**Newsletter Template Copy**

**SUBJECT:** Lower your tax payment or increase your refund: see if you qualify for the Earned Income Tax Credit!

Hello/Greetings [FIRST NAME],

Tax season is underway, and we want to make sure that you are aware of two tax credits that can put money **back** in your pocket.

(1) The Earned Income Tax Credit (EITC): The EITC is a benefit for many workers. If you qualify, it reduces your tax payment or increases your refund to help with expenses like housing, food, and child care. Last year, the average EITC benefit amount was $1,100 for eligible Maryland residents.

**Do you qualify?** Eligibility depends on your income. If you earned below the amounts listed here in 2024, you may qualify:

|  |  |  |
| --- | --- | --- |
| **Children or Relative Claimed**  | **Filing status = Single, Head of Household or Widowed**  | **Filing status = Married Filing Jointly** |
| Zero | $18,591  | $25,511  |
| One | $49,084  | $56,004  |
| Two | $55,768  | $62,688  |
| Three or more | $59,899  | $66,819  |

(2) The Child Tax Credit (CTC): The CTC is a benefit for parents with young children. If you qualify, it can reduce your tax payment or increase your refund by $500 per eligible child.

**Do you qualify?** You are likely eligible if your income was $15,000 or less in 2024 and you have a child under the age of 6 *or* a child with a disability under the age of 17.

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**How to claim these credits:** You must file a tax return and follow the instructions on Form 502 to claim the EITC on your Maryland tax return. You can also claim these credits on your federal tax return.

**Need help filing your tax return?** The [Comptroller of Maryland has 11 branch offices](https://www.marylandtaxes.gov/locations.php) where you can get free help filing your taxes. There are also over 40 [Volunteer Income Tax Assistance (VITA)](https://www.getyourrefund.org/en/vita_providers) sites across the state that offer free help with tax filing.

**These tax credits are not loans – they are money that the State Comptroller or IRS will send back to you to reduce your tax liability or give you a refund!**

**Learn more by visiting**: <https://www.marylandtaxes.gov/EarnedIt/>