



EITC

EARNED INCOME
TAX CREDIT

Use the EITC
Assistant to
see if you
qualify and
estimated
amount



apps.irs.gov/app/eitc

[Earned Income Tax Credit \(EITC\)](#) is a refundable credit to help low-to moderate-income workers and families get a tax break. Approximately 24 million workers and families received about \$70 billion in EITC.

The average amount of EITC received nationwide in tax year 2024 was about

 **2,894.**
[Average EITC amount by state](#)

EITC Rules for Everyone



U.S. citizen or resident alien

Must be a United States citizen or resident alien all year.



Social Security card

Must have a valid Social Security number by the due date of the return (including extensions).



Filing Status

Must file a joint return if married or meet [certain criteria](#).*



Foreign income

Cannot file a return with Form 2555, Foreign Earned Income.



Investments

Must have investment income less than \$11,950.



Income

Must have earned income and adjusted gross income less than the [applicable limits](#).



Qualifying child

Cannot be a qualifying child of another taxpayer.

- ★ To claim EITC for a [qualifying child](#), the child must meet the age, residency, and joint return test. You must apply the [tiebreaker rules](#) if the child is a qualifying child or more than one taxpayer.
- ★ Even if you don't have a qualifying child, you may be eligible for [self-only EITC](#).
- ★ Special rules apply for members of the [U.S. Armed Forces](#) in combat zones, members of the [clergy](#), and those with [disability retirement income](#).



Maximum EITC Amount in Tax Year 2025



Maximum Income Limits for Qualifying Children

0 Qualifying child (Self-only)

\$649

\$19,104

\$26,214 if married filing jointly

1 Qualifying child

\$4,328

\$50,434

\$57,554 if married filing jointly

2 Qualifying children

\$7,152

\$57,310

\$64,430 if married filing jointly

3 Qualifying children

\$8,046

\$61,555

\$68,675 if married filing jointly



How to Apply

You must file a tax return to claim the Earned Income Tax Credit, even if you do not have a filing requirement.

★ Complete [Form 1040](#), U.S. Individual Income Tax Return or [Form 1040-SR](#), U.S. Tax Return for Seniors.

★ File the [Schedule EIC](#) (Form 1040 or 1040-SR), Earned Income Credit with your tax return if you are claiming the credit for a qualifying child.



Important Information

Avoid Common Errors

You are responsible for what's on your tax return, even when someone else prepares it for you. To prevent processing delays, reduction or disallowance of the credit, or an audit:

- Make sure your qualifying child meets the relationship, age, residency, and joint return tests.
- Make sure you apply the tiebreaker rules appropriately if your child is the qualifying child of more than one taxpayer.
- Make sure to include the names and Social Security numbers as they appear on the Social Security cards.
- Make sure you filing using the correct filing status. If you need help determining which one applies to you, Use the Interactive Tax Assistant.
- Make sure you report all of your taxable income and expenses.

Tax Return Preparation Assistance

If you need help claiming EITC, consider the following options for return preparation.

- IRS certified volunteers - available at a Volunteer Income Tax Assistance (VITA) site or Tax Counseling for the Elderly (TCE) site near you. For more information on the VITA or TCE program, visit [Free Tax Return Preparation for Qualified Taxpayers](#).
- [IRS Free File](#) - a free, safe and fast way to do your federal tax return online. IRS Free File is available to millions of individuals and families. If your income is able the threshold, you can use Free File Fillable Forms.
- [IRS-approved tax professionals](#) - individuals skilled in tax return preparation. They are required to sign the return and include their preparer tax identification number (PTIN).

Other Related Credits

If you qualify for EITC, check to see if you're eligible of other [child-related tax benefits](#).

Refunds

If you claim the [Earned Income Tax Credit \(EITC\)](#) or the [Additional Child Tax Credit \(ACTC\)](#), the IRS cannot issue these refunds before mid-February. This applies to the entire refund, even the portion not associated with these credits.

Check your refund status by using:

- [Where's My Refund](#) - an interactive tool that provides personalized refund information. The tool is updated once a day and remains the best way to check the status of your refund.
- [IRS2Go](#) - the official mobile app of the IRS.

Life's a little easier with **EITC**