov/ago/consumercomplaint.

4. Will the IRS or anyone else call me for my Social Security Number or other information in order for me to receive the Child Tax Credit?

The IRS will not contact you by phone, email, or text for your Social Security Number or other information. If someone contacts you, do not talk with them or give them information.

5. Do I have to do anything to receive the monthly payments?

The Child Tax Credit should be deposited into your bank account or sent as a check or debit card in the mail automatically unless the IRS does not have your complete information. If you have not filed 2019 or 2020 taxes or provided the IRS your information to receive a stimulus check in 2020, then the IRS will not know where to send the money. However, you may still qualify. You can find more information here: bit.ly/signup-ctc.

6. If I believe I am eligible for the payments but haven't received them, where can I go for help?

You can find more information, including a tool to check your eligibility, here: bit.ly/eligible-ctc. For more help, you can find tax assistance resources here: bit.ly/taxhelpma.

7. What do I need to sign up?

You will be asked for the Social Security Numbers for your children and Social Security Numbers or Individual Taxpayer Identification Numbers (ITINs) for you (and your spouse), a reliable mailing address, an email address, and your bank account information (if you have one). You can sign up here: bit.ly/signup-ctc. And find help here: bit.ly/taxhelpma.

8. Do I need a bank account or a permanent address to receive the Child Tax Credit?

No, if you do not have a bank account, you may receive a check in the mail. Prepaid debit cards or mobile payment apps with routing and account numbers may also be an option. You can list an address of a friend, relative, or shelter where you would like to temporarily receive your monthly checks.

9. What if I don't have a Social Security Number but my child does?

If your child has a Social Security Number, all you need is an Individual Taxpayer Identification Number (ITIN). If you don't already have an ITIN, you can find information and an application form here: bit.ly/apply-itn. Getting Child Tax Credit payments does not impact your immigration status or the status of people you live with.