



# Money Talks!

Have you heard?

**Are You Caring for a Child of a Relative in Prison?  
As Much As \$5,666 – or More – Could Be Waiting for You!**

## **File a Tax Return to Claim the Benefits You Earned**

***Earned Income Credit and Child Tax Credit***

These tax credits can provide much needed financial support for you and your family!

***Did you work in 2010, have children living with you, and earn less than about \$45,000?***

**You could qualify! Get FREE tax help.**  
Call the IRS help line at **1-800-829-1040** to learn more.

For more information:

---

---

---

## The Earned Income Credit and the Child Tax Credit: You Could Owe Less in Taxes and Even Get Cash Back from the IRS!

- If you worked in 2010 – full time or part time – you may qualify.
- Even if you don't owe income tax you can get the credits.

### Did You Have Children Living With You for More than Half of 2010?

- **For the EIC & CTC** - a qualifying child includes: sons, daughters, grandchildren, adopted children and foster children. Also, brothers, sisters, and step siblings – as well as descendants of these relatives – can also be claimed.
- The child must have lived with you for *more* than six months in total during 2010. (The six months do not have to be continuous.)
- **For the EIC** - the child must be under 19 in 2010. (Full-time students can be under 24; children who are permanently and totally disabled can be any age.)
- **For the CTC** - the child must be under 17 in 2010.

### How Much Can I Earn? How Large a Tax Credit Can I Get?

For the EIC, if you have:	Earned income less than:	Claim an EIC up to:
1 qualifying child	\$35,535	\$3,050
2 qualifying children	\$40,363	\$5,036
3 or more qualifying children	\$43,352	\$5,666
For the CTC, if you have:	Earned more than:	Claim a CTC up to:
1 or more children	\$3,000	\$1,000 per child

*EIC income limits for married workers are \$5,010 higher!  
Married workers MUST file a joint tax return to claim the EIC.*

### What if I'm Not a U.S. Citizen?

#### Immigrants who work and meet other guidelines may qualify.

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

### Can I Get These Tax Credits and Keep Other Public Benefits?

Federal tax refunds, including the EIC and CTC, won't count as income for any benefits program funded even partially by federal dollars. This includes Medicaid, food stamps (now called SNAP), and SSI. Refunds that are saved do not count against resource limits for 12 months after the refund is received.

### File a Federal Tax Return to Get the EIC and CTC: Get Free Help!!!

- VITA — Volunteer Income Tax Assistance — helps people fill out tax returns for free.
- Trained community groups operate VITA. **For a site near you, call 1-800-926-9887.**

### Also—Make Sure You Get Your “Making Work Pay Credit” — an extra \$400!

Many workers got the Making Work Pay Credit in 2010 in their paychecks. If you didn't have income tax withheld from your paycheck, you can claim this credit on your tax return.