

## FEDERAL EARNED INCOME TAX CREDIT (EITC) ELIGIBILITY 2019

1. Must have earned income subject to taxation
2. Earned income must be below:
  - \$15,570 – no qualifying children
  - \$21,370 – no qualifying children, married filing jointly
  - \$41,094 – one qualifying child
  - \$46,884 – one qualifying child, married filing jointly
  - \$46,703 – two qualifying children
  - \$52,493 – two qualifying children, married filing jointly
  - \$50,162 - three or more qualifying children
  - \$55,952 - three or more qualifying children, married filing jointly
3. Adjusted gross income (AGI) must be below the limits shown in 2. Adjusted gross income includes **taxable** income such as earnings, investment income, interest, etc.
  - SSI is **NOT** included in AGI (SSI is not taxable)
  - Social Security benefits (including SSDI) are only included in AGI if they are taxable. They may be (a) not taxable, (b) partially taxable or (c) mostly taxable.
  - Social Security benefits are **NOT** included in AGI at all (not taxable) if:
    - Other taxable income PLUS 1/2 of Social Security benefits =  
\$2,083/month (\$25,000/year) or less if single; or  
\$2,667/month (\$32,000/year) or less if married filing jointly
4. Must have a valid Social Security number for the filer, spouse and any qualifying children
5. Filing status can't be "married filing separately"
6. Must be a U. S. citizen or resident alien all tax year
7. Investment income must be \$3,600 or less for tax year

### **Additional rules if the filer DOESN'T have a qualifying child**

8. The filer (or your spouse if married and filing jointly) must be 25 – 64 years old at the end of the tax year
9. Nobody else can claim the filer (or spouse, if married and filing jointly) as a dependent
10. The filer can't be another person's qualifying child
11. The filer must have lived in the U. S. at least half the year

### **Additional rules if the filer DOES have a qualifying child**

8. The child must meet the relationship, age and residency tests
9. The child must not be claimed by anyone else for the EITC
10. The filer can't be another person's qualifying child (even if that person can't or doesn't claim the filer as a qualifying child for the EITC)

### **A "qualifying child" must meet 3 tests:**

1. Relationship Test – The child must be the filer's:
  - a. Son, daughter, stepchild, foster child, or descendant of any of them (e.g., grandchild or great-grandchild), OR
  - b. Brother, sister, half brother, half sister, stepbrother, stepsister, or a descendant of any of them (e.g., niece or nephew; great-niece or great-nephew)
2. Age Test – The child must be:
  - a. Under age 19 at the end of the tax year, OR
  - b. Under age 24 and a student at the end of the tax year, OR
  - c. Permanently and totally disabled (using SSA's adult definition of disability) at some point during the tax year, regardless of age
3. Residency Test – The child must have lived in the U. S. with the filer for at least half of the tax year. If the child was born or died during the tax year, the residency test is met if s/he lived with the filer the full time s/he was alive during the tax year.