

Vanessa Carranza

Social Welfare Policy and Services

Doctor Herrera

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Earned Income Tax Credit

A major benefit provided by the United States Government IRS is Earned Income Tax Credit. Such provides relief for eligible workers at tax time. As its purpose is to adverse effects of Social Security and Medicare payroll taxes on those who are eligible. With tax filing deadline for most Americans being Tuesday, April 18, 2023. All U.S. Citizens, permanent residents, and those who work in the United States need to file tax returns. At this point, Earned Income Tax Credit is a great relief to eligible working poor families, reporting low to moderate income. This journal will discuss my personal experience, by placing myself as a single mother with a dependent, child living under my care. Throughout investigating steps towards my eligibility and the requirements for EITC.

Qualifying for Earned Income Tax Credit depends on one's eligibility. Such as family size, filing status and income. It is important to note there are special qualifying rules for military members, clergy members, taxpayers and relatives with disabilities (IRS, 2023). Without having such characteristics, special qualifications would not be applied to my case. As a single mother with a qualifying child, I participated in the survey to check eligibility for the benefit online. The survey initiated with general questions such as, do you need assistance or guidance with any of the following? Options ranged from disaster relief, homeless assistance, land or property ownership, mental health services, military sexual trauma, volunteering, veterans burial issues,

and training, etc. Without any of the following applying to my case, I chose “none of the above”. The second questions consisted of characterizing my income, as a single mother with bills and obligations low income was stated. Based on the survey, I am eligible for such benefit. Regardless of the survey, steps to be taken are as follow, tax return has to be filed to claim EITC. Due to having qualifying children, a Schedule EIC has to be filed listing the child with the Form 1040 (Welcome to Benefits.gov, n.d.). It was observed that the Form 1040 and Schedule EIC (Form 1040) each consists of two pages and basic information is requested. As a single mother, I have to claim to be the head of household. Additionally, proof that I worked or earned an income less than \$59,187.00. Applying and qualifying for Earned Income Tax Credit would greatly benefit ones live.

Placing myself in the shoes of a single mother with the need to qualify for such refundable tax credit, allows me to understand the benefits individuals can apply for in which the government seeks to provide, based on their needs and assistance. I liked the fact that multiple options of assistance were provided in the survey to determine eligibility. As well, I understand there is a process to be taken to possibility qualify for a refund. Those fortunate to qualify are provided relief as the tax credit lowers the amount of taxes required to pay, as it is refundable. It is a great benefit to low and moderate income workers, as well benefits children.

Reference:

IRS. (2023, January 25). *Who qualifies for the earned Income Tax Credit (EITC)*. Internal Revenue Service. Retrieved March 11, 2023, from [https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/who-qualifies-for-the-earned-income-tax-credit-eitc#:~:text=To%20qualify%20for%20the%20EITC,your%202022%20return%20\(including%20extensions\)](https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/who-qualifies-for-the-earned-income-tax-credit-eitc#:~:text=To%20qualify%20for%20the%20EITC,your%202022%20return%20(including%20extensions))

Welcome to benefits.gov. Welcome to Benefits.gov | Benefits.gov. (n.d.). Retrieved March 11, 2023, from <https://www.benefits.gov/benefit/939>