

## Earned Income Tax Credits

**What it is:** The Earned Income Credit (EITC) is a federal tax credit for workers and their families that can be used to cover any taxes you owe or as cash refund. Simply by filling out an additional form while filing taxes a family may be eligible for as much as \$5666.

**Who it benefits:** Workers raising children who earned up to \$43,352 (\$48,362 if married) may be eligible for the EITC. Workers not raising children who earned up to \$13,460 (\$18,470 if married) can also qualify. And even if you don't owe taxes, you should still file – it's the only way to get the credits and money that you've earned!



**Why it's important:** The Earned Income Tax Credit is one of the most important financial supports available for working families as it can be a real income booster. Having some extra cash on hand can mean being able to pay for bills, buy groceries or even put it away for saving.

**How to apply:** To claim the credits, you have to file a tax return. Don't worry though – there's a free service that can help you do it. The Volunteer Income Tax Assistance (VITA) program has trained counselors who can walk you through the application – and it won't cost you a dime. You can get VITA site locations by calling the IRS at **1-800-829-1040**.

**And don't forget!** If you do apply you'll probably need to have the following documents:

- A copy of 2008 tax return, if available
- Social Security numbers for yourself, your spouse and any children born before 12/31/09
- W-2 forms from all jobs. If you don't have the W-2, bring final pay stubs, if available
- 1099 forms for any other income
- Statements received from a mortgage company during 2010
- Any IRS notices received during 2010
- Individual Taxpayer Identification Numbers (ITINs) documentation