



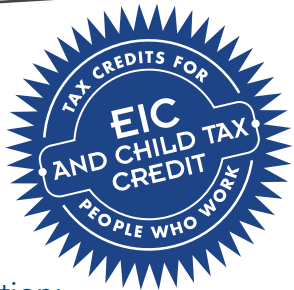
Your Money.
 You Earned It.

Now
 Claim It



**As Much As \$6,143
 – or More –
 Could Be Waiting
 for You!**

File a Tax Return
 to Claim the Tax
 Benefits You Earned
 with the
**Earned Income Credit
 and Child Tax Credit**



For More Information:

If you worked in 2014, had children living with you and earned less than about \$48,000

OR

Did not have children living with you and earned less than about \$14,000

You could qualify!

You can get **FREE** tax help.
 Call the IRS at **1-800-829-1040** to learn more.



Ask About New Health Insurance Coverage!
 Enroll Nov. 15, 2014 – Feb. 15, 2015
 1-800-318-2596 or www.HealthCare.gov



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

- If you worked in 2014 — full-time or part-time — you may qualify.
- Even if you don't owe income tax you can get the credits.

✓ If You Had Children Living With You for More than Half of 2014:

- **For the EIC**, children must be under 19 at the end of 2014. (Full-time students can be under 24; children who are permanently and totally disabled can be any age.)
- **For the CTC**, children must be under 17 at the end of 2014.

✓ If You Did Not Have Children Living With You:

- You may claim **the EIC** if you were between ages 25 and 64 at the end of 2014.

✓ 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 child	\$38,511	\$3,305
2 children	\$43,756	\$5,460
3 or more children	\$46,997	\$6,143
No children	\$14,590	\$496
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 \$5,430 higher!

✓ What if I'm Not a U.S. Citizen?

- **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.

✓ Get Free Tax Help!!!

- You must file a federal tax return to get the EIC and CTC.
- VITA — Volunteer Income Tax Assistance — helps people fill out tax returns for free.
- Trained community groups operate VITA. **For a site near you, call 1-800-906-9887.**

✓ Claim These Tax Credits and not Lose Other Public Benefits

EIC and CTC refunds won't count as income when you apply for or renew benefits like SNAP (food stamps), SSI, Medicaid, cash assistance, or public housing. Refunds that are saved do not count against federally-funded benefit program resource/asset limits for 12 months after the refund is received.

✓ New Tax Credit Can Help with Health Insurance!

If you don't have insurance, a new tax credit could cover most of the cost of a new plan. Enroll between Nov. 15, 2014 – Feb. 15, 2015. Some people without insurance may face a penalty. Get more information at 1-800-318-2596 or www.HealthCare.gov.