



## Are You Maximizing Your Tax Refund?

Maximize Your Tax Refund by Claiming

# Refundable Tax Credits

## What are refundable tax credits?

A refundable tax credit is a tax credit that doesn't require you to owe any tax. You may receive a refund of a refundable tax credit when the amount is more than the amount of tax you owe.



For more information,  
visit [www.eitc.irs.gov](http://www.eitc.irs.gov)  
or scan the QR Code



## Refundable Tax Credit Publications and Tools

The EITC is for people who earn less than \$59,187. If you qualify, it could be worth as much as \$6,935 this year. So, you could pay less federal tax or even get money back. The EITC provides a boost to help your bills or save for a rainy day.

Just imagine what you could do with EITC.

**Life's a little easier with**

earned income tax credit

See if you qualify.  
[www.irs.gov/eitc](http://www.irs.gov/eitc)

## What is the EITC?

The EITC is a credit for people who work for someone else, or for yourself, and certain disabled dependency. To qualify, the amount of income you earned must be less than \$59,187, and the credit you receive may be up to \$6,935. The amount depends on:

- whether you are single or married
- how many children you have
- the number of dependents you have
- the amount you earned

You have to file a federal tax return to get the EITC even if you never had tax or owe no tax. The EITC is a cash refund so it helps you pay bills early, or keep your place or save for a rainy day.

## Am I eligible for the EITC in 2022?

Check below to find out if you're eligible.

- You must be a U.S. citizen or resident alien all year, or a nonresident alien temporarily here to work or study.
- You must be at least 19 years old, unless you're claimed as a dependent by your parents.
- You must not be a full-time student, unless you're claimed as a dependent by your parents.
- Your earned and total income must be less than \$59,187.

Year-round income includes wages, salaries, tips, commissions, and other compensation from work, plus self-employed income, plus any nonqualifying children who have valid SSNs.

- You must not be a full-time student, unless you're claimed as a dependent by your parents.
- You must have a qualifying child and meet the requirements if you are married but filing a joint return.

If you're married and filing a joint return with two qualifying children who have valid SSNs:

- You must not be a full-time student, unless you're claimed as a dependent by your parents.
- Your earned and total income must be \$30,000 or less.

If you're married and filing a joint return with one qualifying child who has valid SSNs:

- You must not be a full-time student, unless you're claimed as a dependent by your parents.
- Your earned and total income must be at least \$30,000 or less.

If you're married and filing a joint return with no qualifying children who have valid SSNs:

- You must not be a full-time student, unless you're claimed as a dependent by your parents.
- Your earned and total income must be at least \$30,000 or less.

If you're a widow or widower and filing a joint return with no qualifying children who have valid SSNs:

- You must not be a full-time student, unless you're claimed as a dependent by your parents.
- Your earned and total income must be at least \$30,000 or less.

If you're a widow or widower and filing a joint return with one qualifying child and no dependents:

- You must not be a full-time student, unless you're claimed as a dependent by your parents.
- Your earned and total income must be at least \$30,000 or less.

If you're a widow or widower and filing a joint return with two qualifying children and no dependents:

- You must not be a full-time student, unless you're claimed as a dependent by your parents.
- Your earned and total income must be at least \$30,000 or less.

If you're a widow or widower and filing a joint return with three or more qualifying children and no dependents:

- You must not be a full-time student, unless you're claimed as a dependent by your parents.
- Your earned and total income must be at least \$30,000 or less.

An adopted child, including a child placed with you for adoption, is treated as a qualifying child. A stepchild, including a stepchild placed with you by an authorized placement agency or a court, is also a qualifying child. An adult foster child or adopted child is considered to have lived with you for more than half the year if the child lived with you for at least 183 days during the year.

For more information about the EITC, visit [www.irs.gov/eitc](http://www.irs.gov/eitc).

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## See If You Qualify For EITC

## Child Tax Credit (CTC)

File a return to claim the child tax credit for each qualifying child who has a valid social security number assigned at birth or issued before age 21.

The qualifying child must be:

- Your son, daughter, stepchild, eligible foster child, or a dependent you claimed as a relative,寄养子女, or a dependent of another member of your household.

- For whom you provided more than half of the cost who can be claimed as a dependent on your return. For more information, see Dependents, Exemptions, Departmental Standard Deductions, and Filing Information.

- Under age 17 at the end of the year.

- A U.S. citizen, U.S. national, or U.S. resident alien, For more information, see Publication 519, U.S. Tax Guide for Aliens.

- For whom you provided more than half of the cost who can be claimed as a dependent on your return. For more information, see Dependents, Exemptions, Departmental Standard Deductions, and Filing Information.

- Under age 17 at the end of the year.

- A U.S. citizen, U.S. national, or U.S. resident alien, For more information, see Publication 519, U.S. Tax Guide for Aliens.

- For whom you provided more than half of the cost who can be claimed as a dependent on your return. For more information, see Dependents, Exemptions, Departmental Standard Deductions, and Filing Information.

- Under age 17 at the end of the year.

- A U.S. citizen, U.S. national, or U.S. resident alien, For more information, see Publication 519, U.S. Tax Guide for Aliens.

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- For whom you provided more than half of the cost who can be claimed as a dependent on your return. For more information, see Dependents, Exemptions, Departmental Standard Deductions, and Filing Information.

- Under age 17 at the end of the year.

Visit [What You Need to Know about Child Tax Credit](#) for more information or scan the QR Code.

## See If You Qualify For CTC

# American Opportunity Tax Credit (AOTC)

Generally, to be eligible for the American Opportunity Tax Credit, the student must:

- Be pursuing a degree or other recognized educational credential.
- Be enrolled at least half time for at least one academic period beginning in the tax year.
- Not have claimed the first four years of higher education at the beginning of the tax year.
- Not have claimed the AOTC or the former Hope credit for more than four tax years.
- Not have a felony drug conviction at the end of the tax year.

**Maximum Amount –** You can receive up to \$2,500 credit per eligible student, which phases out if your modified adjusted gross income is over \$80,000 (\$160,000 for joint filers). For most individuals, the modified adjusted gross income is the adjusted gross income reported on line 11 of their tax return.

**Qualified Paid Expenses –** Claim the credit for tuition, required enrollment fees, and books, supplies, and equipment needed for the course of study, whether or not the materials are purchased from the educational institution.

**Taxpayer Identification Number (TIN) –** The taxpayer and student, if different, must have a social security number (SSN) or other TIN that was issued by the due date of their tax return (including extensions), if the SSN is issued after the due date of the taxpayer or student applied for a different TIN from the IRS, the SSN of the taxpayer carries over their refund and claim the credit.

**Eligible Educational Institution –** An eligible college, university, trade school, or other postsecondary educational institution eligible to participate in a student aid program administered by the US Department of Education is included.

**Form 1098T –** Eligible educational institutions are required to send Form 1098-T, Tuition Statement, to students who paid qualifying expenses.

**Eligibility –** You can claim the AOTC for yourself, your spouse, or a dependent claimed on your return. Claim the AOTC on Form 8863, Education Credit. See Publication 970, Tax Benefits for Education, or use the IRS Interactive Tax Assistant tool “Am I Eligible to Claim an Education Credit?” to help you determine if your education expenses qualify for a tax benefit.

For more information, visit [www.irs.gov/AOTC](http://www.irs.gov/AOTC) or scan the QR Code:

## See If You Qualify For AOTC

# Premium Tax Credit

**See If You Qualify For PTC**

# More Refundable Tax Credits Resources

- ↳ [Earned Income Tax Credit and Other Refundable Credits](#)
- ↳ [Know the Questions to Ask about Refundable Credits](#)
- ↳ [Child-Related Tax Benefits Comparison](#)
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