The dos and don’ts of claiming dependents on your taxes

By H&R Block

Editor’s Note: Relationship changes and job loss can all affect who is living in your house and, therefore, claiming dependents on your tax return. Here are the most important rules that you need to know about claiming dependents before preparing your taxes this year.

Few things are more important than family. These are the people we share special memories with... the people we rely on when we hit tough spots.

However, sometimes you are the family member who helps others out. Maybe your grandmother couldn’t live safely on her own anymore, so she moved in with you this year. Maybe your uncle lost his job so he’s been staying with you.

This is what family is about — helping each other, regardless of the burden. But the extra expense of additional family members can put a financial strain on you. The rising costs of food, electricity, gas, and water can all add up quickly.

Special rules for claiming dependents on tax returns

There are a few rules to help you navigate claiming dependents on tax returns — and decide who you should and shouldn’t claim as tax dependents:

The DOs: Who can I claim as a dependent?

You can only claim dependents who are either a qualifying child or a qualifying relative.

DO claim all qualifying children that were born or adopted within the tax year. Even if your child was born on December 31, your child may be able to be claimed as a dependent on your taxes. To qualify as a dependent, the child must:
- Be under age 19, a full-time student under age 24 or permanently and totally disabled;
- Not provide more than one-half of the child’s own total support; and
- Live with you for more than half of the year.

DO claim certain family members (such as parents, grandparents, aunts or uncles, nieces or nephews) as qualifying relatives. You should claim certain family members only if:
- You provided more than half of the person’s total support for the year;
- They aren’t yours or another taxpayer’s qualifying child; and
- The relative’s gross income is less than the personal exemption amount (which is $4,300 for 2021).

All dependents must be a United States citizen, resident alien of the United States, or resident of Mexico or Canada (with certain adopted children as an exception) and can’t file a joint return (unless it’s to receive a claim of refund of taxes withheld or estimated taxes paid). You can’t claim a dependent if you or your spouse (if applicable) claim them as a dependent on another person’s return.

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filing jointly) could be claimed as a dependent by another taxpayer.

The DON’Ts: Rules for claiming a dependent

DON’T claim a child that has lived with you for less than six months of the year. Unless the child was born within the tax year, the child must have lived with you at least six months of the tax year to fall under the qualifying child rules. If you have a child that lives with each of the child’s parents separately for different portions of the year, the parent that cares for the child longer should claim the child as a dependent unless the custodial parent in the divorce has a signed Form 8332. There is an exception to the six-month rule for claiming a qualifying relative, but only if the child can’t be claimed as a qualifying child of any other taxpayer.

DON’T attempt to claim a child for whom you have paid child support, but lives with you for less than half the year unless you have a Form 8332 signed by the custodial parent.