



Maximize your tax refund by claiming REFUNDABLE TAX CREDITS

Refundable tax credits can increase your refund or reduce the amount of tax you owe.

TAX CREDITS



EITC

EARNED INCOME TAX CREDIT

Publication 3524

See if you qualify

EITC Eligibility Questionnaire for Tax Year 2025

Life's a little easier with EITC

For complete instructions and definitions of words used, visit us at www.irs.gov/efitc, see Publication 505, or consult with your tax return preparer.

EITC Rules for Everyone

1. **U.S. citizen or resident alien**
Were you a U.S. citizen or resident alien at all year, or a nonresident alien married to a U.S. citizen or resident alien filing a joint return?
Consider if you are a nonresident alien or your spouse is a nonresident alien, see Publication 505, U.S. Tax Guide for Aliens, on how to answer this question.

2. **Qualifying child or spouse**
Do you and your spouse (filing a joint return) have a child (or spouse) who is a U.S. citizen or resident alien who is a qualifying child or spouse?
If you or your spouse have a child (or spouse) who is a U.S. citizen or resident alien who is a qualifying child or spouse, you must answer NO.

3. **Filing status**
In your filing status, are you married filing jointly, or qualifying surviving spouse? OR:
If you are filing a joint return, did you and your spouse have a qualifying child (or spouse) who is a U.S. citizen or resident alien who is a qualifying child or spouse for the last 6 months of 2024, OR (2) were you legally separated according to your state law under a written separation agreement or a divorce or annulment decree AND you didn't live in the same household as your spouse at the end of 2024?

4. **Foreign income**
Answer "YES" if you are not filing Form 2555. If you file Form 2555, you must answer NO.

5. **Investments**
In your investment income \$1,500 or less?

6. **Income**
Insert total earned income at least \$1 and both your total earned income and adjusted gross income (AGI) less than:
• \$15,000 (\$15,000) if married filing jointly or you have one qualifying child who has a valid SSN
• \$12,000 (\$12,000) if married filing jointly or you have one qualifying child who has a valid SSN
• \$10,000 (\$10,000) if married filing jointly or you have one qualifying child who has a valid SSN
• \$10,000 (\$10,000) if married filing jointly or you have one qualifying child who has a valid SSN
Note: Special rules apply for members of the U.S. Armed Forces in certain areas or a member of the clergy.

7. **Qualifying child**
Answer "YES" if you are not a qualifying child of another person who is required to file a return or who only files a return to claim a refund of withheld or estimated taxes. If you don't know the answer to the question, answer 8-12 for your relative and you are their child. If you answer "YES" to all of the questions, answer YES here.

8. **Qualifying spouse**
Answer "YES" if you are not a qualifying spouse of another person who is required to file a return or who only files a return to claim a refund of withheld or estimated taxes. If you don't know the answer to the question, answer 8-12 for your relative and you are their spouse. If you answer "YES" to all of the questions, answer YES here.

You DO NOT qualify for EITC if you answered YES to questions 1-7.

If you answered YES to ALL questions 1-7 and you have a child or spouse you want to claim for EITC, continue to the next page and answer questions 8-12. If you answered YES to questions 8-12, you qualify for EITC.

If you did NOT have a qualifying child, skip questions 8-12 and answer questions 13-15 on the next page.

CTC

CHILD TAX CREDIT

Publication 5811

See if you qualify

Child Tax Credit (CTC)

File a tax return to claim the child tax credit for each qualifying child who has a valid social security number issued before the due date of the return. Generally, the qualifying child must be:

- Your son, daughter, stepchild, eligible foster child, brother, sister, stepbrother or step-sister, half-brother, or descendant of any of them.
- Under age 17 at the end of the year.
- A U.S. citizen, U.S. national, or U.S. resident alien.

For more information, see Publication 515, U.S. Tax Guide for Aliens.

Use the IRS Interactive Tax Assistant tool "Does My Child Qualify for the Child Tax Credit?" to determine if a child qualifies for the Child Tax Credit or the Credit for Other Dependents (CDIC).

Visit "What You Need to Know about CTC, ACTC, and ODC" for more information or scan the QR Code.

ATC

ADOPTION TAX CREDIT

Publication 6124

See if you qualify

5 Things to Know About the Adoption Credit

- Maximum Credit**
For 2025, the credit is up to \$17,000 per eligible child.
- Eligible Child**
The child must be under age 18, or unable to care for themselves due to a physical or mental condition.
- Qualified Expenses**
You can claim reasonable and necessary costs related to the adoption, such as court costs and attorney fees.
- Income Limits**
This amount begins to phase out if you have modified adjusted gross income in excess of \$250,000 and is completely phased out for modified adjusted gross income of \$269,190 or more.
- Refundable Credit**
You may receive up to \$5,000 as a refund, even if you owe no taxes.

Publication 6124 (01-2025) Catalog Number 61240001. Department of the Treasury Internal Revenue Service www.irs.gov/efitc

AOTC

AMERICAN OPPORTUNITY TAX CREDIT

Publication 4772

See if you qualify

American Opportunity Tax Credit (AOTC)

Generally, to be eligible for the American Opportunity Tax Credit, the student must:

- Be pursuing a degree or other recognized education credential.
- Be enrolled at least half time for at least one academic period beginning in the tax year.
- Not have finished the first four years of higher education at the beginning of the tax year.
- Not have claimed the AOTC or the former Hope credit for more than two tax years.
- Not have a felony drug conviction at the end of the tax year.

Maximum Amount—You can receive up to a \$2,500 credit per eligible student, which phases out if your modified adjusted gross income is over \$80,000 (\$160,000 for joint filers). For most individuals, the modified adjusted gross income is the adjusted gross income reported on line 11 of their tax return.

Qualified Paid Expenses—Claim the credit for tuition, required enrollment fees, and books, supplies, and equipment needed for the course of study, whether or not the materials are purchased from the educational institution.

Taxpayer Identification Number (TIN)—The taxpayer and student, if different, must have a social security number (SSN) or other TIN that was issued by the due date of their tax return (including extensions). If the SSN is issued after the due date or the taxpayer or student applied for a different TIN from the IRS after the due date, the taxpayer cannot amend their return and claim the credit.

Eligible Educational Institution—Any accredited college, university, trade school, or other postsecondary educational institution eligible to participate in a student aid program administered by the U.S. Department of Education is included.

Form 1098T—Eligible educational institutions are required to send Form 1098T, Tuition Statement, to students who paid qualifying expenses.

Eligibility—You can claim the AOTC for yourself, your spouse, or a dependent claimed on your return.

Claim the AOTC on Form 8863, Education Credits. See Publication 970, Tax Benefits for Education, or use the IRS Interactive Tax Assistant tool "Am I Eligible to Claim an Education Credit?" to help you determine if your education expenses qualify for a tax benefit.

For more information, visit www.irs.gov/aotc or scan the QR Code.

PTC

PREMIUM TAX CREDIT

Publication 5120

See if you qualify

Premium Tax Credit

If you or a member of your family enrolls in health insurance through the Marketplace, you may be eligible for the premium tax credit, a refundable credit that helps eligible individuals and families pay for health insurance.

Advance Payments
During enrollment, the Marketplace determines if you're eligible for advance credit payments made on your behalf. If you're eligible, you can choose to have ALL, SOME, or NONE of the advance payments for which you are eligible sent to your insurance company.

ALL—The entire amount of your payments will be sent monthly to your insurance company.

SOME—A portion of your payments are paid in advance to your insurance company, and then you wait to receive the rest of the benefit of the premium tax credit for which you are eligible when you file your tax return.

NONE—If you have nothing sent to your insurance company during the year, and wait to get all the benefit of the credit when you file your tax return.

Did You Know...
If you choose not to have advance credit payments made on your behalf, you will get the credit when you file your tax return. This will lower your tax balance due and could increase your refund.

To access the Marketplace, visit Healthcare.gov

Report life changes to the Marketplace
Reporting life changes such as changes to income or family size will help you avoid large differences between the advance credit payments made on your behalf and the amount of the premium tax credit you are allowed when you file your tax return.

Eligibility
If you or a family member enrolls in health coverage through the Marketplace for a month that you or the family member was not eligible for non-Marketplace health coverage, you may be allowed the credit if you:

- Pay your share of Marketplace insurance premiums
- Have household income within certain limits
- Do not file a married filing separately return. There are exceptions to this rule for domestic abuse and spousal abandonment victims.
- Cannot be claimed as a dependent by another person.

You must file a federal tax return if either of these apply to you:

- Advance credit payments were made on your behalf to your insurance company.
- You are claiming the premium tax credit.

Failing to file your tax return will prevent you from getting the benefit of advance credit payments in future years.

Claiming and Reconciling the Credit
When you file your tax return, you will use Form 8869, Premium Tax Credit, to claim the credit and to reconcile the credit with the advance credit payments made for you and your family. To reconcile the credit, subtract the total of your advance credit payments from the amount of the premium tax credit computed on your tax return. The difference will change the amount of tax you owe or the amount of your federal refund.

MORE REFUNDABLE TAX CREDITS RESOURCES

Tax benefits eligibility chart

Publications and products

SCAN ME →

For more information, visit irs.gov/refundablecredits or scan the QR Code

Publication 5075 (Rev. 2-2026) Catalog Number 61791U Department of the Treasury Internal Revenue Service www.irs.gov