

# Money Talks!

Have you heard?

As Much As **\$4,824** – or More – Could Be Waiting for You!

## File a Tax Return to Claim the Benefits You Earned

*Earned Income Credit and Child Tax Credit*

- ☞ If you worked in 2008, had children living with you and earned less than about \$39,000
- OR
- ☞ Did not have children living with you and earned less than about \$13,000

**You could qualify!** You can get **FREE** tax help.  
Call the IRS at **1-800-829-1040** to learn more.

For More Information:

---

---

---

---

---

---



# 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 2008 — 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 2008:

- **For the EIC**, children must be under 19 in 2008. (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 2008.

## If You Did Not Have Children Living With You:

- You may claim **the EIC** if you were between ages 25 and 64 in 2008.

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

<b>For the EIC, if you have:</b>	<b>Earned income less than:</b>	<b>Claim an EIC up to:</b>
1 child	\$33,995	\$2,917
2 or more children	\$38,646	\$4,824
No children	\$12,880	\$438
<b>For the CTC, if you have:</b>	<b>Earned more than:</b>	<b>Claim a CTC up to:</b>
1 or more children	\$8,500	\$1,000 per child

*EIC Income limits for married workers are \$3,000 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 1-800-829-1040.**

## 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, SSI, Medicaid, cash assistance, or public housing. Some benefit programs may have a limit on how long you can keep your refund in a bank account.

## You May Be Able to Get Part of Your Tax Credit Refund in Your Paycheck

Some workers can get Advance EIC Payments in their paychecks and a check from the IRS after they file their tax return. Get IRS Form W-5 from your employer or from the IRS at 1-800-TAX-FORM or at [www.irs.gov](http://www.irs.gov).