

**The Earned Income and Child Tax Credits.
It's Your Money. You Earned It. Now Claim It!**

New Yorkers who worked full- or part-time in 2006 may be able to get as much as \$6,000 in a tax refund just by claiming the tax credits they earned. The Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) help workers get back some or all of the income taxes they paid throughout the year and sometimes more. Even people who do not earn enough money to pay income taxes may still be eligible. This money can help workers cover expenses like rent, utilities, groceries and childcare – making it easier for working New Yorkers to keep working.

What is the EITC? The EITC is a refundable federal, state and New York City tax credit for workers with lower incomes. To receive this credit a worker must have a social security number that permits them to work. Depending on their income and the number of children they raised in 2006, the EITC can be worth up to:

How many children did the worker raise in 2006?	Maximum Income	Maximum Combined Federal and State EITC Refund	Maximum Combined Federal, State and New York City EITC Refund
2 or more children	\$36,348 (<i>single</i>) \$38,348 (<i>married filing jointly</i>)	\$5,896	\$6,122
1 child	\$32,001 (<i>single</i>) \$34,001 (<i>married filing jointly</i>)	\$3,571	\$3,708
No children (<i>worker must be between 25 - 64 years of age</i>)	\$12,120 (<i>single</i>) \$14,120 (<i>married filing jointly</i>)	\$535	\$555

What is the CTC? Many workers with families can also claim the Child Tax Credit (CTC). For workers who earned more than \$11,000 in 2006, the CTC can be worth up to \$1,000 per child (age 16 or younger). To claim the CTC, a worker, the spouse, and children must have a Social Security number or Individual Taxpayer Identification Number (ITIN).

How can workers claim the EITC and CTC? It's easy. Workers must file their federal and state income tax returns. There are free tax-filing assistance sites located around New York State. To find a free tax preparation site, call the IRS at (800) 829-1040 or in New York City, dial 311. Workers can also ask their tax preparer about the EITC and CTC.

(For newsletters to organizations only) How can you help? If the staff or clients at your organization may benefit from the EITC or CTC, the Children's Defense Fund - New York can help. We provide outreach materials and offer trainings tailored to your organization's needs. For more information, please contact Diana Breen, Senior Project Manager, at (212) 697-2323 x 109 or dbreen@cdfny.org.