

## ...from Birth through Childhood...

This publication is intended for taxpayers with children. It will introduce you to the many IRS tax credits and benefits for which you may qualify. You may be eligible for some of these benefits if you are raising your own child or another qualifying person such as a grandchild or foster child. See the publications referenced below for specific rules for your situation.

### Tax Benefits and Credits

#### DEPENDENT ◀▶

In most cases, you can claim your child as a dependent in the year he or she was born. The child must have a Taxpayer Identification Number (TIN).

For a child born in the United States, this is usually a Social Security number (SSN). File Form SS-5 with the Social Security Administration to get an SSN for a child who is eligible for one. If the child is not eligible, use Form W-7 to request an Individual Taxpayer Identification Number from the IRS.

See [IRS Publication 501, and Form W-7; Social Security Administration Form SS-5](#)

#### FILING STATUS ◀▶

If you are unmarried or, under certain circumstances, considered unmarried, paid more than half the costs of keeping up a home, and a qualifying person lived with you for more than half the year you may qualify to file as head of household.

If you qualify to file as head of household, your tax rate usually will be lower than the rates for single or married filing separately. You will also receive a higher standard deduction than if you file as single or married filing separately.

See [IRS Publication 501](#)

#### CHILD TAX CREDIT ◀▶

The child tax credit can reduce your tax. You may be able to take a credit on your tax return for each of your children under age 17.

See [IRS Publication 972](#)

#### ADDITIONAL CHILD TAX CREDIT ◀▶

This credit is for people who do not benefit from the full amount of the child tax credit. The additional child tax credit may give you a refund even if you do not owe any tax.

See [IRS Publication 972 and Schedule 8812](#)

#### CHILD AND DEPENDENT CARE CREDIT ◀▶

You may be able to claim the credit if you pay someone to care for your child under age 13 so that you can work or look for work. If you or your spouse is disabled or a full-time student, you may also qualify.

See [IRS Publication 503 and Form 2441](#)

#### EARNED INCOME TAX CREDIT ◀▶

The Earned Income Tax Credit (EITC) is a benefit for certain people who work and have earned income or are self-employed. EITC reduces the amount of tax you owe. The EITC may also give you a refund.

See [IRS Publication 596 and Schedule EIC](#)

#### OTHER INFORMATION ◀▶

Some children must file their own tax return, even if you are eligible to claim them as a dependent. The charts in IRS Publication 501 will help you determine if your child needs to file a tax return.

See [IRS Publication 501](#)

#### FILING REQUIREMENTS FOR CHILDREN WITH INVESTMENT INCOME ◀▶

Under certain circumstances a child's investment income is taxed at the parent's tax rate. A parent may be able to choose to include the child's income on the parent's return rather than file a return for the child.

See [IRS Publication 929, Form 8814, and Form 8615](#)

#### CHILD DIED IN YEAR OF BIRTH ◀▶

If your child was born alive and died during the year, you may be able to claim an exemption for him or her. If you do not have a Social Security number for the child, a birth certificate may be used.

See [IRS Publication 501](#)

#### ADOPTION EXPENSES ◀▶

You may be able to take a tax credit for qualifying expenses paid to adopt an eligible child. You may also be able to exclude employer-provided adoption benefits from your income.

See [IRS Form 8839 and Instructions](#)

#### KIDNAPPED CHILDREN ◀▶

A child who has been kidnapped may still qualify you for the following tax benefits:

- An exemption for a dependent
- Head of household or qualifying widow(er) with dependent child filing status
- The child tax credit.

See [IRS Publication 501](#)

# ...from Birth through Childhood... (continued...)▶

## **COVERDELL EDUCATION SAVINGS ACCOUNT (ESA) ◀▶**

You may be able to set up this account to pay for qualified education expenses for your child. You cannot deduct contributions to the account. However, qualified distributions are tax-free. Any eligible person can contribute to the account, but the total contribution for the year is limited.

See [IRS Publication 970](#)

## **QUALIFIED TUITION PROGRAMS (QTP) ◀▶**

QTPs are also called "529 plans." A QTP allows you to prepay a student's qualified education expenses. These plans can be set up by states or eligible educational institutions. There is no tax on a distribution from a QTP unless the amount is more than the student's adjusted qualified education expenses.

See [IRS Publication 970](#)

## **MEDICAL AND DENTAL EXPENSES**

If you itemize deductions, you may be able to include medical and dental expenses you pay for yourself, and those you pay for someone who was your spouse or your dependent when the services were provided or when you paid for them.

See [IRS Publication 502](#)

## **REQUEST FOR PUBLICATIONS ◀▶**

You can get these forms and publications from the IRS. They are available to view or download at [www.irs.gov](http://www.irs.gov).

- **Publication 501**, Exemptions, Standard Deduction, and Filing Information
- **Publication 502**, Medical and Dental Expenses

- **Publication 929**, Tax Rules for Children and Dependents
- **Form 8615**, Tax for Certain Children Who Have Unearned Income
- **Form W-7**, Application for IRS Individual Taxpayer Identification Number
- **Publication 972**, Child Tax Credit
- **Schedule 8812**, Child Tax Credit
- **Publication 503**, Child and Dependent Care Expenses
- **Form 2441**, Child and Dependent Care Expenses
- **Publication 596**, Earned Income Credit
- **Schedule EIC**, Earned Income Credit
- **Form 8839**, Qualified Adoption Expenses
- **Publication 970**, Tax Benefits for Education
- **Form 8814**, Parents' Election to Report Child's Interest and Dividends

If you would like a paper copy mailed to you, call **1-800-829-3676 (1-800-TAX-FORM)**.

For questions about any of these credits or benefits, call **1-800-829-1040**.

## **FREE TAX RETURN ASSISTANCE ◀▶**

The IRS Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly (TCE) Programs offer free tax help to those who qualify. Go to [www.irs.gov](http://www.irs.gov) keyword: VITA to locate a site near you.