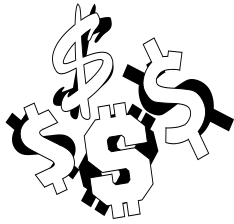


You may be able to get a cash refund. How much will it be? Add up how much Social Security and Medicare taxes you paid. Subtract any EITC (Earned Income Tax Credit) you got. How much is left? That is how much of a cash refund you may get. There may be other limits on your cash refund of child credit.

How do you get the cash refund? You must file Form 8812 with the IRS. For more information, see IRS publication 17.



Will the Child Tax Credit keep me from getting other help?

No. Do you meet the rules to get food stamps, public housing, welfare, SSI or TennCare? Getting the Child Tax Credit won't keep you from getting them.

Do you already get food stamps, public housing, Families First, SSI or TennCare? The Child Tax Credit should not change how much you get. This is true even if you get a cash refund.



What if you are turned down for food stamps, public housing, welfare, SSI or TennCare? What if how much you are getting goes down? If it is because of the Child Tax Credit, call:

Legal Aid Society
1-800-238-1443
It's a free call.

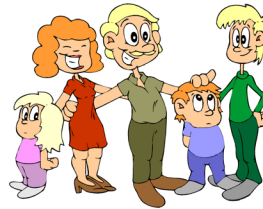
Is the Child Tax Credit like the Earned Income Tax Credit (EITC)?

No. They have different rules.

Do you make too much to get EITC? You can make more and still get the child tax credit. Some people can get **both**.

With the child tax credit, you can:

1. Get more child tax credit if you have more than 3 children;
2. File a separate return;
3. Claim the child tax credit with an Individual Taxpayer Identification Number (ITIN).



Can I get both the Child Tax Credit and Earned Income Credit?

Yes, if you meet the rules for both.

Tennessee Taxpayer Project

A Low Income Taxpayer Clinic
Legal Aid Society

1-866-481-3669
It's a free call.

NOTE: This information cannot take the place of advice from a lawyer. Each case is different and needs individual legal advice. You should contact a lawyer if you need representation on a tax matter or if you have questions.

Legal Aid Society
of Middle Tennessee and the Cumberland
1-800-238-1443
It's a free call.

On the internet at: www.las.org

The Tennessee Taxpayer Project (TTP) is a Low Income Taxpayer Clinic funded in part by a grant from the IRS. TTP is independent from the IRS and Tennessee Department of Revenue. Legal Aid Society's staff prepared this brochure. Rev 1/10

2009 Child Tax Credit

**Get extra
\$ OR
pay less tax
with the 2009
Child Tax Credit!**



Tennessee Taxpayer Project

A Low Income Taxpayer Clinic
Legal Aid Society

1-866-481-3669
It's a free call.

What Is The Child Tax Credit?

The Child Tax Credit is for people with 1 or more children. It is for people with low or medium incomes. When you file a tax return, the Child Tax Credit could lower your tax. You might also get a cash refund!



Who can get the Child Tax Credit?

To get the Child Tax Credit:

- You must have a child. A child can be your son, daughter, stepson, stepdaughter, or adopted child. It can also be your brother, sister, niece, nephew, grandchild or eligible foster child.
 - Who is an eligible foster child? A child placed with you by a court or authorized placement agency. An example of a placement agency is the Department of Children's Services (DCS).
- The child must live with you for more than half the year. **OR** you must have a signed divorce order or IRS Form 8332. The papers must say you can count the child as a dependent on your tax return.
- The child must be 16 years old or younger on December 31, 2009.
- You must be able to get a dependent exemption on your tax return. See IRS Form 8901 for exceptions to this rule.

- The child must be a citizen or United States (U.S.) resident. The child must have a Social Security Number or Individual Taxpayer Identification Number (ITIN).

AND

- Your income must be below a certain amount. How much you can make depends on how you file your taxes.
 - Are you **married and filing taxes jointly?** Then your income must be less than \$110,000.
 - Are you **married but filing your taxes separately?** Then your income must be less than \$55,000.
 - Are you the **head of your household and a qualifying widow?** Then your income must be less than \$75,000.
 - Are you **single?** Then your income must be less than \$75,000.

What if your income is larger than these amounts? You may get some Child Tax Credit but it will be less.

How Much Child Tax Credit Can I Get?

It depends on how many children you have. The most you can get is:

- \$1,000 for 1 child.
- \$2,000 for 2 children.
- \$3,000 for 3 children.
- \$4,000 for 4 children.



This is the **most** you can get. You might get less.

To find out how much Child Tax Credit you can get, you should:

Call Tennessee Taxpayer Project
1-866-481-3669

OR

Talk to a Volunteer
Income Tax Assistance
(VITA) Volunteer
1-800-829-1040
It's a free call.
Ask for the VITA near you.

OR

Talk to an AARP volunteer or
Tax Counselor for the Elderly (TCE)
Call **1-888-227-7669** for free
to find the Tax Counselor near you

OR

Talk to a tax professional.



Will I Get a Cash Refund?

There are 2 ways you might get a cash refund of the Child Tax Credit.

1. You didn't use all the child tax credit listed on your tax return.



AND

Your earned income is more than \$3,000. Earned income is money from wages, tips and self-employment.

How can you tell? Look at your income tax return. If you used Form 1040(A), look at line 33. If you used Form 1040, look at line 51. Is it **less than:**

- \$1,000 for 1 child?
- \$2,000 for 2 children?
- \$3,000 for 3 children?
- \$4,000 for 4 children?

Then you may be able to get a cash refund. The most you can get is 15% of what you earned. You can't count the first \$3,000 you earned.

OR

2. You did not use all of your allowed Child Tax Credit. **AND** you have 3 or more children.