










For complete instructions and definitions of words used, visit us at [www.irs.gov/eitc](http://www.irs.gov/eitc), see [Publication 596](#), 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 all year, or a nonresident alien married to a U.S. citizen or resident alien and filing a joint return?  
**Caution:** If you are a nonresident alien or your spouse is a nonresident alien, see [Publication 519](#), U.S. Tax Guide for Aliens, on how to answer this question.
-  **2. Social Security card**  
Do you and your spouse (if filing a joint return) each have a valid Social Security Number issued by the due date of the return (including extensions)? If you or your spouse have a SSN issued solely to apply for or receive a federally funded benefit and does not authorize you to work, you must answer NO.
-  **3. Filing status**  
Is your filing status single, head of household, married filing jointly, or qualifying surviving spouse? -OR-  
If your filing status is married filing separately and you have a qualifying child that lived with you for more than half of 2025, (1) did you live apart from your spouse for the last 6 months of 2025, OR (2) were you legally separated according to your state law under a written separation agreement or a decree of separate maintenance AND you didn't live in the same household as your spouse at the end of 2025?
-  **4. Foreign income**  
Answer YES if you are not filing Form 2555. If you file Form 2555, you must answer NO.
-  **5. Investments**  
Is your investment income \$11,950 or less?
-  **6. Income**  
Is your total [earned income](#) at least \$1 and both your total earned income and adjusted gross income (AGI) less than:
  - \$19,104 (\$26,214 if married filing jointly) if you do not have a qualifying child who has a valid SSN
  - \$50,434 (\$57,554 if married filing jointly) if you have one qualifying child who has a valid SSN
  - \$57,310 (\$64,430 if married filing jointly) if you have two qualifying children who have valid SSNs
  - \$61,555 (\$68,675 if married filing jointly) if you have three or more qualifying children who have valid SSNs**Note:** Special rules apply for [members of the U.S. Armed Forces in a combat zone 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 refund to claim a refund of withheld or estimated taxes. If you don't know the answer to this question, answers 8-12 for your relative and you as their child. If you answer YES to all of the questions, answer NO here.



**You DO NOT qualify for EITC**

If you answered NO to any questions 1-7.



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

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



## EITC Rules for a [Qualifying Child](#)



### 8. Relationship

Is the child your son, daughter, stepchild by marriage, eligible adopted or foster child, brother, sister, half-brother, half-sister, stepbrother, stepsister, or a descendant of any of them (for example, your grandchild, niece or nephew)?



### 9. Age

Is the child younger than you (or your spouse if filing a joint return) and

- Under age 19 at the end of the tax year or
- Under age 24 at the end of the tax year and a full-time student or
- [Permanently and totally disabled?](#)



### 10. Main home

Did the child have the same main home as you (or your spouse if filing jointly) in the United States for more than half of the tax year?

**Note:** Count time that you or your child is temporarily away from your home due to special circumstances as time the child lived with you. Examples of special circumstances may include illness, school attendance, business, vacation, military service, or detention in a juvenile facility.



### 11. Joint return

If the child is married and filed a joint tax return, answer NO. If the child and the child's spouse filed the joint return only to claim a refund of withheld or estimated taxes, answer YES. If the child did not file a joint return, answer YES.



### 12. Qualifying child of more than one taxpayer / tiebreaker

Are you the only one who can claim this child or are you the one who can claim this child under the [tiebreaker rules](#) that apply to a qualifying child of more than one person?



## You qualify to claim EITC

If you answered YES to questions 1-12 WITH a qualifying child or children. See HOW TO APPLY on page 3.



If you answered NO to any questions 8-12, answer questions 13-15 to see if you can claim EITC without a qualifying child.

## EITC Rules for Self-Only



### 13. Main home

Was your main home (and your spouse's if filing a joint return) in the United States for more than half the year?

**Note:** U.S. military personnel on extended active duty outside the United States are considered to live in the United States while on active duty.



### 14. Age

Were you (or your spouse if filing a joint return) at least age 25 but under age 65 at the end of 2025?



### 15. Dependent

Answer YES if you (and your spouse if filing a joint return) cannot be claimed as a dependent on anyone else's return. Answer NO if you (or your spouse if filing a joint return) can be claimed as a dependent on someone else's return.



## You qualify to claim EITC

If you answered YES to questions 1-7 and 13-15 WITHOUT a qualifying child. Check your answer to question 6 to make sure it is still correct. If so, see HOW TO APPLY on page 3.



## You DO NOT qualify for EITC

If you answered NO to any questions 13-15.



## HOW TO APPLY

**You must file a tax return to claim the Earned Income Tax Credit, even if you do not have a filing requirement.**

★ Complete [Form 1040](#), U.S. Individual Income Tax Return or [Form 1040-SR](#), U.S. Tax Return for Seniors.

★ File the [Schedule EIC](#) (Form 1040 or 1040-SR), Earned Income Credit with your tax return if you are claiming the credit for a qualifying child.



## IMPORTANT INFORMATION

### Avoid Common Errors

You are responsible for what's on your tax return, even when someone else prepares it for you. To prevent processing delays, reduction or disallowance of the credit, or an audit:

- Make sure your qualifying child meets the relationship, age, residency, and joint return tests.
- Make sure you apply the tiebreaker rules appropriately if your child is the qualifying child of more than one taxpayer.
- Make sure to include the names and Social Security numbers as they appear on the Social Security cards.
- Make sure you filing using the correct filing status. If you need help determining which one applies to you, Use the Interactive Tax Assistant.
- Make sure you report all of your taxable income and expenses.

### Tax Return Preparation Assistance

If you need help claiming EITC, consider the following options for return preparation.

- IRS certified volunteers - available at a Volunteer Income Tax Assistance (VITA) site or Tax Counseling for the Elderly (TCE) site near you. For more information on the VITA or TCE program, visit [Free Tax Return Preparation for Qualified Taxpayers](#).
- [IRS Free File](#) - a free, safe and fast way to do your federal tax return online. IRS Free File is available to millions of individuals and families. If your income is able the threshold, you can use Free File Fillable Forms.
- [IRS-approved tax professionals](#) – individuals skilled in tax return preparation. They are required to sign the return and include their preparer tax identification number (PTIN).

### Other Related Credits

If you qualify for EITC, check to see if you're eligible of other [child-related tax benefits](#).

### Refunds

If you claim the [Earned Income Tax Credit \(EITC\)](#) or the [Additional Child Tax Credit \(ACTC\)](#), the IRS cannot issue these refunds before mid-February. This applies to the entire refund, even the portion not associated with these credits.

Check your refund status by using:

- [Where's My Refund](#) – an interactive tool that provides personalized refund information. The tool is updated once a day and remains the best way to check the status of your refund.
- [IRS2Go](#) – the official mobile app of the IRS.