



UNITED WAY
United Ways of
California

TAX SEASON READINESS TOOLKIT

Financial Stability Through Tax Credits

KEEP MORE OF YOUR HARD-EARNED MONEY
FILE YOUR TAXES FOR FREE. GET CASH BACK WITH EITC.
OCFreeTax.To/OCATax

If you worked in 2022 and your household earned income was less than \$64,000, you may qualify for cash-back tax credits that can increase your refund. The California Earned Income Tax Credit (Cal-EITC), Federal Earned Income Tax Credit (EITC), Young Child Tax Credit (YCTC), and Former Youth Tax Credit (FYTC) can result in receiving hundreds of even thousands of extra dollars in your tax return. ITIN filers may qualify for state-wide tax credits. You must file your taxes to claim the credits!

Make an appointment with one of our IRS-certified VITA volunteers for FREE tax preparation assistance.

OC FREE TAX PREP
LET'S TALK TAXES

Text MONEYBACK to 50503 to receive helpful tips on your phone.

Need ITIN application assistance? Visit OCFreeTaxPrep.com/ITIN




TAX SEASON READINESS TOOLKIT

Financial Stability Through Tax Credits

What is the Tax Season Readiness Toolkit?	3
Goals for the Tax Season Readiness Toolkit	
About United Ways of California	3
File Your Taxes and File Early	5
Benefits of Filing	7
Making Payments	8
Make Payments to the Franchise Tax Board	
Payment Plans	
Key Filing Dates	10
Tax Filing Start Date	
For Those Who Owe	
For Those Expecting a Refund	
What If You Need More Time?	
Deadlines for Those Who Owe and Those Expecting a Refund	
Here is a recap of important deadlines	
Tips for Filing on Time	
What Documents Do You Need to File Your Taxes?	13
Missing Documents	
After You File	
Free Filing Options	15
Self-file with Free Tax Preparation Software	
File with In-Person Assistance	
File with Online Assistance	
What Tax Services Are Included?	
What Tax Services Are Not Included?	
Tax Credits and Deductions	19
Most Common Tax Credits	
Nonrefundable Renter's Credit	
Credits for Child and/or Dependent Care	
Most Common Deductions	
Individual Tax Identification Number (ITIN)	26
Check if Your ITIN is Expired	
Documents Needed to Apply or Renew an ITIN	
Tips for Applying for an ITIN	
Options for Filing for an ITIN	
ITIN Application Processing	

What is the Tax Season Readiness Toolkit?

[United Ways of California](#) created the Tax Season Readiness Toolkit to help community members file their taxes and claim credits, such as the Earned Income Tax Credit (EITC). This toolkit aims to provide clear and accessible information to make tax filing smoother and help you get the refunds and credits you qualify for.



WHAT IS THE EARNED INCOME TAX CREDIT?

The Earned Income Tax Credit (EITC) is a cash benefit for tax filers with earned income between \$1-\$66,819. A tax credit means more money in your pocket. It reduces the amount of tax you owe and may also give you a refund.

For tax year 2024, the Federal EITC is worth up to \$7,830 and the California Earned Income Tax Credit, also known as the CalEITC, is worth up to an additional \$3,644.

Goals for the Tax Season Readiness Toolkit

- Connect tax filers to free tax resources like MyFreeTaxes.org.
- Provide accurate and up-to-date information for tax filers.
- Help alleviate confusion and uncertainty about taxes.

About United Ways of California


United Way of California's mission is to fight for the education, health, and financial stability of every person in every community. We work to remove barriers, promote equitable opportunities, and provide resources to help end poverty and create a just society.

The Earned Income Tax Credit is the single most effective federal program for reducing poverty among working-age households.

United Ways of California supports a network of free tax preparation sites powered by IRS-certified volunteers to bring free tax services to the community. Visit [MyFreeTaxes.org](https://www.myfreetaxes.org) to explore free tax filing options.

We also collaborate with community-based organizations, educational institutions, and faith-based groups to raise awareness about tax credits and free filing resources through outreach materials, social media, newsletters, and printed collateral.

Disclaimer: This toolkit applies to tax year 2024, for filings prepared in 2025. While tax laws do not change significantly from year to year, we recommend checking [MyFreeTaxes.org](https://www.myfreetaxes.org) for the latest version.



How do I claim the Earned Income Tax Credit?

The only way to claim the EITC and CalEITC is to file your taxes.

More about the EITC

EITC is a cash benefit that you can claim with confidence. It does not count as income and it is not a public charge.

File Your Taxes and File Early

Filing taxes can often feel overwhelming, but it is an important financial task. It provides a way to review yearly earnings, and for some, it may result in a refund that can help with expenses or savings.

Why File Early?

- Reduces the risk of refund delays due to processing backlogs.
- The sooner you file, the sooner the IRS and state tax agencies have your information to process any tax credits and refunds you may be eligible for.
- Helps prevent issues with identity theft or fraudulent filings.

Filing early using electronic submission and direct deposit can also help speed up refund processing.

Who *must* file vs. Who *should* file?

While IRS guidelines specify who *is required to file*, we like to focus on who *should* file.

For example, a married couple with two children under 17 years old and earnings of about \$25,000 would not be required to file—but they could miss out on credits like the Earned Income Tax Credit (EITC) and other cash-back credits worth thousands of dollars. This couple *should* file their taxes and claim what they qualify for.

Disclaimer: The following income and credit amounts are based on tax year 2024. Income and credit amounts may vary for future years.

You must file a tax return if any of the following apply, regardless of income:

- ☐ Earned \$400 or more from cash income, self-employment income, business income, or income from a 1099-NEC, 1099-MISC, or 1099-K.

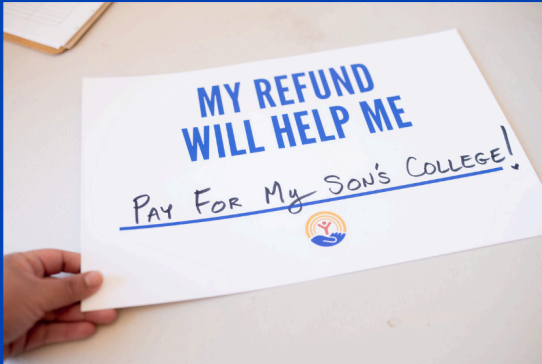
- ☐ You (or your spouse if filing jointly) received Archer MSA, Medicare Advantage MSA, or health savings account distributions.
- ☐ Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Health Insurance Marketplace (Covered CA or Healthcare.gov).

You *must* file a tax return if your total income for tax year 2024 exceeds the amount listed below:

Filing Status	Under 65 years old	65 years or older
Single	\$14,600	\$16,550
Head of Household	\$21,900	\$23,850
Married Filing Jointly	\$29,200 (both spouses)	\$32,300 (both spouses) \$30,750 (one spouse)
Married Filing Separate	\$5	\$5
Qualifying Surviving Spouse	\$29,200	\$30,750

Even if your income is below these limits, it is recommended to file your taxes if you paid more taxes than you owed during the year or if you qualify for refundable tax credits, as you may be eligible for a refund.

Visit [IRS.gov](https://www.irs.gov) for the latest income filing thresholds.



If you are a college student or have a dependent who is a college student, make sure to save your receipts to claim tax credits and deductions available for qualified education expenses paid during the tax year. The American Opportunity Tax Credit (AOTC) alone provides a maximum credit of \$2,500 per eligible student; the Lifetime Learning Credit (LLC) provides a maximum credit of \$2,000 per return.

Benefits of Filing

There are several benefits to filing a tax return:

- If more taxes were withheld from your paycheck than necessary, you may be owed a refund.
- You may qualify for refundable tax credits, such as the Earned Income Tax Credit (EITC), which are not considered income and can only be received by filing a tax return.
- A tax return may be required for applications for public benefits, low-income or senior housing, financial aid, home or business loans, or immigration services.
- If you owe taxes, filing and paying on time helps you avoid penalties and interest.
- Filing a tax return can help protect against identity theft and unauthorized filings, such as someone else attempting to use your information or claim you as a dependent without your knowledge.

TAXES IMPACT THE ECONOMIC LADDER

A tax refund can be the largest check of the year. For many taxpayers, it is a time to review our finances and make plans for our future.

More so, a completed tax return may be required for major life moments, like changing immigration status, and applying for home or business loans, college grants and assistance, and the list goes on.



Making Payments

Payments to the IRS

If you owe taxes, there are multiple payment options:

- **Online:** Pay securely through the IRS website at www.irs.gov/payments. You may submit payment when filing an extension or taxes online with your complete bank account and bank routing number.
- **Phone:** Call the IRS general line at 1-800-829-1040 to make a payment through the automated phone system.
- **By Mail:** [Send a check or money order](#) made payable to the Department of Treasury with relevant details, such as “Tax Year 2024” and your Social Security number or ITIN, to the following address:

Internal Revenue Service
P.O. Box 802501
Cincinnati, OH 45280-2501

Here is a sample check with relevant information you should include:

John Doe
1234 Street Ave.
Anyplace, CA 00000

Date March 3 20XX

PAY TO THE ORDER OF U.S. Treasury \$ 675.00

Six hundred and seventy five DOLLARS

TY 20XX, Form 1040
For 123-45-6789 John Doe

⑆005552222⑆ ⑆00555222222⑆ 0001

Security Features Details on Back

Payments to the Franchise Tax Board

For California state taxes, payments can be made online at www.ftb.ca.gov/pay, by phone at **1-800-852-5711**, or by mail to:

Franchise Tax Board
P.O. Box 942867
Sacramento, CA 94267-0001

Payment Plans

If paying your tax bill in full is a hardship, you may request a payment plan. The IRS and the Franchise Tax Board offer installment agreements to help spread payments over time.

- **IRS Payment Plans:** Request an installment agreement when filing, or apply online at www.irs.gov/payments/online-payment-agreement-application.

- **Franchise Tax Board Payment Plans:** If you owe state taxes in California, you can apply for a payment plan through the FTB at www.ftb.ca.gov/pay/payment-plans/index.asp.
- **Taxpayer Advocate Service:** If you are experiencing significant financial hardship, the IRS Taxpayer Advocate may be able to assist. Learn more at www.taxpayeradvocate.irs.gov.

For more details on federal and state payment relief options, check out our [State and Federal Payment Options Guide](#) on MyFreeTaxes.org.

Key Filing Dates

Tax Filing Start Date

The tax filing season typically begins between January 20 and January 30. It is important to gather your income documents early and plan how you will file. Waiting until the last minute can make filing more stressful and could lead to missing important documents, struggling to find assistance if needed, or not filing.

For most people, the filing deadline is April 15, commonly known as “Tax Day.” However, this deadline can shift due to federal holidays or other circumstances, such as natural disasters or public health emergencies. It’s always best to check the latest updates to avoid missing important deadlines.

To stay ahead, be sure to plan your filing method early, whether you are filing on your own, using free online tax preparation tools, or seeking help from a paid tax preparer.

For Those Who Owe

The deadline to file taxes and pay any amount owed to the IRS is usually April 15. For the 2025 tax season, this means the deadline for tax year 2024 is April 15, 2025.

The IRS charges a penalty for not filing by the deadline and starts charging interest on any unpaid taxes beginning the day after the deadline. Filing an extension before April 16 will help you avoid the penalty for not filing on time, but please note that interest will still accumulate for any unpaid taxes owed. Read on to learn more about filing an extension.

To keep interest fees down on unpaid taxes, try to pay as much of the amount due as possible before the April 15 tax deadline.

For Those Expecting a Refund

The deadline to file a return and claim a refund is generally three years after the filing deadline. This means that for tax year 2024, the deadline to claim a refund is April 15, 2027.

Additionally, if you have not yet filed a 2021 tax return, you have until April 18, 2025, to file and claim any refund due.

What If You Need More Time?

If you anticipate owing taxes, filing an extension is highly recommended to avoid penalties. You can [use our free tax filing software to request an extension](#) online and get the extra time you need to file. Additionally, you should estimate and pay as much as possible by the April 15, 2025, deadline to reduce interest charges.

Filing an extension provides an additional six months to file your tax return, helping you avoid the failure-to-file penalty. However, it does not grant extra time to pay any tax debt. Any unpaid taxes will begin to accrue interest starting April 16, 2025, even if you have filed an extension.

If you are expecting a refund, there is no need to file an extension; you have three years from the filing due date to submit your return and claim your refund. While you can file

later without penalties, it's best to file as soon as possible if you are eligible for tax credits or a refund.

In California, taxpayers automatically receive a six-month extension to file their state tax return. This means no additional action is needed to request an extension. However, you must file by October 15, 2025, to avoid a late filing penalty. Keep in mind that while this extension provides more time to file, it does not extend the deadline for paying any tax owed. To avoid penalties and interest, any taxes owed must be paid by the original deadline.

Deadlines for Those Who Owe and Those Expecting a Refund

Need More Time to File	What Should You Do?	Filing Deadline
Expecting a Refund	Relax. You do not have to file an extension, and there is no penalty if you file late.	File as soon as you can to receive your refund. The final deadline is April 15, 2028 (three years from the original due date).
Expecting to Owe	Try to pay as much as possible, and file an extension if needed, by April 15, 2025.	File as soon as you can. If you file an extension, your deadline to submit your return is October 15, 2025. Interest starts accruing on unpaid taxes after April 15, 2025.

You can also request an extension by mail using the [paper form](#).

Recap of Important Deadlines

January 2, 2025 (FTB)	The IRS and the FTB begin to accept tax returns. The 2025 tax season begins.
-----------------------	--

January 27, 2025 (IRS)	
April 15, 2025	Filing and payment deadline for taxpayers that owe taxes for tax year 2024.
April 15, 2025	Deadline to submit tax extension for tax year 2024 returns.
April 16, 2025	Any unpaid taxes start to accrue interest for tax year 2024 returns.
April 18, 2025	Last day to file and claim any refund from tax year 2021.
October 15, 2025	Deadline to file taxes for taxpayers that submitted a filing extension.
November 15, 2025	Last day to electronically file a tax return in 2025.
January 29, 2026	Approximately the first day to electronically file a return for tax year 2025.
April 15, 2028	Last day to claim any refund for tax year 2024.

Tips for Filing on Time

Here are some tips to help you file on time and claim any refund early:

- Have a filing plan – Decide early on how you will file your taxes.
 - Explore free filing options, including online and in-person assistance, by visiting [MyFreeTaxes.org](https://www.irs.gov/efile)!
- Gather all your documents.
 - Collect annual income statements (W-2s, 1099s), bank interest statements, and any other earnings documentation. These are typically sent out in January. If you have cash income, make sure to tally up your total yearly earnings so you can accurately report your income on your tax return.

- If W-2s, 1099s, or other income documents are missing, contact the employer or entity (e.g., bank, state agency) that issued them first. If they are unresponsive, you can request IRS assistance at 800-829-1040. Be prepared to provide the following details:
 - Your name, address, phone number, Social Security number, and dates of employment.
 - The employer's or payer's name, address, and phone number.
- Gather records for college expenses, childcare costs, student loan payments, charitable donations, business receipts, and any other deductions or tax benefits.
- Use direct deposit for a fast and secure refund. You will need a checking or savings account number and routing number.
- After filing, confirm that your federal and state tax return were accepted by the IRS and Franchise Tax Board (FTB).
 - To check the status of your federal refund, visit the IRS website at www.irs.gov/refunds
 - To check the status of your California refund, visit the Franchise Tax Board website at www.ftb.ca.gov/refund/index.asp

What documents do you need to file your taxes?

To file early and reduce any delays, start collecting your tax documents as soon as you can. Here is a list of documents needed to prepare your tax return. These are the most commonly used resources you'll need to successfully complete your taxes with any filing method.

- ☐ Social Security/ITIN numbers and birthdates for taxpayer, spouse, and dependents
(Note: In-Person VITA and GetYourRefund require you to provide physical cards)

- ☐ Income Documents for Taxpayer and Spouse (Forms W-2, 1099, Self-Employment Income, etc.)
- ☐ Any other tax forms you received
- ☐ 1095-A if you are insured by Covered CA or if you received credit from the healthcare.gov marketplace.
- ☐ Bank Information for Direct Deposit - Account and Routing Number (can be found on a check).
- ☐ Form 1098-T if tuition was paid to an educational institution or if a scholarship was received.
- ☐ Last year's tax return (if you have it).
- ☐ If self-employed: Business expenses and mileage.
- ☐ Access to cell phone, computer, and printer (If Self-Filing or using GetYourRefund).
- ☐ Government Issued ID for Taxpayer and Spouse.
- ☐ **For VITA** - Printed and Completed [Intake Form 13614](#) (If possible).

To print and download the list of required documents, visit [MyFreeTaxes.org](https://www.myfreetaxes.org).

To maximize your refund, we recommend collecting these - they may help you claim credits and deductions on your return:

- ☐ All qualified college education expenses (books, course materials, etc.)
- ☐ Childcare expenses: name, address, Tax ID, or Social Security Number of your childcare provider.
- ☐ Retirement/IRA: Amount contributed to an IRA (Individual Retirement Account) that is not deducted from your wages with your current employer.
- ☐ Educator expenses for teachers K-12 (school supplies and materials used in the classroom).
- ☐ Charitable donations: list of contributions and amounts, receipts for contributions over \$250.
- ☐ DMV registration bill.

- ☐ Mortgage interest statement (Form 1098) and property taxes paid.
- ☐ Out-of-pocket medical expenses.

Missing Documents

- ☐ If you are missing any documents, contact the issuing entity (e.g., employer, bank, college) as soon as possible to request a replacement or correction. Never file a tax return with incomplete or missing tax documents. Submitting an accurate tax return with all required documentation helps prevent audits and ensures you receive the credits and deductions you are eligible for.
- ☐ If you are missing a previous year's tax return, you may request a free transcript or a copy of your return for a fee through the [IRS website](#) or access tax-related documents through the Franchise Tax Board website by creating a [MyFTB account](#) for state tax records. For additional options on reconstructing tax records or requesting copies, check out our [Reconstructing Tax Records](#) guide on MyFreeTaxes.org.

After You File

Once your tax return is filed and accepted, save your return and supporting documents in a secure place. If you used online software, keep a digital copy and print a hard copy for your records. Safeguard your login information for any tax preparation software you used.

Having access to your submitted return is important in case you need to amend your return, reference it for a future tax year, or provide proof of income for non-tax-related purposes, such as applications for low-income housing, public benefits, medical insurance, or food assistance.

Free Filing Options

Once you have gathered all required documents, you can file your taxes for free using several options. Filing for free ensures that you keep more of your refund. If you are ready to file, visit [MyFreeTaxes.org](https://www.myfreetaxes.org) to explore free filing options, including online and in-person assistance.

File your taxes for free

United Way is here to help you move up financially.
Choose one of our IRS backed options.



File on my own



Prepare taxes for me online



Prepare taxes for me in person

Self-File with Free Tax Preparation Software

Self-file for free through MyFreeTaxes.org with our free tax preparation software. Our tax preparation software is available online and accessible even from your cell phone. Tax preparation software is accurate, it calculates taxes and credits and checks for possible errors. Prepare your own return for free by selecting our [File on my Own](https://www.myfreetaxes.org/file-on-my-own) option at MyFreeTaxes.org!

Software is available for the current tax year (2024) from January 27, 2025, to October 15, 2025. Please note that this option is only available for current-year tax returns and amendments. If you need to file for previous years, check out our [Prepare Taxes for Me In-Person](https://www.myfreetaxes.org/prepare-taxes-for-me-in-person) and [Prepare Taxes for Me Online](https://www.myfreetaxes.org/prepare-taxes-for-me-online) options at MyFreeTaxes.org.

File with In-Person Assistance

Another option for free tax preparation is to seek help from an IRS-certified volunteer at a Volunteer Income Tax Assistance (VITA) site. There are over 1,200 VITA sites across the country that provide quality tax preparation services for individuals with incomes up to \$67,000.

You may look up VITA sites throughout California by selecting our [Prepare Taxes for Me In-Person](#) option through MyFreeTaxes.org. Do not wait until the filing deadline. Schedule your appointment early! You can always visit our website early and secure an appointment for a later date in the tax season. VITA sites open up in late January/early February. Availability after the April 15 deadline varies and may be limited depending on the area.

Community members visiting a VITA site can benefit from more than free tax preparation services, though the availability of additional services varies by location. Many locations offer a number of wrap-around services, such as financial education, benefits enrollment, and grocery giveaway events. These additional programs and services ensure that families are supported all year long.

File with Online Assistance

Tax filers who need VITA services, but may not have a VITA location accessible to them, can file through our [Prepare Taxes for Me Online](#) option through MyFreeTaxes.org, which is available to individuals with incomes up to \$67,000. Online VITA services are provided through Get Your Refund in partnership with Code for America and our local tax partners.

This secure option allows taxpayers to upload their tax return forms (W-2, 1099s, etc.) to their Get Your Refund portal either through a phone with internet access or through a computer. After uploading their documents, they are contacted by a certified VITA volunteer who will prepare their tax return. Users can expect their return to be prepared

within 10-14 business days. The process may be expedited if you answer phone calls and emails from your tax preparer promptly to ensure they have all the information needed to prepare an accurate return.

Get Your Refund Virtual VITA for the 2024 tax year will operate from January 31, 2025, to October 15, 2025. Availability may vary depending on demand.

What Tax Services Are Included?

The VITA program assists with a majority of tax returns. Nearly all returns qualify for VITA services, including:

- ☐ Earnings from a job
- ☐ Self-employment, contract work, and cash income
- ☐ ITINs
- ☐ Tax credits (CalETC, EITC, CTC, YCTC, etc.)
- ☐ Unemployment insurance
- ☐ Social Security Benefits
- ☐ Retirement income
- ☐ Gambling winnings
- ☐ Home mortgage deduction
- ☐ Charitable Donations deduction
- ☐ Medical expenses deduction
- ☐ College credits and student loan interest deductions
- ☐ Previous year returns (In-person VITA sites can usually prepare up to three previous year returns. Though our Prepare Taxes for Me Online option, tax years 2021-2024 are covered)

What Tax Services Are Not Included?

There are unique tax situations that the VITA program does not assist with. Here is a list of most common tax returns that are considered out-of-scope:

- ☐ If filing at a VITA site or through Get Your Refund, tax returns for individuals that cannot substantiate their identity (photo identification and original social security card/ITIN letter).
- ☐ In California, VITA sites cannot prepare Married Filing Separately returns. If you are legally married and file separately, you may need to explore alternative free filing options. For more details, visit our guide: [Free Filing Options for People Filing Married Separately](#).
- ☐ Returns for certain businesses, self-employed, or cash income with the following:
 - ☐ Have a business loss.
 - ☐ Returns for companies and/or businesses.
 - ☐ Depreciating assets
 - ☐ Business-related expenses over \$35,000.
 - ☐ Businesses with employees, inventory, or business property.
 - ☐ Taking business expense deductions without proof (receipts, mileage, etc.).Taxpayers with these deductions may benefit from seeing a paid preparer to take advantage of complex tax deductions.
- ☐ Handwritten tax documents (W-2, 1099, 1098, etc.).
- ☐ Returns for visitors, such as “F,” “J,” “M,” or “Q” visas, that require a 1040NR tax return.
- ☐ Income from Crypto-currency, Foreign income, Royalties, Partnership, or income from an LLC (Form K-1), Rental Income, or income from Airbnb.

For a complete list of Out-of-Scope returns, visit [IRS Out-of-Scope VITA](#).

If your return is Out-of-Scope for VITA services, you may prepare your return using our self-preparation software by selecting our [File on my Own](#) option at MyFreeTaxes.org. You may also seek help from a tax professional who specializes in your unique tax situation.

MEET ALICIA!

“This service has just been amazing for me. Because I was on disability, I wasn’t sure if I needed to file my taxes. I didn’t know I was missing out on tax credits like the Child Tax Credit. Instead of paying, I was able to get my taxes done for free. Being able to provide a bit more at Christmastime when my kids ask for new shoes or getting that dress for prom, is really amazing. I hope more people reap the benefits from this free tax service.”



Tax Credits and Deductions

Gathering all your documents and staying organized can help ensure you receive the tax benefits you qualify for.

Deductions reduce your taxable income, which may lower the amount of tax you owe. Tax credits directly reduce the amount of tax owed and, in some cases, may increase your refund. Some credits can provide a refund even if you do not owe any tax.

Be sure to keep receipts and supporting documents to claim deductions and credits effectively.

File with confidence:

- Claiming tax credits is *not* considered income and will not impact eligibility for public benefits.
- Also, claiming tax credits is not considered public benefits under the U.S. Citizenship and Immigration Services (USCIS) public charge rule.

Most Common Tax Credits

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a tax credit designed to support individuals and families with low to moderate income. The EITC is the #1 antipoverty program in the nation. In California, 2.4 million filers claimed the EITC during the 2023 tax season, resulting in \$5.5 billion in refunds, with an average return of \$2,332 ([IRS.gov](https://www.irs.gov)).

Eligible tax filers can receive up to \$7,830 for the 2024 tax year, depending on income and family size. Single filers without children are eligible.

To qualify, you must:

- File a federal income tax return.
- Have [earned income](#) between \$1–\$66,819.
- If you have investment income, it must be below \$11,600.
- File with a Social Security Number (SSN) that is valid for employment.
- Be a [U.S. citizen or resident alien](#) all year.
- If you are single with no dependents, you must be at least 25 years old, but under 65 as of December 31.
- You cannot be:
 - Married and filing separately unless you meet an exception:
 - Lived apart from their spouse for the last six months of the year OR
 - Are legally separated according to state law under a legal separation agreement OR
 - Have a decree of separate maintenance and didn't live in the same household as their spouse at the end of the year.
 - Be a dependent of another person.

What else you should know:

- The federal EITC is only available for those filing with an SSN. However, beginning in the 2021 tax year, singles, and couples who have Social Security numbers can claim

the credit, even if their children don't have SSNs. In this instance, they would get the smaller credit available to childless workers. In the past, these filers didn't qualify for the credit. Read on for other tax credits that are now eligible for ITIN filers.

- Taxpayers with an Individual Tax Identification Number (ITIN) are not eligible for the EITC *but* may qualify for other credits like the CalEITC. Continue reading for more information.

California Earned Income Tax Credit (CalEITC)

The California Earned Income Tax Credit (CalEITC) is a state tax credit available to Californians – including ITIN holders. Over 3.5 million California families and individuals qualified for the credit in 2024.

For tax year 2024, eligible filers can receive up to \$3,644 depending on income and family size.

To qualify, you must:

- File a California state tax return.
- Have earned income between \$1-\$31,950.
- File with a valid SSN or ITIN.
- Be at least 18 years old OR have a qualifying child.
- Have lived in CA for more than half the year.
- Married/registered domestic partner (RDP) choosing to file separately must meet all the following:
 - Have a qualifying child who lived with you for more than half of the tax year, and:
 - Lived apart from your spouse/RDP for the last 6 months of the tax year, or

- Be legally separated by state law under a written separation agreement or a decree of separate maintenance and not living in the same household as your spouse/RDP at the end of the tax year.
- You cannot:
 - Be claimed as a qualifying child of another taxpayer.
 - Be claimed as a dependent of another person, unless you have a qualifying child.

What else you should know:

- You may claim past years' CalEITC credits by filing or amending a return for up to four years.
- You do not need a child to qualify for CalEITC unless you are under 18 years old.

Child Tax Credit (CTC)

The Child Tax Credit (CTC) helps families with qualifying children reduce their tax burden. You may be able to claim the credit even if you do not normally file a tax return. Many changes to the child tax credit (CTC) for 2021 implemented by the American Rescue Plan Act of 2021, have expired. For the 2024 tax year, the Child Tax Credit is up to \$2,000 per qualifying child (of which up to \$1,700 is refundable). The exact amount a family receives is based on income and the number of qualifying children you claim on your tax return.

To qualify, you must:

- Have lived in a main home in one of the 50 states or the District of Columbia for more than half the year.
- Have a qualifying child who was under 17 at the end of 2024 with a Social Security Number valid for employment, and who provided no more than half of their own financial support and lived with the tax filer claiming the credit for more than half the tax year
- Meet the following modified adjusted gross income limits:

- \$400,000 or less if you are married and filing a joint return OR
- \$200,000 or less for all other filing statuses

What else you should know:

- Only one person can claim a child. We encourage people to have conversations with family members before it's time to file.
- Even if you weren't required to file taxes in 2023 or 2024 but were eligible to claim these tax credits and missed out, you can still receive your Child Tax Credit benefits.
- Parents who are ITIN holders can claim the federal Child Tax Credit (CTC) until tax year 2025 if they have a qualifying child with a valid SSN.

Young Child Tax Credit (YCTC)

The Young Child Tax Credit is a benefit available exclusively to California families with young children. For tax year 2024, eligible households may receive up to \$1,154.

To qualify, you must:

- File a California state return
- Qualifies for CalEITC (income requirement is an exception)
 - No more than \$31,950 in earned income.
 - For tax year 2022 forward, no earned income is required. You may even have a net loss of as much as \$34,602 for tax year 2024 if you otherwise meet the CalEITC requirements.
- Have a qualifying child under 6 years old at the end of the tax year.

What else you should know:

- Only one person can claim a child. We encourage people to have conversations with family members before it is time to file.
- ITIN holders are eligible to receive this credit.

Foster Youth Tax Credit

Starting in 2023, former Foster Youth may claim the Foster Youth Tax Credit. For tax year 2024, the credit is up to \$1,154 for individuals and up to \$2,308 for joint returns (if both taxpayers qualify).

Eligibility Criteria:

- Earned income (\$1-\$31,950)
- Otherwise qualify for the CalEITC
- Were ages 18 to 25 at the end of the tax year
- Were in California foster care at age 13 or older and placed through the California foster care system
- Claim the credit on the 2022 FTB 3514 form, California Earned Income Tax Credit, or follow the instructions on your tax software
- Satisfy foster care verification requirement (can do so when filing your return by providing consent to the State of California Franchise Tax Board to verify previous foster care status)

The exact amount you can receive in the Foster Care Credit depends on your total earnings.

Nonrefundable Renter's Credit

If you paid rent for at least half of the tax year and have a personal income tax liability, you may be eligible for a [Nonrefundable Renter's Credit](#) in California.

Credits for Child and/or Dependent Care

You could get thousands in tax credits and qualify for money to help cover the costs of care for a qualifying child or dependent– which could mean money in your pocket – even if you

don't owe any taxes. Learn more about the Child and Dependent Care Credit at the [CA state](#) and [federal](#) level.

For California tax filers:

- If you adopted a child in California, you may be eligible to claim the [Child Adoption Costs Credit](#).
- If you cared for an elderly parent, learn more about the [Dependent parent credit](#)
- If you share joint custody of a child, stepchild, or grandchild, and pay for more than half their expenses, you may be eligible for the [Joint custody head of household credit](#).

Credits for Higher Education and Postsecondary Education

Take advantage of tax credits that could help you pay tuition bills and stay focused on what matters: your schoolwork. Make sure to keep all your receipts for textbooks, technology, supplies, tuition, and obtain form 1098-T from your college or university. Paying down your student loans is a tax deduction. Form 1098-E indicates how much interest was paid in the tax year.

Find out if you're eligible for college education tax deductions and credits, such as the [American Opportunity Tax Credit](#) and the [Lifetime Learning Credit](#), or a student loan interest deduction. If you contribute to the California Access Tax Credit (CATC) Fund, you may also be eligible for the CA [College Access Tax Credit](#).

Most Common Deductions

Business Owners and the Self-Employed Deductions

The cost to run your business, like supplies, equipment, mileage, and more, can be deducted from your earnings. Save your receipts throughout the year and keep track of

your business miles to take full benefit of business deductions. Learn more about tax breaks for business owners and those who are self-employed [here](#).

In-Home Supportive Service (IHSS) Care Providers Deduction

Individuals working as care providers through the State of California's In-Home Supporting Service program may elect to have their earnings entirely deducted if they provide care for an individual living in their home. While the earnings are entirely deducted, you may still benefit from claiming tax credits like EITC, Child Tax Credit, CalEITC, and other credits. It is important to still file—even if you are not required to—in order to claim these credits.

Individuals Saving for Retirement

Did you know you could reduce the federal income tax you pay by proactively saving your money for retirement? You may be eligible for the Retirement Savings Contribution Credit (Saver's Credit) for making eligible contributions to your IRA or employer-sponsored retirement plan or for contributions to your ABLE account if you're the designated beneficiary. Learn more about the Retirement Savings Contribution Credit [here](#).

Victims of Natural Disasters

Have you been affected by a hurricane, flood, fire, or other natural disaster? Get answers to some common tax questions and learn about potential tax relief available to you [here](#).

Teachers

Have you spent your own money on books or school supplies for your students? If so, you can deduct those expenses and save money. Find out more about Tax Deductions for Teachers [here](#).

Individual Tax Identification Number (ITIN)

An Individual Taxpayer Identification Number (ITIN) is a nine-digit tax processing number issued by the Internal Revenue Service (IRS) to individuals who are required to have a U.S. taxpayer identification number but are not eligible to obtain an SSN. The IRS issues ITINs solely for federal tax reporting purposes. They are issued regardless of immigration status, as both resident and nonresident aliens may have a filing or reporting requirement under the Internal Revenue Code. This means individuals with ITINs, include those lawfully present in the U.S.

ITINs do not:

- Authorize work in the U.S.
- Provide eligibility for Social Security benefits.
- Qualify a dependent for Earned Income Tax Credit (EITC) purposes.
- Grant legal immigration status.

Although ITINs are intended for federal tax reporting, some external institutions and programs accept them for other purposes. This enables individuals to access or purchase basic essential services, such as:

- Opening bank accounts.
- Setting up phone, internet, or utility services, which may require identity or credit verification.
- Applying for loans, such as mortgages, small business loans, or car financing.
- Building credit histories.
- Securing a Driver's License, in states where ITINs can substitute for an SSN.
- Obtaining an Employer Identification Number (EIN) to establish a business.

While individuals with an ITIN are not eligible for the federal Earned Income Tax Credit (EITC), they can claim other tax credits, such as the California Earned Income Tax Credit (CalEITC), Young Child Tax Credit (YCTC), Education Credit, and Retirement Savings Credit. Parents who have an ITIN may also claim the federal Child Tax Credit (CTC) if they have a qualifying child with a valid SSN. This provision remains in effect until tax year 2025.

Use the [IRS ITIN Screener](#) to determine eligibility. For more information about ITINs, including how to apply, renew, and maximize their use, visit our [ITIN Resource Hub](#), which provides step-by-step guidance and additional resources.

Please note that under current law, receiving the Child Tax Credit or other Federal tax credits that you are eligible for will NOT affect your immigration status, your ability to get a green card, or your future eligibility for immigration benefits. Use of Federal tax credits is not considered for purposes of a “public charge” determination by U.S. Citizenship and Immigration Services (USCIS).

Check if your ITIN is expired

If your ITIN wasn't included on a U.S. federal tax return at least once for three consecutive tax years, it will expire on December 31 of the third consecutive tax year of non-use. For tax years 2021, 2022, and 2023, your ITIN expired on December 31, 2024, if you did not use your ITIN on a U.S. federal tax return at least once during these years.

ITINs with middle digits (the fourth and fifth positions) “70,” “71,” “72,” “73,” “74,” “75,” “76,” “77,” “78,” “79,” “80,” “81,” “82,” “83,” “84,” “85,” “86,” “87,” or “88” have expired. In addition, ITINs with middle digits “90,” “91,” “92,” “94,” “95,” “96,” “97,” “98,” or “99,” IF assigned before 2013, have expired.

If your ITIN is only being used on information returns for reporting purposes, you don't need to renew your ITIN, but if you need to use the ITIN to file a U.S. federal tax return, and

it is expired, you will need to renew your ITIN at that time. If your ITIN has expired, do not submit an application for a new ITIN number, just renew the ITIN that expired.

If you do not renew an expiring or expired ITIN, the IRS can still accept your tax return, but it may delay processing it or delay tax credits owed to you, such as the Child Tax Credit and the American Opportunity Tax Credit, which can impact when you get your tax refund.

Documents Needed To Apply Or Renew An ITIN

The ITIN application process can be completed at the same time as filing a tax return. All ITIN applications ([Form W-7](#)), including renewals, must be submitted with a completed U.S. federal tax return unless you meet an [exception](#) to the filing requirement. There is no option to apply for an ITIN as a stand-alone document without a tax return. You must complete your W-7 form and attach it to a completed tax return.

When you apply for an ITIN or renew an ITIN, you will need to gather identification documentation to confirm both your identity and foreign status. 13 acceptable documents can be used; at least one document must have your photo, unless you're a dependent under age 14 (under age 18 if a student). Each document must be current and contain an expiration date. The IRS will accept documents issued within 12 months of the application if no expiration date is normally available.

A passport is the only document that proves both identity and foreign status, and does not need to be submitted with any other identifying document.

- If a passport is not submitted, a combination of two or more documents from the list of 13 acceptable documents below must be submitted to that prove residency, identity, and foreign status, and that meet the photograph requirement.

- For dependents, the passport must have a date of entry to demonstrate proof of U.S. residency, unless the dependent is from Canada or Mexico or a dependent of the U.S. military stationed overseas. Dependents without an entry date on their passport will be required to submit additional documents along with the passport.

Here are the acceptable documents for proof of identity and foreign status:

Supporting Documentation	Can be used to establish:	
	Foreign status	Identity
Passport (the only stand-alone document*)	x	x
U.S. Citizenship and Immigration Services (USCIS) photo identification	x	x
Visa issued by the U.S. Department of State	x	x
U.S. driver's license		x
U.S. military identification card		x
Foreign driver's license		x
Foreign military identification card	x	x
National identification card (must contain name, photograph, address, date of birth, and expiration date)	x	x
U.S. state identification card		x
Foreign voter's registration card	x	x
Civil birth certificate (required for applicants under age 18 without a valid passport)	x**	x
Medical records (valid only for dependents under age 6)	x**	x

School records (valid only for a dependent under age 24, if a student)	x**	x
--	-----	---

* Applicants claimed as dependents who need to prove U.S. residency must provide additional original documentation if the passport doesn't have a date of entry into the United States. See [Proof of U.S. residency for applicants who are dependents](#).

** May be used to establish foreign status only if documents are foreign.

Tips for applying for an ITIN

The ITIN application must be submitted with a tax return. There is no option to apply for an ITIN as a stand-alone document and without a tax return. The ITIN application process does not qualify for electronic filing and has to be mailed to the IRS or hand-delivered to a local [IRS Taxpayer Assistance Center](#).

Ensure documents include all information and documents are not expired. Please note that applicants may later be requested to provide a certified translation of their identifying documents if they are in a foreign language.

We recommend applying for an ITIN at no cost-free at a Volunteer Income Tax Assistance (VITA) site. Whenever available, choose a VITA site that has a Certified Acceptance Agent (CAA). It is not required to use a CAA to apply for an ITIN, but going to a CAA will allow you to avoid submitting your original identifying documents with your W-7 application.

Options for filing for an ITIN

There are multiple free options if you need help applying or renewing an Individual Tax Identification Number (ITIN). However, as mentioned before, it is important to plan ahead to provide ample time to apply for an ITIN. We recommend submitting your W-7 application using one of the following options.

Option 1: Make an appointment at a local Volunteer Income Tax Assistance site

Apply for an ITIN in-person at a Volunteer Income Tax Assistance (VITA) site. At select VITA sites, there are Certified Acceptance Agents (CAAs) onsite who can verify your personal identifying documents and save you the hassle of mailing these documents. They can prepare both your tax return and ITIN application free of cost. To find a VITA site near you, select our [File with in-person help](#) option at MyFreeTaxes.org.

Option 2: Make an appointment at select IRS Taxpayer Assistance Centers

Schedule an appointment at a [select IRS Taxpayer Assistance Center \(TAC\)](#), where in-person document review is provided. The IRS Taxpayer Assistance Center will review your personal identifying documents and return them to you immediately. Please note that TACs can only assist with the W-7 form, they cannot help with filing your taxes. You can schedule an appointment by calling (844) 545-5640.

Option 3: Mail On Your Own

Another option is to mail your completed tax return, W-7 ITIN application, and personal identifying documents on your own to the IRS ITIN Center. The original documents you submit will be returned to you at the mailing address shown on your Form W-7. You don't need to provide a return envelope. If you anticipate needing your original documents for any purpose within 14 weeks of submitting your ITIN application by mail, we recommend applying in person at an IRS Taxpayer Assistance Center or CAA.

The address for ITIN processing is:

Internal Revenue Service
Austin Service Center
ITIN Operation
P.O. Box 149342
Austin, TX 78714-9342

ITIN Application Processing

Once your complete application (including authentication of identifying documents) is received, you will receive a letter from the IRS, usually within seven to eleven weeks. If you do not receive a response within this timeframe, call 1-800-829-1040 (toll-free within the United States) to request the status of your application. Taxpayers overseas can call 1-267-941-1000 (not a toll-free number).

Be on the lookout for any letters from the IRS. The IRS may send you a letter asking you to fix an error, or they may reject your application. If you need to add something else for you or your dependent (proof of living in the U.S., day of entry to the U.S., or your passport is expired or will be expiring soon) and you sent all documents required before receiving a rejection letter, there could be a possibility that the IRS is behind in opening mail and these letters are getting sent out automatically. In this case, you should call the IRS directly to check the status of your application.

If the IRS received your documents and your application is still rejected, you may need to apply again and fix whatever errors have been stated in the letter from the IRS. There are a lot of different scenarios that can lead to errors when applying for an ITIN.

If you would like to contact the IRS about your rejected application, call the toll-free telephone number on the notice or call 267-941-1000 (not a toll-free number) if you're outside the U.S. You can also visit an [IRS Taxpayer Assistance Center](#) near you.

Thank you & Happy Tax Season!

It has been a pleasure to support you with filing your taxes.

We hope you share these resources with your community. Follow us on social media platforms, like [Twitter](#), [Instagram](#), and [Facebook](#), for tax credit updates. To receive regular updates via text message, text the word TAXES to 211-211.

If you have any questions about the materials in this toolkit, please contact us at myfreetaxes@unitedwaysca.org.