

# Comparing the Eligibility Requirements for the EIC and the CTC

<b>EIC</b>	<b>CTC</b>
<b>Qualifying Child</b>	
<ul style="list-style-type: none"> <li>• Son, daughter, grandchild, stepchild or an adopted child</li> <li>• Brother, sister, stepbrother or stepsister (and their descendents)</li> <li>• Foster child <i>placed with worker by a government or private agency</i></li> </ul>	
<b>Residency of Child</b>	
<ul style="list-style-type: none"> <li>• Must live with worker in the U.S. for more than half the year</li> </ul>	<ul style="list-style-type: none"> <li>• Must live with worker in the U.S. for more than half the year. Exception: A non-custodial parent who is permitted by a divorce or separation agreement to claim the child</li> </ul>
<b>Age of Child</b>	
<ul style="list-style-type: none"> <li>• Under age 19, or under 24 if a full-time student, or any age if totally and permanently disabled</li> </ul>	<ul style="list-style-type: none"> <li>• Under age 17</li> </ul>
<b>Income</b>	
<ul style="list-style-type: none"> <li>• 1 child – under \$33,241</li> <li>• 2 or more children – under \$37,783</li> <li>• no children – under \$12,590</li> <li>• Income limits for married workers are \$2,000 higher.</li> <li>• Investment income cannot exceed \$2,900.</li> </ul>	<ul style="list-style-type: none"> <li>• Must earn <i>more than</i> \$11,750</li> <li>• No limit on investment income.</li> </ul>
<b>Credit Amount</b>	
<ul style="list-style-type: none"> <li>• 1 child – <i>up to</i> \$2,853</li> <li>• 2 or more children- <i>up to</i> \$4,716</li> <li>• No children – <i>up to</i> \$428</li> </ul>	<ul style="list-style-type: none"> <li>• <i>Up to</i> \$1,000 per child</li> </ul>
<b>Dependency</b>	
<ul style="list-style-type: none"> <li>• Not required (except for a claim by a married parent who separated from his or her spouse during the first half of the year).</li> </ul>	<ul style="list-style-type: none"> <li>• Only required for the non-custodial parent exception noted above.</li> </ul>
<b>Immigration</b>	
<ul style="list-style-type: none"> <li>• Worker, spouse and qualifying child must each have a valid SSN that permits them to work legally in the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Child must be a U.S. citizen or a resident alien; SSN or ITIN for parents and children is required.</li> </ul>
<b>Sources of Earned Income</b>	
<ul style="list-style-type: none"> <li>• Wages, salary, tips</li> <li>• Earnings from self-employment</li> <li>• Union strike benefits</li> <li>• Employer paid disability</li> <li>• Military combat pay (tax filer can choose to count for EIC, must count for CTC)</li> </ul>	
<b>Special Forms</b>	
<ul style="list-style-type: none"> <li>• Schedule EIC required for workers claiming children</li> </ul>	<ul style="list-style-type: none"> <li>• Form 8812 “Additional Child Tax Credit”</li> </ul>
<b>Impact on Public Benefits</b>	
<ul style="list-style-type: none"> <li>• Not considered income for food stamps, SSI Medicaid, federal housing, foster care or adoption assistance.</li> <li>• Does not count toward resource limits in the month of receipt or the following month. Exceptions: SSI – counts after 9 months; food stamps – counts after 12 months.</li> <li>• Rules regarding other benefit programs are state-determined.</li> </ul>	<ul style="list-style-type: none"> <li>• Not considered income for any federal, state, or local program financed even in part by federal funds.</li> <li>• Generally does not count toward resource limits in the month of receipt or in the following month. Exception: SSI – counts after 9 months.</li> </ul>