



2025 Schedule M1CWFC, Minnesota Child and Working Family Credits

To claim this credit, you must be a full- or part-year resident of Minnesota. If you are a full-year nonresident, you are not eligible for this credit. Do not complete Schedule M1CWFC if you have a 2-year or 10-year IRS ban or are otherwise restricted from claiming the federal Earned Income Credit (EIC).

Your First Name and Initial

Last Name

Your Social Security Number

☐ Check this box if you are married filing separately and meet the exceptions in the instructions

Advance Payment of Child Tax Credit for 2026 (Section 3)

Note: If you elect to receive advance payment of your 2025 child tax credit, you are required to file a 2026 income tax return, regardless of other filing requirements and you may have to repay your advance payment in certain situations. See instructions for more information.

☐ Check this box if you are electing to receive advance payment of your 2026 child tax credit (see instructions)

Reconciliation of Advance Payments received during 2025 (Section 2)

☐ Check this box if you received an advance payment of your 2025 Child Tax Credit. (see instructions)

- A** Enter the total advance payments of your child tax credit you received for 2025 . . . **A** ■ _____
- B** If you received advance payments, what was your Minimum Credit Base
from line 19 (line 20 if a part-year resident) of your 2024 Schedule M1CWFC **B** ■ _____
- C** Enter the number of Qualifying Children from line 7
of your 2024 Schedule M1CWFC **C** ■ _____

Section 1

- 1** Enter the amount from line 1 of Form M1 (*see instructions*). **1** ■ _____
- 2** Enter your total earned income (*see instructions; if less than zero, enter zero*). **2** ■ _____
- 3** If line 2 is greater than \$9,480, enter \$9,480. Otherwise enter the amount from line 2. **3** ■ _____
- 4** Multiply line 3 by 4% (.04). **4** ■ _____
- 5** Credit for Qualifying Older Children: If you have: **5** ■ _____
- One qualifying older child, enter \$1,000
 - Two qualifying older children, enter \$2,270
 - Three or more qualifying older children, enter \$2,710
- 6** Add lines 4 and 5 **6** ■ _____
- 7** Number of qualifying children (*see instructions*) **7** ■ _____
- 8** Multiply line 7 by \$1,750. **8** ■ _____
- 9** Add lines 6 and 8 **9** ■ _____
- 10** Enter the greater of line 1 or 2 **10** ■ _____
- 11** Enter \$37,910 if married filing jointly or \$31,950 for any other filing status **11** ■ _____
- 12** If line 10 is less than line 11, see instructions. Otherwise, subtract line 11 from line 10 **12** ■ _____
- 13** If you had an amount on line 5 but not on line 8, enter 9%(.09). Otherwise enter 12% (0.12) **13** ■ _____



14 Multiply line 12 by line 13. 14 ■ _____

15 Subtract line 14 from line 9. If less than zero, enter 0 15 ■ _____

16 **Part year residents:** See instructions. Enter the result from step 5 of the Worksheet for line 16 16 ■ _____

Enter the result from step 5 of the Worksheet for Line 16: _____

If you chose to receive advance payments for 2026 **or** you received advance payments of your 2025 child tax credit, continue to line 17. Otherwise, stop here and enter the the following amount on line 2 of Schedule M1REF:

- **Full year residents** enter the amount from line 15
- **Part year residents** enter the amount from line 16

17 Divide line 8 by line 9. 17 ■ _____

18 **Full year residents:** Multiply line 15 by line 17. **Part year residents:** Multiply line 16 by line 17. 18 ■ _____

If you did not receive advance payments of your 2025 child tax credit, skip lines 19 through 27 and go to line 28 to determine your advance payments for your 2026 child tax credit. Otherwise, continue to line 19.

Section 2 — Reconciliation of 2025 Advance Payments and Minimum Credit

19 Subtract line 18 from line 15. If a part year resident, subtract line 18 from line 16. 19 ■ _____

20 If line 15 (or line 16 for part-year residents) is 0, enter 0. Otherwise enter the amount from Line B. 20 ■ _____

21 Divide the number of qualifying children you had this year (line 7) by the number you had in 2024 (line C). Round to the nearest five decimal places. 21 ■ _____

22 Multiply line 20 by line 21. 22 ■ _____

23 If you entered zero on line 20, enter 0 here. Otherwise, enter the greater of lines 18 and 22. 23 ■ _____

24 Add lines 19 and 23 24 ■ _____

25 Enter the total amount of advance payments of your 2025 child tax credit (line A) (*see instructions*) 25 ■ _____

26 **Remaining 2025 credit:** If line 24 is greater than line 25, subtract line 25 from line 24. Enter the result here and on line 2 of Schedule M1REF. (*see instructions*) 26 ■ _____

27 **Repayment:** If line 25 is greater than line 24, subtract line 24 from line 25. Enter the result here and on line 14b of Form M1. Do not enter an amount on line 2 of Schedule M1REF (*see instructions*) 27 ■ _____

Section 3 — Advance Payment of 2026 Child Tax Credit

28 Multiply line 18 by 50% 28 ■ _____

29 If you claimed a qualifying child who was 17 at the end of 2025, divide the number of qualifying children who were under 17 by your total number of qualifying children (round to the nearest five decimal places). Otherwise, enter 1 on line 29. 29 ■ _____

Number of Qualifying Children for the Child Tax Credit who were under 17 at the end of 2025: _____

30 Multiply line 28 by line 29 30 ■ _____

31 Divide line 30 by three to get the amount of each advance payment you will receive (*see instructions*) 31 ■ _____

32 Direct deposit for your advance payments

☐

Checking

☐

Savings

Routing Number

Account Number

Include this schedule with your Form M1. Enter the number of qualifying children on line 2a and the number of qualifying older children on line 2b of Schedule M1REF.

