



LOWER YOUR TAXES OR INCREASE YOUR REFUND

YOU COULD GET AS MUCH AS
\$1,000 PER CHILD BY
CLAIMING THE CHILD TAX CREDIT

Check Out the Federal Child Tax Credit

You may be eligible for a **federal Child Tax Credit** of as much as **\$1,000 per child** if you have a qualifying child and in 2005 you had income of \$94,000 or less (if you are single) or \$129,000 or less (together with your spouse, if you are married). (Income limits are higher if you have more than one qualifying child.)

A qualifying child for the Child Tax Credit is a child who:

Was under age 17 on December 31, 2005; and

Is your child, adopted child, stepchild, foster child (placed with you by an authorized placement agency or court action), sibling, step-sibling, or half-sibling, or a descendent of any of them (e.g., grandchild, niece); and

Lived with you more than half of 2005 and did not provide more than half of his or her own support; and

Was a U.S. citizen or resident alien.

There are special rules for children of divorced and separated parents and other special cases.

Even if you owe little or nothing in federal income taxes, you may be able to get a refund of some or all of your federal Child Tax Credit if you earned at least \$11,000 or had three or more qualifying children in 2005.

You need to file a tax return to claim this credit and provide:

A Social Security Number or an Individual Taxpayer Identification Number (ITIN) for yourself and your spouse, if you are married, and any children you claim for this credit.

For more information, please consult the National Women's Law Center's website at <http://www.nwlc.org/LowerYourTaxes>. To find out about the location, dates and hours of free tax preparation sites, call the Internal Revenue Service toll-free at (800) TAX-1040 or (800) 829-1040.



LOWER YOUR TAXES OR INCREASE YOUR REFUND

YOU COULD GET UP
TO \$2,100 TO HELP YOU
PAY FOR YOUR
CHILD AND DEPENDENT CARE
EXPENSES

Check Out the federal Credit for Child and Dependent Care Expenses

If your family had work-related child or dependent care expenses in 2005, you may be able to **lower your taxes or increase your refund** on your federal tax return if:

You paid for child or dependent care so that you (and your spouse, if you are married) could work or look for work in 2005; and

The care was for a child under age 13 whom you claim as a dependent, a disabled individual whom you claim as a dependent, or a disabled spouse.

In general, the lower your income and the higher your expenses, the higher your credit will be. You may be eligible for:

Up to \$2,100 in federal tax benefits, if you have two or more children or dependents; or

Up to \$1,050 in federal tax benefits, if you have one child or dependent.

The federal credit is offered to tax filers at all income levels, but you can't get more from the federal credit than you owe in federal income taxes.

You need to file a tax return to claim this credit and provide:

A Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) for yourself and your spouse, if you are married, and any children or dependents you claim for this credit.

Basic information about your child or dependent care provider, including the provider's name, address, and, if the provider is not a tax-exempt organization, an identification number (either the provider's SSN or Employer Identification Number).

If you live in Arkansas, California, Colorado, Delaware, the District of Columbia, Hawaii, Idaho, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Montana, Nebraska, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, Vermont or Virginia, your state also offers a state child care tax provision to offset child care expenses.

Special rules may apply in special cases. For more information, please consult the National Women's Law Center's website at <http://www.nwlc.org/LowerYourTaxes>. To find out the location, dates and hours of free tax preparation sites, call the Internal Revenue Service toll-free at (800) TAX-1040 or (800) 829-1040.



LOWER YOUR TAXES OR INCREASE YOUR REFUND

YOU COULD GET UP TO \$4,400
BY CLAIMING
THE EARNED INCOME CREDIT

Check Out the federal Earned Income Credit

The **federal Earned Income Credit** increased for tax year 2005. In general, the lower your income and the larger your family, the larger your credit will be. **Even if you don't owe income taxes, you could get your credit as a substantial tax refund.**

You may be eligible for:

Up to \$4,400 in federal tax benefits, if you have two or more qualifying children and in 2005 you earned \$35,263 or less (if you are single), or \$37,263 or less (together with your spouse, if you are married); or

Up to \$2,662 in federal tax benefits if you have one qualifying child and in 2005 you earned \$31,030 or less (if you are single), or \$33,030 or less (together with your spouse, if you are married).

A qualifying child for the federal Earned Income Credit is a child who:

Was under age 19, or under age 24 and a full-time student, on December 31, 2005, or any age and permanently and totally disabled; and

Is your child, adopted child, stepchild, foster child (placed with you by an authorized placement agency or court action), sibling, step-sibling, or half-sibling, or a descendent of any of them (e.g., grandchild, niece); and

Lived with you in your main home in the United States for more than half of 2005.

The federal **Earned Income Credit** is also available to tax filers with no qualifying children. Different eligibility requirements apply.

You need to file a tax return to claim these credits and provide:

A Social Security Number for yourself and your spouse, if you are married, and any children you claim for this credit. You may **not** use an Individual Taxpayer Identification Number (ITIN) to claim the **Earned Income Credit**.

If you live in the District of Columbia, Illinois, Indiana, Iowa, Kansas, Maine, Maryland, Massachusetts, Minnesota, New Jersey, New York, Oklahoma, Oregon, Rhode Island, Vermont, or Wisconsin, your state also offers a state earned income tax credit.

Special rules may apply in special cases. For more information, please consult the National Women's Law Center's website at <http://www.nwlc.org/LowerYourTaxes>. To find out about the location, dates and hours of free tax preparation sites, call the Internal Revenue Service toll-free at (800) TAX-1040 or (800) 829-1040.