

## Sample article for organizations to use to reach customers (607 word count)

*Post the following article on your websites and/or use in other communication vehicles to help your customers who adopted a child.*

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### Find out if you qualify for the adoption credit

If you adopted or tried to adopt a child, you may qualify for a tax credit. If your employer helped pay for the costs of an adoption, you may be able to exclude some of your income from tax. Here are 10 things you should know about the adoption credit.

1. **Credit or Exclusion** — The credit is nonrefundable. This means that the credit may reduce your tax to zero. If the credit is more than your tax, you can't get any additional amount as a refund. If your employer helped pay for the adoption through a written qualified adoption assistance program, you may qualify to exclude that amount from tax.
2. **Maximum Benefit** — The maximum adoption tax credit and exclusion for 2014 is \$13,190 per child.
3. **Credit Carryover** — If your credit is more than your tax, you can carry any unused credit forward. This means that if you have an unused credit in 2014, you can use it to reduce your taxes for 2015. You can do this for up to five years, or until you fully use the credit, whichever comes first.
4. **Eligible Child** — An eligible child is under age 18 or is physically or mentally incapable of self-care.
5. **Qualified Expenses** — Adoption expenses must be directly related to the adoption of the child and be reasonable and necessary. Types of expenses that can qualify include adoption fees, court costs, attorney fees and travel.
6. **Domestic or Foreign Adoptions** — In most cases, you can claim the credit whether the adoption is domestic or foreign. However, the timing rules for which expenses to include differ between the two types of adoption.
7. **Special Needs Child** — If you adopted an eligible U.S. child with special needs and the adoption is final, a special rule applies. You may be able to take the tax credit even if you didn't pay any qualified adoption expenses.
8. **No Double Benefit** — Depending on the adoption's cost, you may be able to claim both the tax credit and the exclusion. However, you can't claim both a credit and exclusion for the same expenses. This rule prevents you from claiming both tax benefits for the same expense.

9. **Income Limits** — The credit and exclusion are subject to income limitations. The limits may reduce or eliminate the amount you can claim depending on the amount of your income.
10. **Claim the Credit** — To claim the adoption credit or exclusion, complete [Form 8839, Qualified Adoption Expenses](#), and attach the form to your [Form 1040, U.S. Individual Income Tax Return](#), or [Form 1040NR, U.S. Nonresident Alien Income Tax Return](#).

There is no longer a requirement to attach the adoption documentation with your tax return. However, you must keep the documentation as part of your records. The IRS encourages taxpayers to e-file their federal income tax returns. Form 8839 can be e-filed with Form 1040 or Form 1040NR. Consequently, taxpayers who e-file their tax returns need not print and mail completed forms to the IRS.

For more information about the adoption credit and adoption assistance programs, read IRS [Tax Topic 607](#) on IRS.gov.

Many taxpayers can use IRS Free File to prepare and e-file their federal tax return for free. Free File is only available on [IRS.gov/freefile](#).

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**NOTE TO EDITOR:** Below are links to help taxpayers find the information they need.

#### YouTube

- [Free File](#)