



Life's a little easier with  **eitc**
earned income tax credit

EITC is for working people who earn less than \$53,267. This year, the credit can be from \$2 up to \$6,242. The credit amount changes based on:

- if you are single or married
- if you have no children or the number of children you have
- the amount you earned

Are you eligible to claim EITC for 2015?

Here are the rules to claim the credit . . .

- Must work and have earned income
- Must have a Social Security number that is valid for employment
- Investment income (such as interest) limited to \$3,400
- Generally must be a U.S. citizen or resident alien all year
- Cannot file as married filing separately
- Cannot be a qualifying child of another person
- Cannot file Form 2555 or 2555-EZ (related to foreign earned income)

You have to file a federal tax return to get EITC even if you owe no tax or are not required to file. EITC provides a boost to help pay your bills, fix up your place or save for a rainy day.

Just imagine what you could do with EITC.



See if you qualify. www.irs.gov/eitc

Did you meet the rules?

If so, your earned income must be less than . . .

- \$14,820 (\$20,330 if married filing a joint return) with no qualifying children
- \$39,131 (\$44,651 if married filing a joint return) with one qualifying child
- \$44,454 (\$49,974 if married filing a joint return) with two qualifying children
- \$47,747 (\$53,267 if married filing a joint return) with three or more qualifying children

Special rules may apply for members of the U.S. Armed Forces in combat zones, members of the clergy and those with disability retirement income.

Do you have a child who lives with you?

To be a qualifying child for the credit . . .

- The child must meet the relationship, age, residency, and joint return tests described at www.irs.gov/eitc or in Publication 596, Earned Income Credit.

Did you double check your facts?

Here are common errors to avoid . . .

- Claiming a child who does not meet the relationship, age or residency tests
- Under or over reporting income or expenses
- Filing as single or head of household when married
- Social Security number and last name mismatches

Errors can delay the EITC part of your refund until it's fixed. If the IRS audits your return and finds the EITC claim incorrect, you must pay back the amount of EITC you received in error plus interest and penalties. You may also have to file Form 8862 for future claims. And, if the IRS finds your incorrect claim was intentional or fraudulent, we may ban you from claiming EITC for 2 or 10 years.

Do you want help with EITC?

Go online, call toll free or come see us . . .

- Go to www.irs.gov/eitc for free information and to check out the interactive EITC Assistant to see if you qualify and estimate the amount of your EITC.
- Visit a Volunteer Income Tax Assistance (VITA) site for free tax help and preparation. Call 1-800-906-9887 to find a site.
- Use Free File at www.irs.gov for free online filing through commercially available tax preparation software.
- Find a qualified tax preparer; find tips for choosing on irs.gov keyword: Choose Preparer.
- Call 1-800-829-4059 if you have access to TTY/TDD equipment for the hearing impaired.