



## LETTER TO THE EDITOR

# Find Out About Tax Credits Before You File!

### To the Editor:

Did you know that if you are paying for child or dependent care, you may be entitled to receive extra money in your tax refund? Or pay less if you owe taxes? This is important to know as W-2s go out today and families begin preparing and filing their taxes.

There are a number of federal and state tax credits that can help families, especially low- and moderate-income families. Eligible families could claim up to thousands of dollars in tax benefits on their state and federal forms.

- The federal Child and Dependent Care tax credit provides up to \$2,100 in tax assistance to help parents pay for the child care they need to go to work.
- Families may also be eligible for up to \$6,143 from the federal Earned Income Tax Credit, which boosts the wages of low- and moderate-income families.
- To help ease the cost of raising children, up to \$1,000 per child can be claimed under the federal Child Tax Credit.
- And a Premium Tax Credit can help you purchase health insurance through the Health Insurance Marketplace. If you need help paying for health insurance in 2015, you can get the Premium Tax Credit as soon as you sign up through the Marketplace. Most people need to sign up by February 2015—so go to [healthcare.gov](http://healthcare.gov) or call (800) 318-2596 today for more information. If you purchased insurance through the Marketplace in 2014 and received an advance payment of the Premium Tax Credit, you must file a tax return for 2014.
- [Add any state credits here!]

Families must file a tax return in order to claim these credits, but it's not too late even if you've already filed. You can file amended tax returns, even going back a couple of years.

[Our organization] is working to inform all families about tax benefits that may be available to them. Learn more about the tax credits and locations for free tax preparation help at [insert contact info] or call the Internal Revenue Service directly at 800-906-9887.