

Increase your tax return. Apply for the Earned Income Tax Credit.

What is the Earned Income Tax Credit?

The Earned Income Tax Credit (EITC) is a federal tax credit for qualified low- and moderate-income workers. Eligibility is based on your income and the number of children you have at home. A taxpayer with low earned income and no children may also qualify. Qualifying children may include biological, foster, adopted and step-children as well as permanently and totally disabled children. *New for tax year 2009: Workers with a third qualifying child may be eligible for an increased refund.* Even if you did not earn enough in tax year 2009 to be obligated to file, you may be able to receive an earned income tax refund..

Who is eligible?

If you are single or married, worked full- or part-time during 2009 and meet the following income, age and household qualifications, you may be eligible for the Earned Income Tax Credit:

Single, with income less than

- \$13,440 for a worker (ages 25 to 64 before Dec. 31, 2009) with no qualifying children
- \$35,463 for a worker with one qualifying child
- \$40,295 for a worker with two or more qualifying children
- \$43,279 for a worker with three or more qualifying children

Married, with joint income less than

- \$18,440 for workers (ages 25 to 64 before Dec. 31, 2006) with no qualifying children
- \$40,463 for workers with one qualifying child
- \$45,295 for workers with two or more qualifying children
- \$48,279 for workers with three or more qualifying children

How much of a tax credit can I expect if I qualify?

| Qualifying Household | Earned Income Tax Credit |
|--|---------------------------------|
| Household without qualifying children | \$457 |
| Household with one qualifying child | \$3,043 |
| Household with two or more qualifying children | \$5,028 |
| Household with three or more qualifying children | \$5,657 |

Where can I find more information?

<http://eitcoutreach.org/category/assistance-for-individual-taxpayers>

There is a link here for Spanish speakers.

For complete filing guidelines:

Center for Budget and Policy Priorities

<http://www.cbpp.org/cms/index.cfm?fa=view&id=2505>

IRS

<http://www.irs.gov/individuals/article/0,,id=96406,00.html>

IRS Forms, Brochures and Other Materials

<http://www.irs.gov/individuals/article/0,,id=118888,00.html>

Version en español:

<http://www.irs.gov/espanol/article/0,,id=149192,00.html>

Where can I find help to prepare my tax return?

Free tax assistance is available from the following programs:

Volunteer Income Tax Assistance Program (VITA)

The VITA Program offers free assistance to low- and moderate-income (generally, \$49,000 and below) people who need help in preparing their federal tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls and other convenient locations. Most locations also offer free electronic filing. To locate a VITA site near you, call 1-800-829-1040.

AARP

From February 1 through April 15 each year, the AARP Tax-Aide program offers free one-on-one counseling as well as assistance on the telephone and Internet to help individuals prepare basic tax forms, including the 1040, 1040A, 1040EZ and other standard schedules. Go to www.aarp.org on the Internet, or call 1-888-227-7669 to find an AARP Tax-Aide site near you.