

# Accessing Tax Payments for Massachusetts Families

File Taxes for Free. Get Cash.

# Goal

**Increase access to  
cash for people who  
don't typically file  
taxes**





# What Could I Get?

## **No income required:**

- Child and Family Tax Credit (\$440/eligible dependent)
- Senior Circuit Breaker (up to \$2,730)
- 2021 COVID stimulus payment (\$1,400/person)
- 2021 Child Tax Credit (\$3,600/child < 6, \$3,000/child aged 6+)

## **Some income required:**

- Federal Child Tax Credit (up to \$2,000/child <17)
- Federal Earned Income Tax Credit (up to \$7,830)
- MA Earned Income Tax Credit (up to \$3,132)

NOTE: Payments do not count impact eligibility for public benefits (e.g. SNAP, MassHealth, housing)



# What Could I Get?

**Didn't file your taxes between 2021-2023? It's not too late to get payments you might be owed!**

Families can get money missed in 2021-2023 by filing tax returns for those years by April 15, 2025

**Federal**: Child Tax Credit, Earned Income Tax Credit

**State**: Earned Income Tax Credit, 2023 Child and Family Tax Credit (\$310/eligible dependent), 2022 Dependent Tax Credit: up to \$240/eligible dependent



# MA Child and Family Tax Credit

NEW refundable family tax credit passed in October 2023

\$440 for each:

- Child under age 13
- Disabled dependent
- Dependent age 65+
- Spouse who needs care

**Universal** (no income minimum or cap)

**Immigrant-eligible** (need ITIN, can request new MATIN for eligible child)

# Example 1

A single parent of 2 kids, age 3 and 6, made \$8,000 in 2024.

This family is not obligated to file a state or federal tax return.

If they file, they could get:

- \$3,210 in federal EITC
- \$1,283 in MA EITC
- \$4,000 in federal CTC
- \$880 in MA Child and Family Tax Credit

**TOTAL: \$9,373**

# Example 2

A married couple with 1 child, age 8, made \$14,000 in 2024. The household is mixed status, meaning one parent has an SSN and one parent has an ITIN. The child was born in the US and has an SSN.

This family is obligated to file a state but not federal tax return.

If they file, they could get:

- \$0 in federal EITC
- \$0 in MA EITC
- \$2,000 in federal CTC
- \$440 in MA Child and Family Tax Credit

**TOTAL: \$2,440**

This money does not count for most benefits, like SNAP, WIC, TAFDC, EAEDC, SSI, MassHealth, Emergency Assistance shelter, and most types of public and subsidized housing.

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# Spreading the Word



 **findyourfunds.org**



# Key Messages

- You could be owed THOUSANDS of dollars in state and federal tax credits
- To get the cash, you must file a 2024 tax return
- You may be eligible even if you did not earn income in 2024
- You can get FREE help online and in-person
- Tax payments do NOT impact other benefits
- Tax payments do NOT impact immigration status
- Did you miss out on previous tax payments?
  - Can file and claim credits from 2021-2023
  - This is the LAST YEAR you can get missed COVID stimulus and CTC payments



# FREE Tax Filing Resources



## File My Taxes

### NEW! IRS Direct File

Simple and free IRS option to help you file your taxes with an easy step by step online

- Available in English and Spanish
- Live chat support
- Mobile-friendly

Check eligibility or get started

[IRS Direct File](#)

### Get Your Refund

Free online filing through Code for America, approved by IRS

- Available in English and Spanish
- Live chat support
- Mobile friendly
- Income limit: \$66,000

[Get Your Refund](#)

### Free In-Person Tax Filing

The IRS Volunteer Income Tax Assistance (VITA) program offers free tax help in your community.

[See VITA locations near you](#)

[Search for Your VITA Location](#)

# Outreach Materials



**File Taxes for Free & Get Cash Back**  
✓ [findyourfunds.org](https://findyourfunds.org)

**Money You Could be Owed**  
**Massachusetts Child and Family Tax Credit**

**NEW!** Get **\$440** for each eligible dependent:

- Kids under 13
- 65+ or with disabilities
- Spouse needing care

You did not need to work for pay in 2024 to qualify.

Payments will not impact other benefits, like SNAP or MassHealth.

You can file using an SSN or ITN.

 If you worked for pay in 2024 or missed past tax or COVID money, you could get more!

**How to File Your Taxes for Free**

**Online**  
**NEW!** IRS Direct File is an easy & secure way to file in English & Spanish

- File on phone or computer
- No income limit

**In-person**  
You can also get help in-person with VITA! Find a location near you at [FindYourfunds.org](https://FindYourfunds.org).

For **FREE** help & more information: ✓ [findyourfunds.org](https://findyourfunds.org)



Flyers (available in 11 languages)



✓ [findyourfunds.org](https://findyourfunds.org)  
*You do the math*

**FILE YOUR TAXES FOR FREE**

LEARN MORE ABOUT TAXES AT [FINDYOURFUNDS.ORG](https://FINDYOURFUNDS.ORG)!

Social Media Toolkit

# More Outreach Opportunities



Community or staff newsletter



Guest presentation (like this!)



Website banner



Text campaign



Identify existing places you're connected with clients, families, and community

# Follow Us on Instagram!

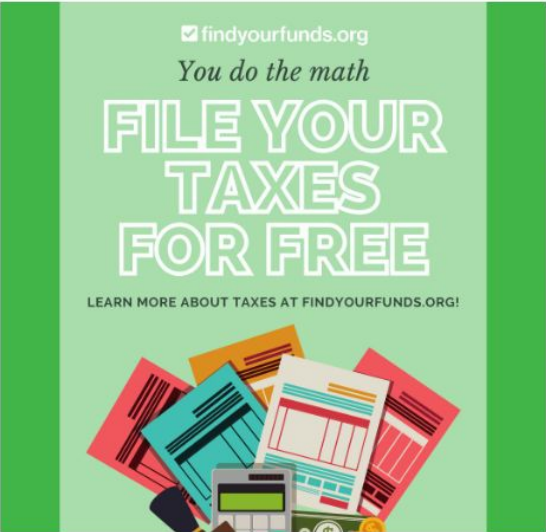


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**Find Your Funds**  
Get money you may be owed by filing your 2024 tax return. Find free help online and in-person by visiting [www.findyourfunds.org](http://www.findyourfunds.org).  
[findyourfunds.org](http://findyourfunds.org)

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# Q&A

 [findyourfunds.org](https://findyourfunds.org)



# Thank you!

Charlotte Bruce, Children's HealthWatch

[charlotte.bruce@bmc.org](mailto:charlotte.bruce@bmc.org)

C: (617) 733-9760