

Make Tax Time

Pay!



Get your Earned Income Credit
and the Child Tax Credit.
Tax Benefits for
People Who Work

For information about how you
can get these tax credits and free
help filing your taxes, call the IRS
at 1-800-829-1040.

Claim Your Earned Income Credit

Get more from your regular paycheck! 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 credit. But, you must file a federal tax return.

Who can get the Earned Income Credit?

- Workers who were raising children in their homes and who earned less than \$33,692* in 2003 can receive an EIC up to \$4,204. (Workers raising only one child who earned less than \$29,666* can receive an EIC up to \$2,547.) File Form 1040 or 1040A, and attach Schedule EIC.
- Workers between ages 25 and 64, who were not raising children in their homes, and who earned less than \$11,230* in 2003. File any tax form.

The **EIC Advance Payment** option allows some workers who are raising children to get part of their EIC in their paychecks throughout the year and part in a check from the IRS after they file their tax return. A worker can get up to \$58 *extra in each bi-weekly paycheck*. To get EIC Advance Payments, eligible workers give a Form W-5 to their employer. You can get the W-5 from your employer, or by calling the IRS at 1-800-TAX-FORM.

Tax time can pay even more — claim your CTC refund!

Many families that earned more than \$10,500 may qualify for the Child Tax Credit (CTC) refund — up to \$1,000 for each dependent child under age 17. See the instructions for Form 1040 or 1040A and attach Form 8812.

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

