

# The Earned Income Credit and the Child Tax Credit

## You Could Owe Less in Taxes and Get Cash Back From the IRS!

- If you worked in 2023 – full-time or part-time – you may qualify.
- Even if you don't owe income tax you can get the credits.

## If You Had Children Living with You for More than Half of 2023

- For the EITC, children must be younger than 17 in 2023. (Full-time students can be under 24; children who are permanently and totally disabled can be any age.)
- For the CTC, children must be younger than 18 in 2023.

## If You Did Not Have Children Living with You

- You may claim the EITC if you were between ages 25 and 64 in 2023.

### Up-to-Date Tax Credit Eligibility Information for Tax Year 2023

Number of children:	Single workers with income less than:	Married workers with income less than:	EITC up to
1 child	\$46,560	\$53,120	\$3,995
2 children	\$52,918	\$59,478	\$6,604
3 or more children	\$56,838	\$63,398	\$7,430
No children	\$17,640	\$24,210	\$600

## Child Tax Credit - For tax year 2023, the Child Tax Credit is decreased from \$3,600 per qualifying child

to: • \$2000 for children under age 17 at the end of 2023

**Note:** The \$500 nonrefundable Credit for Other Dependents amount has not changed. For more information about the Credit for Other Dependents, see [IRS Publication 972, Child Tax Credit and Credit for Other Dependents](#)

- Investment income limit – \$11,000

## What If I'm Not a U.S. Citizen? Immigrants Who Work and Meet Other Guidelines May Qualify.

- For the EITC: worker, spouse and any child claimed needs a valid Social Security Number.
- For the CTC: either a Social Security Number or Individual Taxpayer Identification Number (ITIN) is needed.

## File a Federal Tax Return to Get the EITC and CTC Funds

If you work, you can get these tax credits and not lose other public benefits. EITC and CTC refunds won't count as income when you apply for or renew benefits like food stamps, SSI, Medicaid, cash assistance, or public housing. Refunds that are kept in a savings account do not count against these and other federally-funded benefit program resource/asset limits for 12 months after the refund is received.

## You May Be Able to Get Part of Your Tax Credit Refund in Your Paycheck

Some workers can get Advance EITC Payments in their paychecks and a check from the IRS after they file their tax return. Get IRS Form W-5 from your employer or from the IRS at 1-800-TAX-FORM or at [www.irs.gov](http://www.irs.gov).

**Contact us for more information at [www.operationhope.org](http://www.operationhope.org) or (877) 592-HOPE (4673).**

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