



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

The EITC is for working people who earn less than \$54,884. This year, the amount of the credit can vary from \$2 up to \$6,431. The amount of the credit depends on:

- whether 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 2018?

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 issued on or before the due date of the return (including extensions)
- May not have more than \$3,500 of investment income (such as interest)
- Generally must be a U.S. citizen or resident alien all year
- May not file as married filing separately
- May not be a qualifying child of another person
- May not file Form 2555 or 2555-EZ (related to foreign earned income)

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

**Just imagine what you could do with the EITC.
See if you qualify. www.irs.gov/eitc**



Did you meet the rules?

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

- \$15,270 (\$20,950 if married filing a joint return) with no qualifying children
- \$40,320 (\$46,010 if married filing a joint return) with one qualifying child
- \$45,802 (\$51,492 if married filing a joint return) with two qualifying children
- \$49,194 (\$54,884 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 qualifying 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 as a qualifying child who does not meet the relationship, age or residency tests
- Underreporting or overreporting 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 corrected. If the IRS audits your return and finds an error in your claim of the EITC, you must pay back the amount of the 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 due to reckless or intentional disregard of rules and regulations or fraud, we may ban you from claiming the EITC for 2 years or 10 years, depending on the reason for the error.

Do you want help with the EITC?

Go online or call us toll free . . .

- Go to www.irs.gov/eitc for free information and to check out the interactive EITC Assistant to see if you qualify for the credit and estimate the amount of your EITC.
- Visit a Volunteer Income Tax Assistance (VITA) site for free tax help and preparation. Go to www.irs.gov/VITA or 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 return preparer; find tips for choosing a tax preparer on irs.gov keyword: Choose Preparer.
- Call 1-800-829-4059 if you have access to TTY/TDD equipment for the hearing impaired.