

**Earned Income Credit
 Advance Payment Certificate**

1991

Instructions

Purpose of Form.—Complete Form W-5 and give it to your employer if you expect to be eligible for the earned income credit and want to receive the credit in advance.

The checklist on page 2 will help you find out if you may be eligible for the credit. **Please read these instructions carefully** before you begin the checklist.

What Is the Earned Income Credit?—The earned income credit is a tax credit that can provide up to \$1,235 to certain taxpayers who have incomes under \$21,245 and have one or more children living with them. If you are eligible for the credit, you can get it even if you owe no tax.

Who Can Take the Earned Income Credit?—If you have a qualifying child (see *Definition of Qualifying Child* on this page), and you expect your 1991 earned income and adjusted gross income each to be less than \$21,245, you may be eligible for the earned income credit.

Note: Your 1990 adjusted gross income was reported on Form 1040A, line 16, on Form 1040EZ, line 3, or on Form 1040, line 31.

If you are married, you **must** file a joint return to claim the earned income credit unless you lived apart from your spouse for the last six months of the year and you qualify to file as head of household. If you are a qualifying child for another person who expects to claim the earned income credit, you may **not** claim the credit. In addition, you are **not** eligible for the credit if you expect to claim the foreign earned income or housing expense exclusion or the foreign housing expense deduction.

Advance Payment of the Earned Income Credit.—If you are eligible, you can choose to get up to \$1,192 of the credit in advance with your pay instead of waiting until you file your annual Federal income tax return. To receive the credit with your pay, fill in the advance payment certificate at the bottom of this page, detach it, and give it to your employer.

You may have only **one** certificate in effect with a current employer at one time. If you and your spouse are both employed, each of you should file a separate Form W-5.

Note: You may be entitled to a larger credit if you have more than one qualifying child, have a qualifying child

under age 1 at the end of the year, or are eligible for a health insurance credit (see *Supplemental Credits* on page 2). However, you cannot receive an advance payment for these additional credits. You must file your 1991 income tax return to claim them.

Definition of Qualifying Child.—For purposes of the earned income credit, the term "qualifying child" includes:

- your son, daughter, adopted child, or their descendant, or
- your stepchild or foster child.

An adopted child includes a child who is legally adopted, or who is placed with you by an authorized placement agency for adoption by you. A foster child is a child whom you cared for as your own for the entire year.

The child must be under age 19 or a full-time student under age 24 at the end of the year, or be permanently and totally disabled.

If the child is married at the end of the year, you must be entitled to claim the child as your dependent. However, for purposes of the earned income credit, you will be treated as being entitled to claim the child as your dependent if you are the custodial parent and would have

(Continued on page 2)

▼ Give the lower part to your employer; keep the top part for your records. ▼

----- Detach along this line -----

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► This certificate expires on December 31, 1991.

Type or print your full name	Your social security number : :
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Home address (number, street or rural route, or apt. no.)

City, town or post office, state, and ZIP code

Note: If you file Form W-5 with an employer to receive advance payments of the earned income credit for 1991, you must file Form 1040 or Form 1040A for 1991. If married, you must file a joint return (but see the instructions for an exception).

	Yes	No
1 I expect to be eligible for the earned income credit for 1991, I have no other certificate in effect with any other current employer, and I choose to receive advance payment of the earned income credit	<input type="checkbox"/>	<input type="checkbox"/>
2 Are you married?	<input type="checkbox"/>	<input type="checkbox"/>
3 If you are married, does your spouse have a certificate in effect for 1991 with any employer?	<input type="checkbox"/>	<input type="checkbox"/>

Under penalties of perjury, I declare that the information I have furnished above is, to the best of my knowledge, true, correct, and complete.

Signature ► _____ Date ► _____

