

# The Earned Income Tax Credit (EITC)

## What is it, and how do I get it?

You qualify for the EITC if:

- you have earned income and adjusted gross income within certain limits; AND
- you meet certain basic rules; AND
- you either:
  - meet the rules for those without a qualifying child; OR
  - have a child that meets **all** the qualifying child rules for you (or your spouse if filing a joint return).

Use the EITC Assistant to find out your filing status, your child's status as a qualifying child, your eligibility for the credit, and estimate the amount of the credit you may get.

<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/use-the-eitc-assistant>

EITC has special rules that apply for members of the military, members of the clergy, and taxpayers with certain types of disability income or children with disabilities.

### Basic Rules

### Social Security Number

You, your spouse and any qualifying child you list on your tax return must each have a Social Security number that is valid for employment and that was issued on or before the due date of your return (including extensions).

### Filing Status

your return using one of the following filing statuses:

- Married filing jointly
- Head of household
- Qualifying widow or widower
- Single

You can't claim the EITC if your filing status is **married filing separately**.

If you, or your spouse, are a **nonresident alien** for any part of the year, you can't claim the EITC unless your filing status is married filing jointly. You may use that filing status only if one spouse is a U.S. citizen or resident alien and you choose to treat the nonresident spouse as a U.S. resident. See [Publication 519, U.S. Tax Guide for Aliens \(PDF\)](#), to find out if you are eligible for the EITC.

## Tax Year 2020

### Qualifying Children Claimed

If filing	Zero	One	Two	Three
Single, Head of Household, or Widowed	\$15,820	\$41,756	\$47,440	\$50,954
Married Filing Jointly	\$21,710	\$47,646	\$53,330	\$56,844

### Investment Income Limit

Investment income must be \$3,650 or less for the year.

### Maximum Credit Amounts

The maximum amount of credit for Tax Year 2020 is:

- \$6,660 with three or more qualifying children
- \$5,920 with two qualifying children
- \$3,584 with one qualifying child
- \$538 with no qualifying children.