



Recent and Upcoming Changes to Benefits and Tax Credits for Families

Program	Eligibility & Potential Benefits																									
<p>Child Care Assistance (CCAP)</p> <p>Child Care Assistance (CCAP) helps families pay for child care in Type III licensed child care centers, in family child care homes and even in-home providers.</p> <div style="text-align: center; background-color: #ffcc00; padding: 10px; border-radius: 10px; margin-top: 20px;"> <p style="color: #0056b3; font-weight: bold;">Apply for CCAP online</p> </div>	<p>If you meet the following criteria, you may be eligible for CCAP:</p> <ul style="list-style-type: none"> You are responsible for paying child care costs for a child under 13 or a child under 18 with a disability who lives with you; AND You work, attend school, or job training for at least 20 hours a week, participate in a transitional living program, are homeless, receive disability OR are unemployed and searching for work; AND Households must be a US citizen or an eligible alien; AND Your yearly household income is less than the amount listed below for your household size: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="text-align: center;">2 people \$34,840</td> <td style="text-align: center;">3 people \$43,920</td> <td style="text-align: center;">4 people \$53,000</td> <td style="text-align: center;">5 people \$63,080</td> </tr> <tr> <td style="text-align: center;">6 people \$71,160</td> <td style="text-align: center;">7 people \$80,240</td> <td style="text-align: center;">8 people \$89,320</td> <td style="text-align: center;">9 people \$93,860</td> </tr> </table> <p style="margin-top: 10px;">Learn more at the Louisiana Department of Education website.</p>	2 people \$34,840	3 people \$43,920	4 people \$53,000	5 people \$63,080	6 people \$71,160	7 people \$80,240	8 people \$89,320	9 people \$93,860																	
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<p>Child Tax Credits</p> <p>Taxpayers can claim a federal child tax credit for each qualifying dependent child. Changes for 2021 will mean larger credits for many families <u>and</u> that eligible families will get half of this credit in the form of monthly payments beginning in July. Details on how that will work have not been released yet.</p> <div style="text-align: center; background-color: #ffcc00; padding: 10px; border-radius: 10px; margin-top: 20px;"> <p style="color: #0056b3; font-weight: bold;">Get free help filing your taxes</p> </div>	<p>If you meet the following criteria, you may be eligible for the Child Tax Credit for 2021 (filing in <u>2022</u>):</p> <ul style="list-style-type: none"> You file taxes and can claim a dependent child under the age of 18; AND You meet the below income eligibility requirements: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #fff9c4;"> <th></th> <th colspan="2">Single Filers</th> <th colspan="2">Single Head of Household</th> <th colspan="2">Married</th> </tr> <tr style="background-color: #d9e1f2;"> <th>Income</th> <th>earning up to \$75,000</th> <th>\$75,001-\$200,000</th> <th>Up to \$112,500</th> <th>\$112,500-\$200,000</th> <th>Up to \$150,000</th> <th>\$150,001-\$400,000</th> </tr> </thead> <tbody> <tr> <td>Max credit per child under 6</td> <td style="text-align: center;">\$3,600</td> <td rowspan="2" style="text-align: center;">\$2,000-\$3,600</td> <td style="text-align: center;">\$3,600</td> <td rowspan="2" style="text-align: center;">\$2,000-\$3,600</td> <td style="text-align: center;">\$3,600</td> <td rowspan="2" style="text-align: center;">\$2,000-\$3,600</td> </tr> <tr> <td>Max credit per child 6-17</td> <td style="text-align: center;">\$3,000</td> <td style="text-align: center;">\$3,000</td> <td style="text-align: center;">\$3,000</td> </tr> </tbody> </table> <p style="margin-top: 10px;"><i>*Note that parents filing using an ITIN <u>can</u> claim the credit if their child has an SSN.</i></p>		Single Filers		Single Head of Household		Married		Income	earning up to \$75,000	\$75,001-\$200,000	Up to \$112,500	\$112,500-\$200,000	Up to \$150,000	\$150,001-\$400,000	Max credit per child under 6	\$3,600	\$2,000-\$3,600	\$3,600	\$2,000-\$3,600	\$3,600	\$2,000-\$3,600	Max credit per child 6-17	\$3,000	\$3,000	\$3,000
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<p>Earned Income Tax Credit (EITC)</p> <p>You can claim an EITC on both your federal and state income taxes. The EITC is refundable, meaning you can claim it even if you don't owe any money in taxes.</p> <p>Get free help filing your taxes</p>	<ul style="list-style-type: none"> If you are working and are at least 19 years old (including people over the age of 65)* and meet the income requirements below, you may be eligible for the EITC for 2021 (filing in <u>2022</u>): You can claim the earned income tax credit on your federal and state taxes as follows: <table border="1" data-bbox="537 606 1502 1024"> <thead> <tr> <th># of children</th> <th>Single filers income limit</th> <th>Married filers income limit</th> <th>Max federal income tax credit</th> <th>Max Louisiana income tax credit</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>\$16,000</td> <td>\$21,000</td> <td>up to \$1,500</td> <td>\$75</td> </tr> <tr> <td>1</td> <td>\$42,000</td> <td>\$48,000</td> <td>up to \$3,600</td> <td>\$180</td> </tr> <tr> <td>2</td> <td>\$47,000</td> <td>\$54,000</td> <td>up to \$5,900</td> <td>\$295</td> </tr> <tr> <td>3 or more</td> <td>\$51,000</td> <td>\$57,000</td> <td>up to \$6,700</td> <td>\$335</td> </tr> </tbody> </table> <p><i>* Note that both the filer and any dependents claimed must have a valid Social Security Number. Requirements and benefits for tax year 2020 (filed in 2021) are different.</i></p>	# of children	Single filers income limit	Married filers income limit	Max federal income tax credit	Max Louisiana income tax credit	0	\$16,000	\$21,000	up to \$1,500	\$75	1	\$42,000	\$48,000	up to \$3,600	\$180	2	\$47,000	\$54,000	up to \$5,900	\$295	3 or more	\$51,000	\$57,000	up to \$6,700	\$335
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<p>Dependent Care Tax Credits</p> <p>Parents and caregivers can claim dependent care tax credits for eligible child care expenses or dependent care expenses (such as child care tuition or afterschool programs). For tax year 2021 (filing in 2022), it is also <u>fully refundable</u>, meaning you'll get money back if the value of the credit is more than what you owe in taxes. These changes will increase the value of the federal credit for many families.</p> <p>Get free help filing your taxes</p>	<ul style="list-style-type: none"> You can claim the Dependent Care Tax Credit on your 2021 taxes (filing in 2022) if you paid for the care of a qualifying individual to enable you (and your spouse, if filing jointly) to work or look for work. Note that children under the age of 13 are considered qualifying individuals, as are spouses that are mentally or physically incapable of self-care and lived with you for more than half of the year. <table border="1" data-bbox="537 1402 1489 1694"> <thead> <tr> <th># of children</th> <th>Households with incomes up to \$125,000 can claim:*</th> </tr> </thead> <tbody> <tr> <td>1 child</td> <td>50% of eligible costs up to \$8,000 (for a credit of up to \$4,000) on your federal taxes</td> </tr> <tr> <td>2 or more</td> <td>50% of eligible costs up to \$16,000 (for a credit of up to \$8,000) on your federal taxes</td> </tr> </tbody> </table> <p><i>* the value of the credit phases down to 20% for families with incomes above the \$125,000 limit, up to \$400,000. It further phases down by 1 percentage point for each \$2,000 by which an individual's income exceeds \$400,000 until the credit is phased out.</i></p> <p>Louisiana has a child and dependent care tax credit that phases out at lower income levels.</p>	# of children	Households with incomes up to \$125,000 can claim:*	1 child	50% of eligible costs up to \$8,000 (for a credit of up to \$4,000) on your federal taxes	2 or more	50% of eligible costs up to \$16,000 (for a credit of up to \$8,000) on your federal taxes																			
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<p>Health Insurance Tax Credits</p> <p>The American Rescue Plan Act (ARPA) temporarily lowers the cost of purchasing health insurance on the marketplace and subsidizes costs with tax credits.</p> <div data-bbox="147 741 488 915" style="background-color: yellow; padding: 10px; text-align: center;"> <p>Learn more and apply for health insurance</p> </div>	<p>Changes for 2021 and 2022 make health care coverage through the Marketplace much more affordable than it was before for many families. If you are uninsured and have previously looked at Marketplace coverage and found it too expensive, you may want to look again!</p> <p>These provisions are retroactive to January 1, 2021, and expire at the end of 2022.</p> <table border="1" data-bbox="537 716 1479 1224"> <thead> <tr> <th data-bbox="537 716 1118 846">Income Level</th> <th data-bbox="1118 716 1479 846">Cost of "Benchmark Plan" Premium under the new guidelines</th> </tr> </thead> <tbody> <tr> <td data-bbox="537 846 1118 909">All income levels are based on the federal poverty level.*</td> <td data-bbox="1118 846 1479 909"></td> </tr> <tr> <td data-bbox="537 909 1118 972">Up to 150% of the federal poverty level</td> <td data-bbox="1118 909 1479 972">\$0</td> </tr> <tr> <td data-bbox="537 972 1118 1035">150% to 200% of the federal poverty level</td> <td data-bbox="1118 972 1479 1035">0 to 2%</td> </tr> <tr> <td data-bbox="537 1035 1118 1098">200% to 250% of the federal poverty level</td> <td data-bbox="1118 1035 1479 1098">2% to 4% of income</td> </tr> <tr> <td data-bbox="537 1098 1118 1161">250% to 300% of the federal poverty level</td> <td data-bbox="1118 1098 1479 1161">4% to 6% of income</td> </tr> <tr> <td data-bbox="537 1161 1118 1224">300% to 400% of the federal poverty level</td> <td data-bbox="1118 1161 1479 1224">6.0% to 8.5% of income</td> </tr> <tr> <td data-bbox="537 1224 1118 1287">400% or more of the federal poverty level</td> <td data-bbox="1118 1224 1479 1287">up to 8.5% of income</td> </tr> </tbody> </table> <p>* Go to healthcare.gov to see the actual cost of plans for your family's size and income. Additionally, https://www.needymeds.org/FPL_Calculator has a calculator that will translate your income to an estimated percentage of the federal poverty level.</p>	Income Level	Cost of "Benchmark Plan" Premium under the new guidelines	All income levels are based on the federal poverty level.*		Up to 150% of the federal poverty level	\$0	150% to 200% of the federal poverty level	0 to 2%	200% to 250% of the federal poverty level	2% to 4% of income	250% to 300% of the federal poverty level	4% to 6% of income	300% to 400% of the federal poverty level	6.0% to 8.5% of income	400% or more of the federal poverty level	up to 8.5% of income
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