

Money Talks!

Have you heard?

As Much As **\$5,657** – 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 2009, had children living with you and earned less than about \$40,000
- OR
- ☞ Did not have children living with you and earned less than about \$13,400

You could qualify! You can get **FREE** tax help.

- ☑ **Make sure you get the new Making Work Pay Credit!**
- 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 2009 — 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 2009:

- **For the EIC**, children must be under 19 in 2009. (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 2009.

If You Did Not Have Children Living With You:

- You may claim **the EIC** if you were between ages 25 and 64 in 2009.

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	\$35,463	\$3,043
2 children	\$40,295	\$5,028
3 or more children	\$43,279	\$5,657
No children	\$13,440	\$457
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 \$5,000 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 1-800-906-9887.**

Also—Make Sure You Get Your Making Work Pay Credit—an extra \$400!

Many workers got the new Making Work Pay Credit in 2009 in their paychecks. But if you were self-employed, or didn't earn enough to have income tax withheld, you can claim this credit on your tax return.

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

EIC, CTC and Making Work Pay Credit 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. Some benefit programs may have a limit on how long you can keep your refund in a bank account.