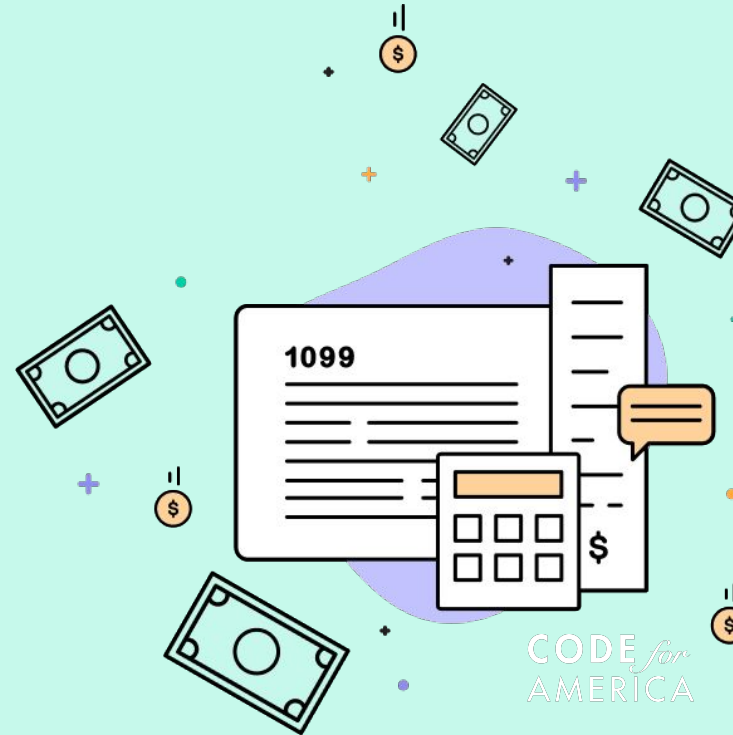# GetCTC.org

Navigator Training Introduction:
Resources for connecting your community to tax benefits

Learning Outcomes

1. Understand the navigator role

2. Determine who qualifies for the CTC

3. Determine client's appropriate next steps

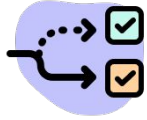4. Learn about additional resources for Navigators

Code for America is a nonprofit organization that partners with government to strengthen the delivery of public services through human-centered technology.

Why navigators are needed

Outreach alone is not enough to overcome access challenges, but trusted navigators with access to the right resources can make a huge difference.

CODE for AMERICA

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.

CODE *for* AMERICA

What types of assistance can navigators provide?

➔   Outreach and trust-building

➔   Answering basic questions about tax benefits

➔   Determining which tax benefits a client may be eligible for

➔   Determining what next steps a client needs to take (if any)

➔   Assisting the client with completing action steps

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How do they provide this assistance?

In-person

Over the phone

Online

Best Practices for Navigators

Build trust around tools and process

Familiarize yourself with the resources

Help clients access necessary documents

Be accessible to your intended audience

Provide access *and* assistance with tech

Ask straightforward questions

Child Tax Credit

➔ **The Basics:** The American Rescue Plan increases the Child Tax Credit to provide up to $300 per month per child under age 6, and up to $250 per month per child ages 6 to 17. Clients can receive advance payments starting in July 2021 through December 2021.

➔ **Who Qualifies:**
   ◆ Clients can receive the AdvCTC even if they make little or no money
   ◆ Child/Dependent qualifications
      ● Have SSN
      ● Must be under the age of 17 at the end of 2020
      ● Is their son, daughter, grandchild, stepchild or adopted child; younger sibling, step-sibling, half-sibling, or their descendent; or a foster child placed with them by a government agency.
      ● Lives with them in the US for over half of 2021
      ● Cannot provide over half of their own support
      ● Will be claimed as a dependent on their 2021 tax return

- ➔ No action needed (most likely)

- ➔ IRS CTC Update Portal

- ➔ IRS Non-Filer Sign-Up Tool

- ➔ GetYourRefund.org full service

Determining a Client's Next Steps to Claim the AdvCTC

What does your client need to do to access their benefits?

Most families who received a stimulus check for their child <u>do not need to take any action</u> to receive the AdvCTC or EIP3.

Simplified filing/ IRS non-filer tool

Simple form for claiming EIP 1-3 and CTC, but not EITC or state benefits. This is a short version of a federal tax return.

Best option for people with zero income, or low income people who face barriers to filing a full return

Filing a full return

Use GetYourRefund to file a full state and federal return for free, and claim all the benefits you are eligible for.

Best option for people with any income who have tax documents

IRS Child Tax Credit Update Portal

If you have already filed a 2019 or 2020 tax return and you have not had major changes to your household, no additional action is needed.

Use the update portal only to opt out or report significant changes in your family situation.

Not sure? Get Help at GetCTC.org

Read FAQs, link to key IRS tools, and chat with VITA-certified volunteers.

Help clients find the service right for them.

No action needed: Provide assurance and information

No action needed to claim the AdvCTC if:
- Filed
    - 2019 tax return*,
    - 2020 tax return,
    - EIP non-filer return
- No significant changes
- Will file a 2021 tax return (in 2022) with similar household and income information

*If they filed 2019 and haven't filed 2020, they can file non-filer form to provide updated household information

IRS Non-Filer Sign-Up Tool

➔ Purpose:
   ◆ File a simple return to claim AdvCTC and EIPs

➔ Use when:
   ◆ They have not filed a 2019, 2020, or non-filer return
   ◆ They qualify for
      ● Child Tax Credit
      ● Have not received full EIP amounts
   ◆ They do not have a filing requirement or benefit from filing a return

➔ Site: www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool

IRS CTC Update Portal

➔ Purpose:
  ◆ At launch:
    ● Check enrollment status
    ● Opt out of advanced payments
    ● View payment history
    ● Update bank account information
  ◆ Expected updates later this summer:
    ● Update mailing address
    ● Update household information (number of dependents)
    ● Re-enroll in advance payments
➔ Use when:
  ◆ They've already filed a 2019, 2020, or non-filer form and
  ◆ They need to
    ● Opt-out of advanced payments
    ● Update information

Look for Opt-Out handout, available on the Navigator training page

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GetYourRefund.org

➔ Purpose:
  ◆ File a complete tax return

➔ Use when:
  ◆ They have not filed a tax return (2018-2020)
  ◆ They made some earned income during the year **or**
  ◆ They have a filing requirement

Learn more about becoming a GYR Advanced Navigator on the Navigator page

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Additional Resources

➔ GetCTC.org

➔ Calculating Recovery Rebate Credit

➔ Common Reasons for Rejected Returns and Next Steps

➔ Opting out of AdvCTC

➔ CTC Update Portal

➔ IRS Non-filer Portal

Thank you!

Please stay connected on our Navigator Resource Page: