Can I Claim a Child on My Tax Return?

Should I claim a child on my tax return?

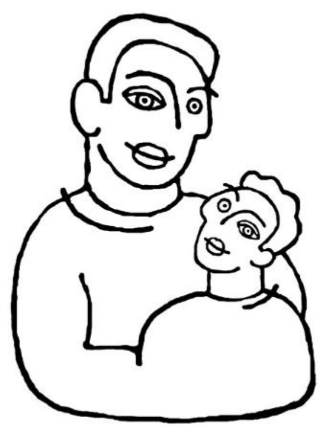
Claiming a child on your tax return can lower your taxes and raise your refund. You can claim a "qualifying child" or "qualifying relative" as dependent. A "qualifying child" can also be claimed for the EITC (Earned Income Tax Credit). There are 3 ways that claiming a child can help on your taxes.

- A child can be your dependent and give you a higher "deduction." This is subtracted from your income before your taxes are figured. Lower income means less tax.
- It can put you in a different filing status so you pay a lower tax.
- You can get certain credits like the Child Tax Credit, the Credit for Other Dependents, and if you meet the rules, you can get the EITC.

There are rules about whether you can claim a child for taxes. You must follow the rules. If you don't, you can lose the right to file for the EITC or Child Tax Credit in the future. Or you may have to pay refund money back to the state or the IRS or pay more taxes and other penalties. Some of these things are complicated. Go to the last section for information on getting free help with your taxes.

Claiming Someone Else on Your Tax Return

You can claim dependents. A dependent is a "qualifying child" or a "qualifying relative."



Qualifying Child

- The child must be the taxpayer's child, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, or a descendant of one of these relatives. This includes a child placed with the taxpayer for adoption, even if the adoption is not final. An eligible foster child is any child placed with the taxpayer by an authorized placement agency or court.
- The child must live with the taxpayer **<u>for more than half of the year</u>** in the US. Temporary absences for school, vacation, medical care, military service, detention in a juvenile facility, or kidnapping count as time lived at home.

There are exceptions for divorced or separated parents. The exception lets a parent who did not live with the child for more than half of the year claim them as a dependent and claim the Child Tax Credit. But only one of the parents can claim the child. This exception does NOT apply to head of household filing status, the Child and Dependent Care Credit, or the Earned Income Tax Credit (EITC).

- The child must be younger than the taxpayer unless they are permanently and totally disabled at any time during the year. There are different age limits for the various credits:

  - **Credit for Child and Dependent Care Expenses –** the child must be under age 13 when the care was provided. The child can be any age if they are disabled and can't take care of themselves.

  - **Child Tax Credit –** the child must be under age 17 on December 31, 2025.

  - **Head of Household filing status and Earned Income Tax Credit (EITC) –** the child must be under age 19 or a full-time student under age 24 on December 31, 2025. The child can be any age if permanently and totally disabled.

- The child didn't provide over half of their own support during the year. Social Security benefits the child got as the beneficiary of a deceased or disabled parent count as the child's income. The support test (the child providing their own support) does not apply when figuring out if the taxpayer has a qualifying child for the EITC.

- If the child can be claimed by a parent as a qualifying child, but neither parent claims the child NO ONE ELSE can claim the child unless their Adjusted Gross Income (AGI) is higher than the AGI of both parents. This situation can happen when extended family lives together.

- Sometimes a child is a qualifying child for more than one taxpayer, and they can't agree on who will claim the child. Tax rules say that the parent who lived with the child longest that year should claim the credit. If the child lived with both parents for the same length of time, the parent with the higher adjusted gross income should claim the credit.

If the child:

1. did not live with any parent,
2. is a qualifying child of more than one taxpayer, and
3. the taxpayers can't agree who should claim the child,

then the taxpayer with the highest adjusted gross income gets the credit.

Qualifying Relative
A qualifying relative is someone who is:

- a U.S. Citizen, a U.S resident alien, a U.S. national, or lived in the United States, Canada, or Mexico,

- a member of your household for the whole year, or a family member who may or may not live with you like:
  - your child, grandchild, great grandchild, stepchild,
  - your brother, sister, half-brother, half-sister, stepbrother, stepsister,
  - your parent, grandparent, stepparent,
  - your aunt or uncle, niece, or nephew,
  - your father-in-law, mother-in-law, son-in-law, daughter-in-law,
  - brother-in-law, or sister-in-law.

The child or person usually **cannot** be your dependent if:

- They are married and file joint taxes with their spouse.

- They earn more than $5,200 during the year. **But**, if the person is your child under age 19 or a student under 24, they can still be your dependent and earn more than that.

- You provided less than half their support during the year

The rules above are for federal taxes. Minnesota uses rules like these for state income and property taxes. Ask the person who does your taxes.

Can I get the EITC?
The EITC is a tax credit for people who work. The maximum credit is $8,046. Single and married people can get it. You don't have to have children, but the credit is higher if you do. These are rules about which children you can claim. See below. *If you break these rules, you can be denied the EITC for up to 10 years.*

You must have worked during 2025. You can't get EITC if you earned money outside the U.S. Your earnings and the "adjusted gross income" on your tax form must be less than:

- $61,555 if you have 3 or more qualifying children
  (or $68,675 if married and filing a joint return)

- $57,310 if you have 2 or more qualifying children
  (or $64,430 if married and filing a joint return)

- $50,434 if you have one qualifying child
  (or $57,554 if married and filing a joint return)

- $19,104 if you have no qualifying children
  (or $26,214 if married and filing a joint return)

Do I meet the EITC rules?

- You must be a U.S. citizen or resident alien for all of 2025.
- You need a valid social security number for **you, your spouse, and children** you claim.
- Your investment income must be less than $11,950.
- You can't claim the EITC if someone else can claim you as a "qualifying child."
- You can claim EITC and file as "married filing separate" if you live with your qualifying child for more than half the year and either:
  - Don't live in the same household as the other spouse for at least the last 6 months of 2025, OR
  - Are legally separated according to their state law with a written separation agreement or a decree of separate maintenance and don't live in the same household as your spouse at the end of 2025.

Can I claim a child for EITC?

Yes, if that child meets the definition of "qualifying child" on the first page of this fact sheet. A "qualifying relative" **cannot** be claimed for the EITC.

Are there other credits I can get?

You may be able to get:

- Child Tax Credit
- Child and Dependent Care Credit
- Minnesota Child and Working Family Tax Credit
- Minnesota K-12 Education Credit

Ask the person who does your taxes about these.

Free Tax Help

You can get free help with your taxes if you have a low-income or are a senior citizen or disabled. To find help near you, call United Way statewide at 2-1-1, or go to their website https://www.211unitedway.org/. United Way can help you get information in your native language. You can also find free help near you by visiting www.irs.gov/vita.

This fact sheet applies only to tax year 2025.
File your income tax returns by April 15th, 2026.