



Earned Income Tax Credit

(as of 02/25/2026)

WHAT IS THE EARNED INCOME TAX CREDIT?

The Earned Income Tax Credit (EITC), also known as the Earned Income Credit, is a benefit for working people who have low to moderate income. It reduces the amount of taxes qualifying individuals owe and may also give them a refund, even if they do not owe any taxes. There are EITCs at the federal level, for New York State (NYS), and for New York City (NYC).

DO I QUALIFY FOR THE EARNED INCOME TAX CREDIT?

You may be eligible for the federal EITC if for the claimed tax year:

- You received qualifying earned income;
- Your income and credits were below the annual thresholds (see attached table);
- You were a U.S. citizen or resident alien with a Social Security Number valid for employment;
- You were *not* a qualifying dependent of another taxpayer; and
- You can claim a qualifying child as a dependent **or**
 - You live in the United States for more than half the tax year; and
 - Are between 25-65 years of age.

NOTE: Special rules apply for members of the military, members of the clergy, taxpayers with certain types of disability income, children with certain disabilities, and married couples filing separately.

If you are an NYC resident and qualify for the federal EITC, you may be eligible for the NYS and NYC EITCs.

I THINK I QUALIFY, SO HOW DO I CLAIM THE EARNED INCOME TAX CREDIT?

You must claim the federal EITC on your federal income tax form; you must claim the NYS and NYC EITCs by filing Form IT-215 with your NYS income tax return. The EITC is available to be claimed for up to 3 years after the tax year's return filing deadline (e.g., the deadline to claim the 2022 EITC is April 15, 2026).

If you did not file your tax returns in previous years, you can file them to claim the EITCs as long as it is within the 3-year deadline. If you previously filed your tax return without claiming the EITC, you can claim the federal EITC by filing an amended income tax return, and you can claim the NYS and NYC EITCs by filing the Form IT-215 with a copy of the previously filed tax return.

Eligibility for the EITC is complicated. We suggest that you first consult with a tax professional.

If you have questions about the Earned Income Tax Credit, you can call Mobilization for Justice's Low Income Taxpayer Clinic at 212-417-3839 on Tuesdays from 10:00 a.m. to 12:00 p.m. or leave a voicemail message any time, or email us at LITC@mjjlegal.org.

DISCLAIMERS: (1) *This fact sheet gives general information for NYC Residents; it is NOT legal advice.*
(2) *MFJ does not generally provide tax preparation or filing services.*

ANNUAL AGI, INVESTMENT INCOME, AND TAX CREDIT THRESHOLDS TO CLAIM EITC

TAX YEAR NUMBER OF QUALIFYING DEPENDENTS \ ITEM		2025			
		Maximum AGI: Single, Head of Household, Widowed, or Married Filing Separately*	Maximum AGI: Married Filing Jointly	Maximum Investment Income	Maximum Tax Credit Amounts
0		\$ 19,104	\$ 26,214	\$ 11,950	\$ 649
1		\$ 50,434	\$ 57,554	\$ 11,950	\$ 4,328
2		\$ 57,310	\$ 64,430	\$ 11,950	\$ 7,152
3 or more		\$ 61,555	\$ 68,675	\$ 11,950	\$ 8,046

* If married filing separately, further eligibility requirements apply

TAX YEAR NUMBER OF QUALIFYING DEPENDENTS \ ITEM		2024			
		Maximum AGI: Single, Head of Household, Widowed, or Married Filing Separately*	Maximum AGI: Married Filing Jointly	Maximum Investment Income	Maximum Tax Credit Amounts
0		\$ 18,591	\$ 25,511	\$ 11,600	\$ 632
1		\$ 49,084	\$ 56,004	\$ 11,600	\$ 4,213
2		\$ 55,768	\$ 62,688	\$ 11,600	\$ 6,960
3 or more		\$ 59,899	\$ 66,819	\$ 11,600	\$ 7,830

* If married filing separately, further eligibility requirements apply

TAX YEAR NUMBER OF QUALIFYING DEPENDENTS \ ITEM		2023			
		Maximum AGI: Single, Head of Household, Widowed, or Married Filing Separately*	Maximum AGI: Married Filing Jointly	Maximum Investment Income	Maximum Tax Credit Amounts
0		\$ 17,640	\$ 24,210	\$ 11,000	\$ 600
1		\$ 46,560	\$ 53,120	\$ 11,000	\$ 3,995
2		\$ 52,918	\$ 59,478	\$ 11,000	\$ 6,604
3 or more		\$ 56,838	\$ 63,398	\$ 11,000	\$ 7,430

* If married filing separately, further eligibility requirements apply

TAX YEAR NUMBER OF QUALIFYING DEPENDENTS \ ITEM		2022			
		Maximum AGI: Single, Head of Household, Widowed, or Married Filing Separately*	Maximum AGI: Married Filing Jointly	Maximum Investment Income	Maximum Tax Credit Amounts
0		\$ 16,480	\$ 22,610	\$ 10,300	\$ 560
1		\$ 43,492	\$ 49,622	\$ 10,300	\$ 3,733
2		\$ 49,399	\$ 55,529	\$ 10,300	\$ 6,164
3 or more		\$ 53,057	\$ 59,187	\$ 10,300	\$ 6,935

* If married filing separately, further eligibility requirements apply