

Credits Checklist for First-Time Filers

*Don't leave money on the table .
Here's every credit you could qualify for.*

Top 6 Tax Credits

Credit Name	Max Value	Who Qualifies	Quick Tip
Earned Income Tax Credit (EITC)	Up to \$8,046	Low to moderate income workers	Include children or dependents for higher amount
Child Tax Credit	Up to 2,200 per child	Parents or guardians with dependents under 17	Foster and adopted kids count too
American Opportunity Tax Credit (AOTC)	Up to \$2,500	Students in first 4 years of college	Keep receipts for tuition and books
Lifetime Learning Credit	Up to \$2,000	Anyone paying post-secondary or job-skill education costs	Claimable even if not full-time student
Saver's Credit	Up to \$2,000 (Joint return)	Contributed to IRA, 401(k), or Roth IRA	Combine with employer match for double benefit
Dependent Care Credit	Up to \$3,000 (1 child) / \$6,000 (2 or more kids)	Parents paying for childcare to work or job hunt	Include summer camps if eligible

Bonus Deductions & Extras

- **Mortgage Interest & Property Taxes** – For homeowners itemizing deductions.
- **Self-Employed Expenses** – Home office deduction, internet, equipment, etc.
- **Health Insurance Premiums** – May qualify for a premium tax credit under ACA.
- **Education Expenses** – Books, lab fees, and software for courses.



How to Claim Tax Credits

*File online (even if you earned little income)
Enter your income, dependents, and education details*

Use [FileTax.com](https://www.filetax.com) to auto-check eligible credits

Submit by April 15 and track your refund with IRS Where's My Refund? Tool.

