

THE EARNED INCOME TAX CREDIT AND CHILD TAX CREDITS

A TAX CREDIT FACT SHEET

The Office of the Comptroller works to ensure Marylanders receive the tax credits they're eligible for. **The Child Tax Credit (CTC)** and **Earned Income Tax Credit (EITC)** are two important credits because they are refundable, which can lower your tax liability or increase your refund! **These credits can help put money back in your pocket to help you and your family thrive!**

What is the Child Tax Credit (CTC)?

The CTC is a \$500 tax credit that helps parents cover the costs of raising kids by reducing the taxes they owe or increasing their refund.

Who is Eligible?

You are likely eligible for the state CTC if you meet the following criteria:

- Your Federal Adjusted Gross Income is \$15,000 or less
- You have a dependent under the age of 6 OR a dependent with a disability under the age of 17

**The Federal CTC has different eligibility criteria and benefits.*

Eligible Marylanders
receive **\$500** per
qualifying child
from the state
Child Tax Credit!

What is the Earned Income Tax Credit (EITC)?

The EITC is a tax credit for workers that can reduce the taxes you owe or increase your refund. In Maryland, even if you don't owe any taxes, you may still qualify for a refund through the EITC.

Who is Eligible?

Refer to the chart below to check your eligibility. Based on your household's filing circumstances, if your Adjusted Gross Income for 2024 was at or below the amount indicated, you could qualify for the state EITC.

Eligible Marylanders
receive on average
\$1,100 from the state
**Earned Income Tax
Credit!**

Children or relatives claimed	Single, head of household, married filing separately, or widowed	Married filing jointly
Zero	\$18,591	\$25,511
One	\$49,084	\$56,004
Two	\$55,768	\$62,688
Three	\$59,899	\$66,819

**The Federal EITC has different eligibility criteria and benefits.*

www.MarylandTaxes.gov/EarnedIt

Frequently Asked Questions

1. Can I get the Earned Income Tax Credit and Child Tax Credit if I don't owe taxes?

Yes. Both credits are refundable, meaning eligible taxpayers can receive money even if you don't owe taxes.

2. How do I claim the Maryland Child Tax Credit?

Complete Maryland Form 502CR and follow the instructions on the form to claim the child tax credit.

3. How do I claim the federal Child Tax Credit?

For information on how to claim the federal CTC visit the IRS CTC:

<https://www.irs.gov/credits-deductions/individuals/child-tax-credit>

4. How do I claim the Maryland Earned Income Tax Credit?

Complete Maryland Form 502 and follow the instructions to claim the EITC.

5. How do I claim the federal Earned Income Tax Credit?

For information on how to claim the federal EITC, visit the IRS EITC: <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/how-to-claim-the-earned-income-tax-credit-etc>

6. Do I need children to qualify for the Earned Income Tax Credit?

Not necessarily. Some individuals without children may qualify for the EITC.

7. Is there an easy and free way to file my taxes online?

(New this year!) You can file your federal and state taxes for free with Direct File. For more information, visit <https://marylandtaxes.gov/directfile/>

8. Need help filing your taxes or claiming any of these tax credits in-person?

Visit one of our 11 branch offices across the state or a Volunteer Income Tax Assistance Site.

Comptroller of Maryland Branch Office Locations:

Annapolis - 60 West Street Street, Suite 102, Annapolis, MD 21401

Baltimore - 7 St. Paul Street, Baltimore, MD 21202

Cumberland - 3 Pershing Street, Suite 101, Cumberland, MD 21502

Elkton - 103 Chesapeake Boulevard, Suite D, Elkton, MD 21921-6313

Frederick - 100 W. Patrick Street, Room 2603, Frederick, MD 21701-5646

Greenbelt - 6401 Golden Triangle DR, Suite 100, Greenbelt, MD 20770

Hagerstown - 1850 Dual Highway, Suite 201, Hagerstown, MD 21740

Salisbury - 1306 South Salisbury Boulevard, Suite 182, Salisbury, MD 21801

Towson - 300 E. Joppa Road, Plaza Level 1A, Towson, MD 21286

Waldorf - 1036 Saint Nicholas DR, Suite 202 Waldorf, MD 20603

Wheaton - 11002 Veirs Mill Road, Suite 408, Wheaton, MD 20902

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