



# Catch a Break

Who says you can't get a break these days? **The American Recovery and Reinvestment Act** may give you the break you're looking for – a boost in your paycheck.

"Making Work Pay" is a refundable tax credit of up to \$400, or up to \$800 if you're filing a joint return. It's automatically added to your paycheck through less tax withholding. The credit amount starts phasing out if you make more than \$75,000, or \$150,000 if you're filing a joint return. So, you can get the credit now in your paycheck and you don't have to do a thing. Or get it on your tax return next year if you don't have taxes withheld by an employer.

Just keep in mind that there are some circumstances where you now may have too little tax withheld. This can include if you have more than one job, receive a pension, or receive a \$250 recovery payment check and work. You also may have too little withheld if you're married and both work or you're claimed as a dependent. Remember you can adjust your withholding to the correct amount for your situation. Go to **irs.gov** and search for "withholding calculator" or check the recovery page to find out what's best for you.

Now how's that for making your hard work pay off?

Visit [irs.gov/recovery](http://irs.gov/recovery).

