



Maximizing Tax Credits



Where to get help filing your tax return

Internet Access, Income below \$73,000?

Use one of the [IRS Free File](https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free) partners to electronically file your 2020 tax return: <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>

Need “In Person” Help?

Income under \$58,000? Use our [Volunteer Income Tax Return Locator](https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers) tools or call 800-906-9887 to find somewhere local to get free tax help: <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

Choosing a Tax Professional tool: <https://www.irs.gov/tax-professionals/choosing-a-tax-professional>



Filing Tips and After you file

- **Filing Deadline is April 18th**
- **File a complete and accurate return electronically to avoid refund delays; choose direct deposit**
- **Most refunds sent in less than 21 days; some require further review and take longer including returns that:**
 - ☐ **Include errors/Incomplete**
 - ☐ **Identity Theft**
 - ☐ **Include an Injured Spouse Form**
 - ☐ **Require additional review in general**
- **The IRS will contact you if additional information is needed**
- **Where's My Refund? www.irs.gov/refunds**



Should you Claim Recovery Rebate Credit?

- Qualifying individuals can receive up to \$1,400 for themselves and qualifying dependents.
- If you're eligible, you'll need to file a 2021 tax return even if you don't usually file to claim 2021 Recovery Rebate Credit.
- You will need the amount of third Economic Impact Payments received to calculate 2021 Recovery Rebate Credit amount using the 2021 RRC Worksheet or tax preparation software.
- Letter 6475 is sent to tell you how much the IRS shows you received.



2021 Child Tax Credit

Reconcile advance Child Tax Credit payments

- You may receive up to \$3,600 for each child age 5 and under, \$3,000 for each qualifying child age 6 through 17 at the end of 2021
- No income is required to claim this credit for 2021
- Compare the advance Child Tax Credit payments that you received during 2021 with the amount of the Child Tax Credit that you can properly claim on your 2021 tax return.
- The IRS is mailing you a Letter 6419 to provide the total amount of 2021 advance Child Tax Credit.



Child and Dependent Care Credit

Qualifying for the Credit:

- You can receive a credit of up to \$4,000 for care expenses for one qualifying person and up to \$8,000 for two or more qualifying persons
- You must have qualifying expenses for child or dependent care while you worked or looked for work
- Qualifying person must be under age 13 for the days the care was provided during the tax year, or be physically or mentally incapable of self-care
- You must have earned income
- The Child and Dependent Care Credit is claimed on Form 2441



Education Credits

Who can claim an education credit?

There are additional rules for each credit, but you must meet all three of the following for either credit:

1. You, your dependent or a third party pays qualified education expenses for higher education.
2. An eligible student must be enrolled at an eligible educational institution.
3. The eligible student is yourself, your spouse or a dependent you list on your tax return.

<https://www.irs.gov/newsroom/tax-benefits-for-education-information-center>



Earned Income Tax Credit (EITC)

www.irs.gov/EITC

Who Qualifies

- Basic EITC Qualifications
- Earned Income
- Income Limits
- Rules for qualifying children

How to Claim the Credit

- How to avoid errors
- What happens if there's an audit



Taxpayer Advocate Service

The Taxpayer Advocate Service is an independent organization within the IRS. TAS is here to protect your rights as a taxpayer and help you with tax problems you can't resolve on your own.

<https://taxpayeradvocate.irs.gov/about-tas>

1-877-777-4778





How TAS Can Help You

You will be assigned one advocate who will be with you every step of the way

Your advocate will:

- ✓ Listen to you
- ✓ Help you understand what needs to be done
- ✓ Stay with you until the end of the IRS administrative process



Low Income Taxpayer Clinics (LITCs)

- **Low Income Taxpayer Clinics (LITCs)** can represent low-income persons before the IRS or in court.
- LITCs can also provide assistance to persons who speak English as a second language.
- Any services provided by an LTC must be for free or a small fee.
- Find the nearest LTC in IRS **Publication 4134** or at:
<https://www.taxpayeradvocate.irs.gov/about-us/low-income-taxpayer-clinics-litc/>