

# Make Tax Time Pay!



Claim All the  
Tax Credits  
You Earned!

**The Earned Income Credit  
and the Child Tax Credit:  
Tax Benefits for People Who Work**

**EIC up to  
\$2,604**

If you lived with one child in 2004 and your family earned less than **\$30,338\***, you can get **up to \$2,604**.

- File Form 1040 or 1040A
- Attach Schedule EIC

*Tax Time Can  
Pay Even More!*

**EIC up to  
\$4,300**

If you lived with two or more children in 2004 and your family earned less than **\$34,458\***, you can get **up to \$4,300**.

- File Form 1040 or 1040A
- Attach Schedule EIC

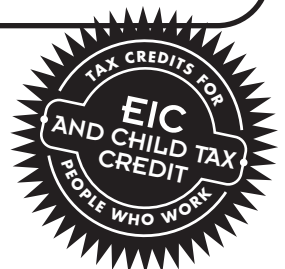
**The Child Tax Credit can be up to \$1,000 for each child.**

**If you earned more than \$10,750 in 2004, file Form 8812.**

**EIC up to  
\$390**

If you had no children living with you in 2004 and you earned less than **\$11,490\***, AND you were between ages 25 and 64, you can get **up to \$390**.

- File Form 1040 or 1040A or 1040EZ



\*If you are married, the income limit is \$1,000 higher than this amount. Many married workers will get a larger EIC.

# The IRS is Going to Give Me Money?

**Yes!!** The Earned Income Credit (EIC) is a special tax benefit for people who work full- or part-time. If you qualify, you'll owe less in taxes and you may get cash back. Even if you don't owe income tax you can get the EIC. But, you must file a tax return. Even workers who aren't raising a child can get the EIC!



**Tax Time Can Pay Even More! — Claim the Child Tax Credit Refund!** Did you earn more than \$10,750 in 2004? Can you claim a child under age 17 as a dependent? You may be eligible for a Child Tax Credit (CTC) — up to \$1,000 for each child! See your 1040 or 1040A instructions, or call the IRS at 1-800-829-1040. Eligibility rules are different from the EIC rules, but many workers can receive both tax credits.

**What if I'm not a U.S. citizen?** Many immigrants are eligible for the EIC, including green card holders, refugees and others legally authorized to work. To claim the EIC, you, your spouse and any child claimed for the EIC must have a valid Social Security number (SSN). To claim the CTC, you, your spouse or the child claimed may have an SSN or Individual Taxpayer Identification Number (ITIN). Neither credit hurts your immigration status.

## Get the EIC and the Child Tax Credit (CTC) By Filing a Federal Tax Return

**If you were raising a child in your home in 2004, claim the EIC:** File Form 1040 or 1040A, not Form 1040EZ. Be sure to attach Schedule EIC. A child must live in the U.S. and be under age 19 in 2004, or under age 24 if a full-time student, or any age if permanently and totally disabled. You may also be able to boost each paycheck during the year with Advance EIC. Get Form W-5 from your employer, or call 1-800-TAX-FORM.



**If you claim a child under age 17 in 2004 as a dependent, claim the CTC refund.** File Form 1040 or 1040A, not Form 1040EZ. Follow the tax form instructions to find out if you get a CTC refund. To claim it, file Form 8812 "Additional Child Tax Credit." Generally, the child must live in the U.S.  
**Note:** *Non-custodial parents may be able to claim the CTC refund.*

**If you were not raising children in your home in 2004:** If you were between ages 25 and 64, claim the EIC with any tax form. No Schedule EIC is needed.

## Questions & Answers About These Tax Benefits

### What if I don't know how to file a tax return?

**Get Free Help!!!** VITA, a program of the IRS, helps people fill out their tax forms for free. VITA sites are open from late January through April 15. Many VITA sites have electronic filing for faster refunds. To find the VITA site near you, call 1-800-829-1040. Be patient — the 24-hour line is often busy.



**I work and get public assistance benefits. If I get these credits, will I lose my other benefits?** The EIC does not count as income in determining eligibility for Food Stamps, SSI, Medicaid, cash assistance, or public housing. The CTC refund does not count as income for any federally funded benefit program.

