

EITC & CTC Comparison Chart TY 2025

EITC

CTC

Income

Income Limits and Credit Amount

Children	Single	Married	EITC up to:	Must earn more than \$2,500 Credit up to \$2,200 per child (up to \$1,700 is refundable) Investment income – no limits
None	\$19,104	\$26,214	\$649	
1	\$50,434	\$57,554	\$4,328	
2	\$57,310	\$64,430	\$7,152	
3 or more	\$61,555	\$68,675	\$8,046	
Investment income — less than \$11,950				

Sources of income

Wages, salary, tips, employer-based disability, self-employment earnings, military combat pay, or union strike benefits

Taxpayer ID Number

- Valid Social Security number (SSN) that permits work in the U.S. for tax filer, spouse, and children.
- **Exception:** Workers with an SSN can claim the EITC for workers without children if their child doesn't have an SSN.
- Valid Social Security number (SSN) for at least one filer. If married filing jointly, the spouse can have an SSN or Individual Taxpayer Identification Number (ITIN) for tax filer and spouse.
- Children must have an SSN.

Filing Status

Cannot be Married Filing Separately.

Any

Exception:

Someone who files taxes as Married Filing Separately may still be eligible for the EITC if they can claim a qualifying child, and meet one of the following:

1. Do not live with their spouse during the last 6 months of the taxable year **or**
2. Have a separation agreement (not a divorce decree) with the spouse **and** don't live in the same house at the end of the year.

Age Requirement

Must be between 25 and 64 years of age (workers without children).
Filers claiming children can be any age.

Any

Child Qualifications (workers with children)

Relationship

- Son, daughter, grandchild, stepchild or adopted child
- Younger sibling, step-sibling, half-sibling, or their descendant
- Foster child placed with the worker by a government or placement agency

Residency

- Must live with the worker in the U.S. for more than half the year.
- Must live with the worker in the U.S. for more than half the year.
- **Exception:** A non-custodial parent who is permitted by a divorce or separation agreement to claim the child as a dependent.

Age of Child

Under 19, under 24 if a full-time student, or any age if totally and permanently disabled

Under 17

Dependency

A child claimed for the EITC is generally considered a dependent for tax filing purposes.

Children claimed must be considered a dependent for tax filing purposes.

Exceptions:

1. The child provides more than half of their own support; or
2. The dependent claim is released to the non-custodial parent.

In these cases, workers can claim the child for the EITC even though they are not considered their dependent.

Tax Forms

Form 1040 and Schedule EIC (for workers with children)

Form 1040 and Schedule 8812 "Additional Child Tax Credit"