

## Should You File A Tax Return?

You must file a tax return if your income is above a certain level. The amount varies depending on filing status, age and the type of income you receive.

For example, a married couple under age 65 generally is not required to file until their joint income reaches \$16,900. However self-employed individuals generally must file a tax return if their net income from self employment exceeds \$400.

Check the “individuals” section of the IRS Web site at IRS.gov or consult the instructions for form 1040, 1040A or 1040EZ for specific details that may affect your need to file a tax return with IRS this year.

Even if you do not have to file, you should file to get money back if Federal Income Tax was withheld from your pay, or you qualify for any of the following:

**Earned Income Tax Credit.** The Earned Income Tax Credit is a federal income tax credit for eligible low-income workers. The credit reduces the amount of tax an individual owes, and may be returned in the form of a refund.

**Telephone Tax Refund.** The telephone tax refund is a one-time payment available on your 2006 federal income tax return, designed to refund previously collected long-distance federal income taxes. It is available to anyone who paid long-distance taxes on landline, cell phone or Voice over Internet Protocol (VoIP) service.

**Additional Child Tax Credit.** This credit may be available to you if you have three or more qualifying children or if you have one or two qualifying children and earned income that exceeds \$11,300. The Additional Child Tax Credit may give you a refund even if you do not owe any tax.

**Health Coverage Tax Credit.** Limited to certain individuals who are receiving certain Trade Adjustment Assistance, Alternative Trade Adjustment Assistance, or pension benefit payments from the Pension Benefit Guaranty Corporation