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Federal Tax Credits Expiring on April 15, 2027

(as of 09/30/2026)

YOU MAY HAVE UNCLAIMED TAX REFUND IF…

- You did not file a 2023 tax return; or
- You filed your 2023 tax return but did not claim eligible credits, such as:
  - Earned Income Tax Credit (EITC) , with potential eligibility for those who had 2023 incomes below the following:
    1. $56,838 ($63,398 if married filing jointly) for those with three or more qualifying children;
    2. $52,918 ($59,478 if married filing jointly) for those with two qualifying children;
    3. $46,560 ($53,120 if married filing jointly) for those with one qualifying child; or
    4. $17,640 ($24,210 if married filing jointly) for those without qualifying children;
  - Child Tax Credit (CTC), with potential eligibility for families with qualifying children, with some income restrictions.

However, if you have liabilities owed to IRS or NYS, unpaid child support, or past due federal debts, your refund may be used to offset these debts.

WHAT DO YOU NEED TO DO?

File a 2023 tax return or amended tax return.

- You may need to request 2023 Forms W-2, 1098, 1099, or 5498 from employers, banks, etc. You can also request free IRS wage and income transcripts with an IRS online account via www.irs.gov/individuals/get-transcript.
- You may be eligible for free filing assistance. To locate free tax preparation services, please call (800) 906-9887 or 311, or visit https://freetaxassistance.for.irs.gov/s/sitelocator or www.nyc.gov/site/dca/talk-money/file-your-taxes.page.

HAVE QUESTIONS? NEED LEGAL ADVICE?

For general tax matters (e.g. in collections, payments/refunds issues, innocent spouse, etc.), contact MFJ's Low-Income Taxpayer Clinic hotline at **(212) 417-3839**.

Our hotline is open Tuesdays 10AM – 12PM. Outside of these hours, please leave a voicemail message, or email us at **LITC@mfjlegal.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.