

## Earned Income Credit

# Take the money.



# You've earned it.

**Claim the Earned Income Credit (EIC)**, a tax benefit for people who work. Payments vary based on income and family size. **Many working families will get up to \$6,000.** Workers can claim the Earned Income Credit, even if they do not owe income tax, simply **by filing federal and state income tax returns.** In Maryland, the EIC does not affect food stamps, Medicaid, public housing benefits, cash assistance, or SSI. Even workers with no children may qualify for a small EIC.

Households may qualify for the federal and state EIC if, in 2008, they:

- were raising one child and earned less than \$33,995\*.
- were raising two or more children and earned less than \$38,646\*.
- had no children, earned less than \$12,880\* and were between ages 25 and 64.

\* This is the income limit for single workers. The income limit for married workers is \$3,000 higher.



Call **1-800-492-0618** for information about the Earned Income Credit and locations for **FREE tax preparation.**

**MARYLAND  
EARNED  
INCOME  
CREDIT  
CAMPAIGN**

# Questions & Answers

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## Is the government going to give me money?

Yes! The Earned Income Credit (EIC) is a special tax benefit only for people who work full- or part-time. If you qualify, you'll owe less in taxes and you may get cash back. Even if you don't owe income tax, you can get the EIC.

## How do I get the Earned Income Credit?

If you were raising children in your home in 2008, file federal tax form 1040 or 1040A, and attach Schedule EIC. Do not file tax form 1040 EZ. For the Maryland EIC, file tax form 502 or 503.

If you were not raising children in your home in 2008, file tax form 1040, 1040A or 1040EZ with the IRS and Maryland form 502 or 503.

Be sure to provide the correct name and Social Security number for each person listed on your tax return.

## Are there other tax credits for families?

Yes. Families that earned more than \$12,050 in 2008 may also be eligible for a refund from the Child Tax Credit. To claim the Child Tax Credit, attach IRS Form 8812, "Additional Child Tax Credit," to your tax return.

## What if I don't know how to file a tax return?

Free help is available. For information about the Earned Income Credit and locations for **FREE TAX PREPARATION**, call United Way's "First Call for Help" information line, 24 hours a day, 7 days a week, toll-free at **1-800-492-0618**.

## What if I haven't filed a tax return in a long time?

You can still get the EIC. If you were eligible, you can claim the EIC for three years back. Call **1-800-492-0618** to find out how. If you owe back taxes, the EIC may lower your tax bill. You may also be able to work out a payment agreement.

## Can I get a "quick refund" with my EIC?

Yes, but quick refunds are loans that charge fees and take away money from your EIC. Remember, free tax help is available. Call **1-800-492-0618**.

## What if I'm not a U.S. citizen?

Many legal immigrants who are employed are eligible for the EIC, including *green card* holders, refugees, and others legally authorized to work. Getting the credit will not hurt your immigration status.

## If I get the EIC will I lose my public assistance or other benefits?

In Maryland, the EIC does not affect benefits like food stamps, Medicaid, public housing, cash assistance, or SSI.

## Is there anything else I should know?

Yes, eligible workers can have part of their anticipated EIC for the current year added to their pay checks. Call 1-800-492-0618 and ask about the EIC **advanced payment option**.



For more information about the EIC and locations for **FREE tax preparation**, call the United Way's "First Call for Help" referral service, 24 hours a day, 7 days a week.

**Toll Free: 1-800-492-0618 • Local Baltimore: 410-685-0525**  
**TTY 410-685-2159 is available 8 am to 10 pm.**

*The Maryland Earned Income Credit Campaign is a project of Maryland Committee for Children, Inc. and United Way of Central Maryland. Funded by the Maryland State Department of Education.*