



YOU'VE BEEN WORKING HARD— GET THE CREDIT YOU DESERVE!

*Federal tax credits could be worth up to thousands of dollars
for you and your family.*

YOU COULD GET AS MUCH AS \$1,000 PER CHILD BY CLAIMING THE FEDERAL CHILD TAX CREDIT

You may be eligible for a **federal Child Tax Credit** of as much as **\$1,000 per child** if you have a qualifying child and in 2007 you had income of \$94,000 or less (if you are single) or \$129,000 or less (together with your spouse, if you are married). (Income limits are higher if you have more than one qualifying child.)

A qualifying child for the Child Tax Credit is a child who:

Was under age 17 on December 31, 2007; and

Is your child, adopted child, stepchild, foster child (placed with you by an authorized placement agency or court action), sibling, step-sibling, or half-sibling, or a descendent of any of them (e.g., grandchild, niece); and

Lived with you in your main home for more than half of 2007 and did not provide more than half of his or her own support; and

Was a U.S. citizen or resident alien.

There are special rules for children of divorced and separated parents and other special cases.

Even if you owe little or nothing in federal income taxes, you may be able to get a refund of some or all of your federal Child Tax Credit if you earned at least \$11,750 or had three or more qualifying children in 2007.

You need to file a tax return to claim this credit and provide:

A Social Security Number or an Individual Taxpayer Identification Number (ITIN) for yourself and your spouse, if you are married, and any children you claim for this credit.

If you live in New York or North Carolina, your state also offers a child tax credit.

For more information and to find out about other valuable federal tax credits, please consult the National Women's Law Center's website at www.nwlc.org/LowerYourTaxes. To find out about the location, dates and hours of free tax preparation sites, call the Internal Revenue Service toll-free at (800) TAX-1040 or (800) 829-1040.



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YOU COULD GET UP TO \$4,716 BY CLAIMING THE FEDERAL EARNED INCOME TAX CREDIT

The federal Earned Income Tax Credit increased for tax year 2007. In general, the lower your income and the larger your family, the larger your credit will be. Even if you don't owe income taxes, you could get your credit as a substantial tax refund.

You may be eligible for:

Up to \$4,716 in federal tax benefits, if you have two or more qualifying children and in 2007 you earned \$37,783 or less (if you are single), or \$39,783 or less (together with your spouse, if you are married); or

Up to \$2,853 in federal tax benefits if you have one qualifying child and in 2007 you earned \$33,241 or less (if you are single), or \$35,241 or less (together with your spouse, if you are married).

A qualifying child for the federal Earned Income Tax Credit is a child who:

Was under age 19, or under age 24 and a full-time student, on December 31, 2007, or any age and permanently and totally disabled; and

Is your child, adopted child, stepchild, foster child (placed with you by an authorized placement agency or court action), sibling, step-sibling, or half-sibling, or a descendent of any of them (e.g., grandchild, niece); and

Lived with you in your main home in the United States for more than half of 2007.

**The federal Earned Income Tax Credit is also available to tax filers with no qualifying children.
Different eligibility requirements apply.**

You need to file a tax return to claim this credit and provide:

A Social Security Number for yourself and your spouse, if you are married, and any children you claim for this credit. You may not use an Individual Taxpayer Identification Number (ITIN) to claim the Earned Income Tax Credit.

If you live in Delaware, the District of Columbia, Illinois, Indiana, Iowa, Kansas, Maine, Maryland, Massachusetts, Minnesota, Nebraska, New Jersey, New Mexico, New York, Oklahoma, Oregon, Rhode Island, Vermont, Virginia, or Wisconsin, your state also offers a state earned income tax credit.

Special rules may apply in special cases. For more information and to find out about other valuable federal tax credits, please consult the National Women's Law Center's website at www.nwlc.org/LowerYourTaxes. To find out about the location, dates and hours of free tax preparation sites, call the Internal Revenue Service toll-free at (800) TAX-1040 or (800) 829-1040.



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YOU COULD GET UP TO \$2,100 BY CLAIMING THE FEDERAL- CHILD AND DEPENDENT CARE TAX CREDIT

If you had work-related child or dependent care expenses in 2007, you may be able to lower your taxes or increase your refund on your federal tax return if:

You paid for child or dependent care so that you (and your spouse, if you are married) could work or look for work in 2007; and

The care was for a qualifying child under age 13, a disabled individual whom you claim as a dependent, or a disabled spouse.

In general, the lower your income and the higher your expenses, the higher your credit will be. You may be eligible for:

Up to \$2,100 in federal tax benefits, if you have two or more children or dependents; or

Up to \$1,050 in federal tax benefits, if you have one child or dependent.

The federal Child and Dependent Care Tax Credit is offered to tax filers at all income levels, but you can't get more from the federal credit than you owe in federal income taxes.

You need to file a tax return to claim this credit and provide:

A Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) for yourself and your spouse, if you are married, and any children or dependents you claim for this credit.

Basic information about your child or dependent care provider, including the provider's name, address, and, if the provider is not atax-exempt organization, an identification number (either the provider's SSN or Employer Identification Number).

If you live in Arkansas, California, Colorado, Delaware, the District of Columbia, Georgia, Hawaii, Idaho, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Montana, Nebraska, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, Vermont or Virginia, your state also offers a state child care tax provision to offset child care expenses.

Special rules may apply in special cases. For more information and to find out about other valuable federal tax credits, please consult the National Women's Law Center's website at www.nwlc.org/LowerYourTaxes. To find out the location, dates and hours of free tax preparation sites, call the Internal Revenue Service toll-free at (800) TAX-1040 or (800) 829-1040.