

## EITC Explained

A little-known tax credit available to working households of modest income

The Earned Income Tax Credit (EITC) is a federal tax credit available to working families and individuals with modest incomes. Many eligible Westchester residents do not know about this credit and therefore do not claim it. Depending on your income, marital status and size of family, the tax credit can be as much as \$6,512.

To qualify, you must file certain tax forms with your federal and state income taxes. The federal form is: 1040 or 1040A WITH Schedule ETIC. The state form is Form IT-215.

You may also call 2-1-1 or come back to this page for up-to-date information. Information is also available in Spanish. You may also watch a video about EITC and your rights as a taxpayer.

### Who Qualifies

Below is information for tax year 2008. The potential maximum tax credit includes both federal and state credits and depends on income, marital status and number of children in the household. Children can be son, daughter, grandchild, adopted child, step child or foster child as long as the child is under 19 years of age.

#### - Single (ages 25-65)

With no children

Maximum income to be eligible: \$12,880

Maximum tax credit: \$591

With one child

Maximum income to be eligible: \$33,995

Maximum tax credit: \$3,937

With 2 or more children

Maximum income to be eligible: \$38,646

Maximum tax credit: \$6,512

#### - Married/filing jointly (ages 25-65)

With no children

Maximum income to be eligible: \$15,880

Maximum tax credit: \$591

With one child

Maximum income to be eligible: \$36,995

Maximum tax credit: \$3,937

With 2 or more children

Maximum income to be eligible: \$41,646

Maximum tax credit: \$6,512

### Locations

Below are Westchester County EITC free tax assistance locations for 2009. To make an appointment, you must call 2-1-1 before going to any EITC location.

- White Plains - 143 Grand Street, 46 Waller Street
- Yonkers - 26 South Broadway
- Mt. Vernon - 100 East First
- Ossining - 138 Spring Street
- Peekskill - 201 South James Street

#### County EITC results for 2009 tax season

This tax season Westchester County helped 5,356 low- and moderate-income taxpayers get refunds totaling more than \$5.7 million on their 2008 federal and state income taxes. Through the county Department of Social Services, volunteers provided free tax preparation service at the various Westchester locations. The average refund per resident was more than \$1,000.