



**✓ The Earned Income Credit and the Child Tax Credit:
You Could Owe Less in Taxes and Get Cash Back from the IRS!**

- If you worked in 2011 — full-time or part-time — you may qualify.
- Even if you don't owe income tax you can get the credits.

✓ If You Had Children Living With You for More than Half of 2011:

- For the EIC, children must be under 19 in 2011. (Full-time students can be under 24; children who are permanently and totally disabled can be any age.)
- For the CTC, children must be under 17 in 2011.

✓ If You Did Not Have Children Living With You:

- You may claim the EIC if you were between ages 25 and 64 in 2011.

✓ How Much Can I Earn? How Large a Tax Credit Can I Get?

For the EIC, if you have:	Earned income less than:	Claim an EIC up to:
1 child	\$36,052	\$3,094
2 children	\$40,964	\$5,112
3 or more children	\$43,998	\$5,751
No children	\$13,660	\$464
For the CTC, if you have:	Earned more than:	Claim a CTC up to:
1 or more children	\$3,000	\$1,000 per child

EIC income limits for married workers are \$5,080 higher!

✓ What if I'm Not a U.S. Citizen?

Immigrants who work and meet other guidelines may qualify.

- For the EIC: worker, spouse and any child claimed needs a valid Social Security Number.
- For the CTC: either a Social Security Number or Individual Taxpayer Identification Number (ITIN) is needed.

**✓ File a Federal Tax Return to Get the EIC and CTC:
Get Free Help!!!**

- VITA — Volunteer Income Tax Assistance — helps people fill out tax returns for free.
- Trained community groups operate VITA. For a site near you, call 1-800-906-9887.

**✓ If You Work, You Can Get These Tax Credits
and Not Lose Other Public Benefits**

EIC and CTC refunds won't count as income when you apply for or renew benefits like food stamps (now called SNAP), SSI, Medicaid, cash assistance, or public housing. Refunds that are saved do not count against these and other federally-funded benefit program resource/asset limits for 12 months after the refund is received.