



💰 Maximize Your Refund with Tax Credits in 2026! 💡

Let's be real—filing taxes isn't always at the top of anyone's "fun list." But what should get you excited is knowing there are powerful tax credits that can directly lower what you owe or even boost your refund. Yes, real money back in your pocket—dollar for dollar!

Whether you're raising kids, taking care of a parent, pursuing education, saving for retirement, or making your home more energy-efficient, there's likely a tax credit that applies to you. And with several updates for the 2025 tax year, this is the perfect time to make sure you're not leaving money on the table.

In this issue, I'm breaking down:

- The Child Tax Credit and who qualifies in 2025 🧑
- The Earned Income Tax Credit (EITC) for working families 📁
- Education credits for college students and lifelong learners 📖
- The Child & Dependent Care Credit for caregivers 🧑🧒
- Home improvement credits for making energy-saving upgrades 🌱
- And the Retirement Saver's Credit to reward your future self 📈

Each credit is explained in simple terms with examples and tips so you can feel confident and file smarter—not harder. 💪

So grab your favorite drink, settle in, and let's find ways to boost your bottom line this tax season. You work hard for your money—let's make sure your taxes work hard for you too! 💰

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In this newsletter you can expect:

Earned Income Tax Credit (EITC)

Child Tax Credit (CTC)

Child and Dependent Care Credit

Credit for Employer-Provided Childcare Facilities and Services

Education Credits

Energy-Efficient Home Improvement Credits

Residential Energy Efficient Property Credit

Residential Clean Energy Credit

Electric Vehicle (EV) Tax Credit

Alternative Motor Vehicle Credit

Premium Tax Credit (PTC)

Retirement Savings Contributions Credit

Adoption Credit

Disabled Access Credit

Claim What's Yours: Tax Credits That Put Real Cash in Your Pocket

Tax credits are one of the most powerful tools you can use to reduce your tax bill or increase your refund. Unlike deductions that just lower your taxable income, credits reduce your taxes dollar for dollar—and some are even refundable, meaning you can get money back even if you don't owe anything!

Here are two of the most important credits you may qualify for on your 2025 tax return:

✔ **Earned Income Tax Credit (EITC) - Designed for: Low-to-moderate income workers, with or without children. Status: Refundable (you could get money back even if you owe nothing).**

📋 **2025 EITC Maximum Credit Amounts** (based on number of qualifying children):

- No children: \$632
- 1 child: \$4,213
- 2 children: \$6,960
- 3 or more children: \$7,830

📋 **Income Limits Example:**

To claim the full EITC, your 2025 earned income must be under:

- ~\$17,640 (no children, single filer)
- ~\$46,560 (1 child, single filer)
- ~\$56,000 (2+ children, single filer)
- Higher limits apply for married filing jointly.

💡 **Helpful Tip:** Even if you didn't earn much or don't owe taxes, still file your return—you may qualify for a refund based on EITC.

💡 **Example:** Tamika is a single mom with two kids and earns \$34,000. She qualifies for up to \$6,960 back thanks to EITC, even if her tax bill is \$0.

👶 **Child Tax Credit (CTC) - Designed for: Parents or guardians with qualifying children under age 17. Status: Partially refundable (some money back even if you owe nothing).**

📋 **2025 Child Tax Credit Amounts:**

- Up to \$2,000 per qualifying child under 17
- Up to \$1,700 is refundable (if you owe less than the credit)
- Phase-out thresholds:
 - \$400,000 (Married Filing Jointly)
 - \$200,000 (All Other Filers)

📋 **To qualify:**

- Child must be under 17 at the end of 2025
- Must be a U.S. citizen with a valid SSN
- Claimed as your dependent
- You must provide at least half their support

💡 **Example:** Marcus and Joy have two kids. They owe \$3,200 in taxes. They claim \$4,000 in CTC (\$2,000 per child), which covers their tax bill—and they get a \$800 refund thanks to the refundable portion.

💡 **Helpful Tip:** If your child turns 17 in 2026, you can still claim the full credit this tax year (2025 return)!

💡 More Tax Credits to Help You Save Big in 2025

In addition to the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC), there are even more ways to reduce your tax bill—especially if you're a working parent, a student, or an employer supporting your team. Let's break down three more powerful tax-saving opportunities.

👤 Child and Dependent Care Credit – Help for Working Parents

This credit helps working taxpayers offset the cost of care for a child or dependent while they work or attend school.

📋 What You Can Claim:

- Up to 35% of qualifying expenses
- Max expenses:
 - \$3,000 for one dependent
 - \$6,000 for two or more dependents
- Max credit: Up to \$1,050 for one child, or \$2,100 for two+

💡 Who Qualifies:

- You (and your spouse, if filing jointly) must have earned income
- The dependent must be:
 - Under 13 years old
 - OR physically/mentally unable to care for themselves
- Caregiver cannot be your child under age 19 or someone you can claim as a dependent

💡 **Example:** A working parent with two children pays \$5,000 in daycare costs. They may receive a credit of \$1,750, depending on their income.

🏢 Employer-Provided Childcare Credit – For Business Owners

If you run a business and offer childcare facilities or services to your employees, this credit rewards your investment.

📋 Credit Breakdown:

- 25% of childcare facility expenses, plus
- 10% of childcare resource & referral expenses
- Max credit: \$150,000 per year

👜 **Eligibility:** You must directly provide or support childcare facilities or resources for your employees.

💡 **Tip for Employers:** This credit helps reduce your tax liability and enhances employee retention and morale.

🎓 Education Credits – Rewarding Lifelong Learning

1. American Opportunity Tax Credit (AOTC)

- Up to \$2,500 per eligible student
- Applies to: First 4 years of college or post-secondary education
- 40% refundable (up to \$1,000 even if you owe nothing)

💡 **Example:** A parent paying \$4,000 in tuition for their college freshman may receive the full \$2,500 credit.

2. Lifetime Learning Credit (LLC)

- Up to \$2,000 per tax return (not per student)
- Applies to undergrad, grad, and continuing education
- No limit on the number of years you can claim

💡 **Helpful Tip:** Use AOTC for your child's first four years of college, then switch to LLC for grad school or your own job-skill classes!

Go Green & Get Green: 2025 Energy Efficiency Tax Credits

Making your home more energy-efficient or upgrading to a clean vehicle doesn't just help the environment, it can significantly reduce your tax bill. Here's how to take advantage of powerful IRS credits that reward you for going green.

Residential Energy Credits – Smart Upgrades That Pay Off


If you made energy-efficient improvements to your home in 2024, you may qualify for up to 30% in tax credits on installation costs. These fall under two main categories:

Energy-Efficient Home Improvement Credit

✓ Claim: 30% of the cost of eligible improvements

 Examples of Qualified Upgrades:

- Energy-efficient windows, doors, insulation, heat pumps
- Air conditioners, furnaces, and hot water heaters
- Advanced home energy audits

 Annual caps apply (e.g., \$600 for windows, \$2,000 for heat pumps), so plan accordingly.

Residential Clean Energy Credit

✓ Claim: 30% of total cost for clean energy systems

 Applies to:

- Solar electric systems (panels)
- Solar water heaters
- Geothermal heat pumps
- Wind turbines
- Battery storage systems (starting 2023)

 No max limit, applies to both existing homes and homes under construction

 **Example:** If you installed a \$20,000 solar panel system, you may qualify for a \$6,000 tax credit.

Electric Vehicle (EV) Tax Credit

Drive electric, save thousands.

✓ New EVs: Up to \$7,500

✓ Used EVs: Up to \$4,000

 Eligibility depends on:

- Your modified adjusted gross income (MAGI)
- Vehicle price and battery specs
- Final assembly location (must be in North America for new EVs)

 **Pro Tip:** Starting in 2024, many dealers can apply the credit upfront at the time of sale.

Alternative Motor Vehicle Credit

This applies to qualified fuel cell vehicles.

✓ Credit amount varies by model and fuel efficiency

 Vehicle must meet strict IRS criteria and be brand new when purchased



More Ways to Lower Your Tax Bill: Bonus Credits You Shouldn't Miss!

In addition to popular credits like the Child Tax Credit and Earned Income Tax Credit, here are even more tax-saving opportunities you may qualify for this year. Whether you're saving for retirement, adopting a child, or paying for health insurance, these credits add up.

Premium Tax Credit (PTC) – Help Paying for Marketplace Health Insurance

✓ **Claim:** Varies based on your household income and the cost of health insurance

✚ **Eligibility:**


- You must purchase health insurance through the Health Insurance Marketplace
- Income must be between 100% and 400% of the federal poverty line
- Credit is refundable and can be applied in advance to lower monthly premiums

Saver's Credit (Retirement Savings Contributions Credit)

✓ **Claim:** Up to \$1,000 (or \$2,000 for married couples filing jointly)

✚ **Eligibility:**

- Contribute to a 401(k), IRA, 403(b) or similar plan
- Income must fall under specific thresholds
- Must be 18+, not a full-time student, and not claimed as a dependent

 **Example:** You contribute \$2,000 to your IRA and qualify — you could earn a \$1,000 credit on top of the retirement savings.

? Adoption Credit – Supporting New Parents

✓ **Claim:** Up to \$16,810 per child

✚ **Eligibility:**

- For qualified adoption expenses, such as fees, travel, and court costs
- Credit is non-refundable, but unused amounts can carry forward for up to 5 years

Disabled Access Credit – Supporting Accessibility for Small Businesses

✓ **Claim:** 50% of eligible expenses over \$250, up to \$10,250

 **Maximum Credit:** \$5,000

✚ **Eligibility:**

- For small businesses that spend on improving access for people with disabilities
- Must have gross receipts under \$1 million or fewer than 30 full-time employees

✚ Stack Your Credits Strategically!

You can claim multiple credits in the same year. For example:

- ✓ Child Tax Credit
- ✓ Saver's Credit
- ✓ Premium Tax Credit
- ✓ Energy Credits

Knowing which ones apply helps you keep more money in your pocket.

✚ **Final Tip:** Don't leave money on the table — review all available credits before you file! Need help identifying which credits you qualify for? Let's talk.



QUESTIONS?
— GIVE ME A —
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NEXT ISSUE

**TIPS FOR ALL MY
SELF-EMPLOYED &
SMALL BUSINESS
OWNERS**

Thank you for reading!