



EITC EARNED INCOME TAX CREDIT

Publication 3524

See if you qualify

Maximize your tax refund by claiming REFUNDABLE TAX CREDITS

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

AOTC AMERICAN OPPORTUNITY TAX CREDIT

Publication 4772

See if you qualify

Maximum Award – You can receive up to a \$2,500 credit per eligible student, which phases out if your modified adjusted gross income is above \$80,000 (single) or \$160,000 (joint). The modified adjusted gross income is the adjusted gross income reported on line 11 of your 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 books and equipment 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 extension). 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 1098-T – Eligible educational institutions are required to send Form 1098-T, 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 863, Education Credits. See Publication 970, Tax Benefits for Education, or use 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.

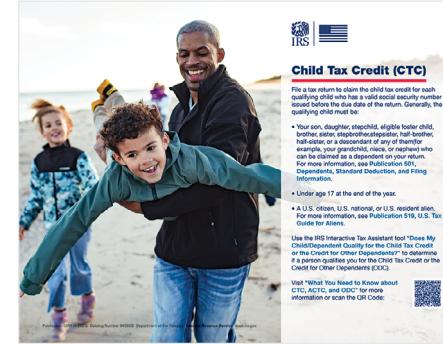
For more information, visit www.irs.gov/AOTC or scan the QR Code:

CTC CHILD TAX CREDIT

CHIL CHILD TAX CREDIT

Publication 5811

See if you qualify



ATC ADOPTION TAX CREDIT

Publication 6124

See if you qualify



PTC PREMIUM TAX CREDIT

PTC PREMIUM TAX CREDIT

Publication 5120

See if you qualify

If you or a member of your family enrolls in health insurance through the Marketplace, you may be eligible for a 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 payments of the premium tax credit. If you're eligible, you may have to have **ALL, SOME, or NONE** of the advance payments for which you are eligible sent to you.

► **ALL** the entire amount of your payments will be sent monthly to you.

► **SOME** a portion of your payments will be paid to your insurance company, and then you will receive the remaining amount of the advance payment for credit for which you are eligible when you file your tax return.

► **NONE** if you are not getting sent to you insurance company during the year, and wait to get all the benefit of the advance payment 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:

- Paid your share of Marketplace insurance premiums
- Had a Marketplace plan with certain limits
- Did 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

Did You Know...

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

Getting and Requesting the Credit

When you file your tax return, you can use Form 8863, 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.

To access the application, visit Healthcare.gov

Reporting the changes such as changes in income of 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.

MORE REFUNDABLE TAX CREDITS RESOURCES

Tax benefits eligibility chart

Publications and products



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



TAX CREDITS