Summary of Tax Credit/Benefit Eligibility for 2025 Tax Returns

The One Big, Beautiful Bill (OBBB) signed into law in July of 2025 changed taxpayer eligibility for some existing tax credits, deductions, and benefits and limited some new credits based on whether the taxpayer has a SSN or ITIN.

Tax Credit/Benefit	SSN required?	ITIN eligible?	Special Rules/Considerations
Child Tax Credit (CTC)	**Yes** (both taxpayer and qualifying children)	**No**	If MFJ, at least one spouse must have an SSN
Additional Child Tax Credit (ACTC)	**Yes**	**No**	If MFJ, at least one spouse must have an SSN
Credit for Other Dependents (COD)	**No**	**Yes**	(no change for 2026)
Earned Income Tax Credit (EITC)	**Yes** (both taxpayer and any qualifying children)	**No**	(no change for 2026)
Education Credits (AOTC and LLC)	**No**	**Yes**	AOTC requires a school EIN.
No tax on tips deduction	**Yes** (for tip income earner)	**No**	Deduction maximum applies per tax return, not per person
No tax on overtime deduction	**Yes** (both spouses if MFJ)	**No**	Deduction maximum applies per tax return, not per person
Senior deduction	**Yes** (applies to taxpayer only)	**No**	Must be 65+ to qualify