

SC LEGAL SERVICES LOW INCOME TAXPAYER CLINIC

Earned Income Tax Credit (EITC): Get it and get it right!

EITC is a tax credit for working people who have low moderate income. This credit reduces the amount of tax you owe and it may give you a refund.

Who can claim the credit and if I qualify?

To claim EITC on your tax return, you must meet *all* the following rules:

- You, your spouse (if you file a joint return), and all others listed on Schedule EIC, must have a Social Security number that is valid for employment
- You must have earned income from working for someone else or running or operating a farm or business
- Your filing status cannot be married filing separately
- You must be a U.S. citizen or resident alien all year, or a nonresident alien married to a U.S. citizen or resident alien and filing a joint return
- You **cannot** be a qualifying child of another person
- You cannot file Form 2555 or Form 2555 EZ (related to foreign earned income)
- You must meet **2014 earned income**, AGI and investment income limits
- And you must meet one of the following:
 - Have a qualifying child
 - If you do not have a qualifying child, you must:
 - be age 25 but under 65 at the end of the year,
 - live in the United States for more than half the year, and
 - not qualify as a dependent of another person.

How do I get it?

If you qualify for EITC, you have to file a tax return with the IRS, even if you owe no tax or are not required to file.

The SC Legal Services Low Income Taxpayer Clinic can assist you if you have a federal tax problem with the IRS. To determine if you qualify for our services and apply for free legal assistance, please contact us at 1-888-346-5592.

2014 Tax Year EITC Income Limits

2014 Earned Income and adjusted gross income (AGI) must each be less than:

Number of Qualifying Children	For Single/Head of Household or Qualifying Widow(er), Income Must be Less Than	For Married Filing Jointly, Income Must be Less Than
No Child	\$14,590	\$20,020
One Child	\$38,511	\$43,941
Two Children	\$43,756	\$49,186
Three or More Children	\$46,997	\$52,427

Who is a qualifying child?

Your child is a qualifying child if your child meets **all** of the following tests:

Age:

- Be under age 19 at the end of the year and younger than you or your spouse, if you file a joint return
- Be a full-time student under age 24 at the end of the year and younger than you or your spouse, if you file a joint return, or
- Be permanently and totally disabled at any time during the year and any age.

Relationship - To be your qualifying child, a child must be your:

- Son, daughter, stepchild, eligible foster child (placed with you by an authorized placement agency or by the court), legally adopted child or a descendant of any of them (for example, your grandchild)
- Brother, sister, half brother, half sister, stepbrother, stepsister, or a descendant of any of them (for example, your niece or nephew).

Residency - Your child must have lived with you, or your spouse if you file a joint return, in the United States for more than half of the year.