

## EITC CTC Comparison Chart

EITC				CTC
<b>Income</b>				
<b>Income Limits and Credit Amount</b>				
Children	Single	Married	EITC up to:	Must earn more than \$2,500  Credit up to \$2,000 per child (up to \$1,500 is refundable)  Investment income – no limits
None	\$16,480	\$22,610	\$560	
1	\$43,492	\$49,622	\$3,733	
2	\$49,399	\$55,529	\$6,164	
3 or more	\$53,057	\$59,187	\$6,935	
Investment income — less than \$10,300				
<b>Sources of income</b>				
Wages, salary, tips, employer-based disability, self-employment earnings, military combat pay, union strike benefits				
<b>Taxpayer ID Number</b>				
Valid Social Security number (SSN) that permits work in the U.S. for tax filer, spouse, and children. ( <b>Exception:</b> workers with an SSN can claim the EITC for workers without children if their child doesn't have an SSN.)			<ul style="list-style-type: none"> <li>Valid Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN) for tax filer and spouse.</li> <li>Children must have an SSN.</li> </ul>	
<b>Filing Status</b>				
Cannot be Married Filing Separately. <b>Exception:</b> Someone who files taxes as Married Filing Separately may still be eligible for the EITC if they can claim a qualifying child, and meet one of the following: 1. Do not live with their spouse during the last 6 months of the taxable year <b>or</b> 2. Have a separation agreement (not a divorce decree) with the spouse <b>and</b> don't live in the same house at the end of the year.			Any	
<b>Age Requirement</b>				
Must be between 25 and 64 years of age (workers without children)			Any	
<b>Child Qualifications (workers with children)</b>				
<b>Relationship</b>				
<ul style="list-style-type: none"> <li>Son, daughter, grandchild, stepchild or adopted child</li> <li>Younger sibling, step-sibling, half-sibling, or their descendent</li> <li>Foster child placed with the worker by a government agency</li> </ul>				
<b>Residency</b>				
Must live with the worker in the U.S. for more than half the year			Must live with the worker in the U.S. for more than half the year ( <b>Exception:</b> A non-custodial parent who is permitted by a divorce or separation agreement to claim the child as a dependent)	
<b>Age of Child</b>				
Under 19, under 24 if a full-time student, or any age if totally and permanently disabled			Under 17	
<b>Dependency</b>				
A child claimed for the EITC is generally considered a dependent for tax filing purposes. <b>Exception:</b> 1) the child provides more than half of their own support or 2) the dependent claim is released to the non-custodial parent. In these cases, workers can claim the child for the EITC even though they are not considered their dependent.			Children claimed must be considered a dependent for tax filing purposes	
<b>Tax Forms</b>				
Form 1040 and Schedule EIC (workers with children)			Form 1040 and Schedule 8812 "Additional Child Tax Credit"	