

## Sample article for organizations to use to reach customers (744 word count)

*Customize and post the following article on your websites and/or use in other communication vehicles to alert your readers about important tax credits.*

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### Your kids might be able to earn you some credit — at least with your taxes

Your children may help reduce the amount of taxes you owed for the year. Before you file your tax return, read below and find out if you qualify for one or more of these tax credits.

#### Dependents

In most cases, you can claim your child as a dependent. You can deduct \$4,050 for each dependent you are entitled to claim. You must reduce this amount if your income is above certain limits. For more on these rules, see [Publication 501](#), Exemptions, Standard Deduction and Filing Information.

#### Child and Dependent Care Credit

You may be able to claim the [Child and Dependent Care Credit](#) if you pay someone to care for your children, age 13 or younger, so you can work or look for work. See [Publication 503](#), Child and Dependent Care Expenses, for more on this credit.

#### Earned Income Tax Credit

You may be able to claim the Earned Income Tax Credit (EITC) with or without children. The EITC is a tax benefit for people who work and have earned income from wages, self-employment or farming. EITC reduces the amount of tax you owe and could give you a refund. To qualify, you must meet certain requirements and file a tax return, even if you do not owe any tax or are not required to file. You can qualify with or without children. You can get up to \$6,269 in EITC. Go to the [EITC page](#) on [IRS.gov](#) and see [Publication 596](#), Earned Income Tax Credit, to learn more.

#### Child Tax Credit

You may be able to take this credit for each of your children under age 17. The [Child Tax Credit](#) may be worth as much as \$1,000 per qualifying child depending upon your income. If you can't claim the full amount of the Child Tax Credit, you may be eligible for the Additional Child Tax Credit (ACTC). You can find out more by reading [Publication 972](#), Child Tax Credit.

Be aware, if you do claim the EITC or ACTC, the IRS must hold your refund until at least February 15. This [new law](#), approved by Congress, requires the IRS to hold the entire refund — even the portion not associated with EITC or ACTC. This change helps ensure that you receive the refund you are owed by giving the agency more time to help detect and prevent fraud.

#### Adoption Credit

You may be able to claim a tax credit for certain costs you paid to adopt a child. For details, see [Form 8839](#), Qualified Adoption Expenses.

#### Education Credit

You may be able to get credit for higher education costs. [Education tax credits](#) can help offset the costs of higher education by letting you claim qualifying education-related expenses. The American Opportunity Tax Credit and the Lifetime Learning Credit can be subtracted in full from your federal income tax, not just deducted from your taxable income. Check out [Publication 970](#), Tax Benefits for Education, and [Form 8863](#), Education Credits (American Opportunity and Lifetime Learning Credits), to learn more. For information about these credits and more, visit the [IRS YouTube Channel](#).

## Student loan interest

You may be able to deduct interest you paid on a qualified student loan. You can claim this benefit even if you do not itemize your deductions. For more information, see [Publication 970](#).

## Self-employed health insurance deduction

You may be able to deduct premiums you paid during the year if you were self-employed and paid for health insurance. This may include the cost to cover your children under age 27, even if they are not your dependent. See [Publication 535](#), Business Expenses, for details.

Date: Nov. 1, 2016

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**NOTE TO EDITOR:** *Below are links to more tax filing season information.*

## IRS.gov

- [Credits and Deductions for Individuals](#)
- [El IRS en Español](#) – a source of tax information for Spanish-speaking taxpayers

## On Twitter? Send these Tweets:

- New law requires #IRS to hold refunds for some early filers next year. <http://go.usa.gov/xWpy3> #EITC
- As #IRS works to combat #IDtheft and #tax refund fraud, some refunds will be delayed in 2017. What to do now: <http://go.usa.gov/xWpy3>
- Try the #IRS Withholding Calculator to get more \$\$ in your paycheck now and avoid possible refund delays in 2017 <http://go.usa.gov/xWpy3>