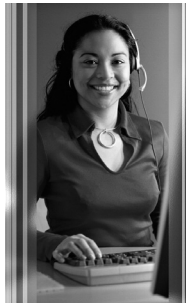


Make Tax Time Pay —*for You!*

There are Tax Benefits for People Who Work: Earned Income Credit and Child Tax Credit



You
could get as
much as
\$4,400
with the
Earned Income
Credit!

If you:

- worked in 2005, AND
- had children living with you, AND
- earned less than about \$35,000, THEN

You could qualify!

- **You could get a smaller Earned Income Credit if you earned less than about \$12,000 in 2005 and did not have children living with you.**
- **Married couples, with or without children, can earn more.**

Some families can get a Child Tax Credit too!

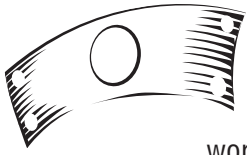
File a tax return to claim all the credits you've earned.

Call the IRS at 1-800-829-1040 to learn more and find out about FREE tax help.

For more information or to find free tax-filing assistance near you:

[illegible]

The IRS is Going to Give Me Money?



Yes!! The **Earned Income Credit (EIC)** is a tax benefit for people who work full- or part-time. If you qualify, you'll owe less in taxes and may get cash back. Even if you don't owe income tax you can get the EIC.

Tax Time Can Pay You Even More! — Claim the Child Tax Credit Refund! Some workers raising children could get a **Child Tax Credit (CTC)** which can boost their family income even more. Many workers receive both tax credits.

What if I'm not a U.S. citizen? Many immigrants are eligible for the EIC, including green card holders, refugees and others legally authorized to work. To claim the EIC: you, your spouse and any child claimed for the EIC must have a valid Social Security number (SSN). To claim the CTC: you, your spouse and the child claimed may have an SSN or Individual Taxpayer Identification Number (ITIN). Neither credit hurts your immigration status.

File a Federal Tax Return to Get the EIC and CTC

To claim the EIC:

If children lived with you for more than half the year in 2005: If you raised two or more children and earned less than \$35,263*, claim an EIC **up to** \$4,400. If you raised one child and earned less than \$31,030*, claim an EIC **up to** \$2,662. A child must live in the U.S. and be under age 19 in 2005, or under age 24 if a full-time student, or any age if permanently and totally disabled. **File Form 1040 or 1040A, (NOT Form 1040EZ) AND attach Schedule EIC.**

If you did not have any children living with you in 2005: If you were between ages 25 and 64, and earned less than \$11,750*, you could claim an EIC **up to** \$399. **File any tax form. The Schedule EIC is not needed.**



To claim the CTC:

If children under age 17 lived with you for more than half the year in 2005: If you earned more than \$11,000, claim a CTC **up to** \$1,000 per child. Some non-custodial parents who are permitted to claim a child as a dependent in a divorce or separation agreement can also claim the child for the CTC. Non-custodial parents must attach IRS Form 8332, "Release of Claim for Child of Divorced or Separated Parents" to their tax return, which requires the custodial parent's signature. **File Form 1040 or 1040A, (NOT Form 1040EZ). Follow the tax form instructions to find out if you get a CTC refund. To claim it, file Form 8812 "Additional Child Tax Credit."**

Questions & Answers About These Tax Benefits



What if I don't know how to file a tax return? Get Free Help!!! VITA, a program of the IRS, helps people fill out their tax forms for free. Many VITA sites have electronic filing for faster refunds. To find the VITA site near you, call 1-800-829-1040. Be patient — the line is often busy.

I work and get public assistance benefits. If I get these credits, will I lose my other benefits? The EIC does not count as income in determining eligibility for benefits like food stamps, SSI, Medicaid, cash assistance, or public housing. The CTC refund does not count as income for any federally funded benefit program. Some benefit programs count the EIC and CTC as a resource under certain circumstances.



* If you are married, the income limit is \$2,000 higher than this amount.