

Some families can get a child tax credit (CTC), too!

Your family may qualify for the CTC, which may reduce your tax by as much as \$2,000 for each qualifying child.

Extra state benefit

When you qualify for the federal EITC, you automatically qualify for a Massachusetts tax credit (EIC) that will give you an extra 30% of your EITC check.
\$3,584 turns into \$4,659!

FACT

Millions of families who could claim the EITC don't, leaving billions of dollars behind. Don't lose out!

DEPARTMENT OF TRANSITIONAL ASSISTANCE



I'm convinced. Where can I file?

You can go to a free tax assistance site. These sites have trained volunteers who will check your eligibility and then help you fill out your tax forms.

To find a free tax site near you:

- Visit <https://irs.treasury.gov/freetaxprep/>
or
 - Download IRS2Go - the official mobile app of the IRS, available on all major platforms:
 - ✓ Check your refund status, make a payment, find free tax preparation assistance, sign up for helpful tax tips, and more!
 - ✓ IRS2Go is available in both English and Spanish.
- or
- Call the IRS at 1-800-906-9887

EITC-B (Rev. 12/2020)
25-650-1220-05

File Your 2020 Taxes. Get Cash Back. It's That Easy.



**Learn about 2020
tax credits and
free ways to file.**

DEPARTMENT OF TRANSITIONAL ASSISTANCE



What is the EITC, and how can it help me?

The Earned Income Tax Credit (EITC) is for people who work and meet certain income guidelines. You may **get money back** when you file your taxes and keep more of what you earned. It can make a big difference!

Learn more details and file for your tax credits at a **free tax assistance site** near you. There are about 300 in Massachusetts open during tax season. You may even get tax credits for the last two years.

Note: AGI means Adjusted Gross Income, MFJ means Married Filing Jointly.

If your family has	And your AGI and earned income is less than	Then you may get up to
No “qualifying children” (see box)	\$15,820 (\$21,710 if MFJ)	\$538
One qualifying child	\$41,756 (\$47,646 if MFJ)	\$3,584
Two qualifying children	\$47,440 (\$53,330 if MFJ)	\$5,920
Three or more qualifying children	\$50,954 (\$56,884 if MFJ)	\$6,660

Note: TAFDC, alimony and child support payments are not earned income and do not count towards the income limits.

How much money can I get back?

Your EITC check depends mainly on your family size and your 2020 earned income.

How do I know if I qualify for EITC?

- You must have worked and earned income
- The household members you claim must have Social Security numbers that are valid for employment
- You cannot be counted as a “child” by someone else

A “qualifying child” can be your:

- Biological or adopted child, stepchild, foster child, or a descendent of any of them, such as your grandchild;
- Brother, half-brother, sister or half-sister, stepbrother or stepsister, or a descendent of any one of them, such as a niece or nephew.

At the end of 2020, a “qualifying child” must:

- Be younger than you.
- Be under 19; or
- Be a full-time student under 24; or
- Be over 19 and permanently disabled.
- Not have filed a joint return other than to claim a refund.
- Have lived with you in the United States for more than half (184 days for 2020) of the tax year.

There are more rules about relationship, age, citizenship, disabilities and foreign income. A **free** tax preparer can explain these rules; or visit www.irs.gov/eitc

What if I file, but don’t owe any tax?

No problem. You may still be eligible to get the tax credits.

Will the EITC affect my benefits?

In Massachusetts, getting the federal EITC and the state EIC tax credit **will not affect your eligibility** for TAFDC, SNAP, Medicaid, SSI, or low-income housing. (EITC and EIC do not count as income in determining eligibility for these benefits.)