



## 2026 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

☐ Check this box if you are only completing this schedule to repay your 2026 advance payments you previously received (*see instructions*)

### Advance Payment of Child Tax Credit for 2027

**Note:** If you elect to receive advance payment of your 2027 child tax credit, you are required to file a 2027 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 2027 child tax credit (*see instructions*)

☐ Check this box if you want to receive text messages about your advance payments (*see instructions*)

### Reconciliation of Advance Payments received during 2026

☐ Check this box if you received an advance payment of your 2026 Child Tax Credit. (*see instructions*)

**A** Enter the total advance payments of your child tax credit you received for 2026 . . . **A** ■ \_\_\_\_\_

**B** If you received advance payments, what was your Minimum Credit Base amount  
from line 28 of your 2025 Schedule M1CWFC . . . . . **B** ■ \_\_\_\_\_

**C** Enter the number of Qualifying Children from line 7  
of your 2025 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 \$9,690, enter \$9,690. Otherwise enter the amount from line 2. . . . . **3** ■ \_\_\_\_\_
- 4 Multiply line 3 by 4% (0.04). . . . . **4** ■ \_\_\_\_\_
- 5 Credit for Qualifying Older Children: If you have: . . . . . **5** ■ \_\_\_\_\_
  - One qualifying older child, enter \$1,020
  - Two qualifying older children, enter \$2,330
  - Three or more qualifying older children, enter \$2,770
- 6 Add lines 4 and 5 . . . . . **6** ■ \_\_\_\_\_
- 7 Number of qualifying children (*see instructions*) . . . . . **7** ■ \_\_\_\_\_
- 8 Multiply line 7 by \$1,800. . . . . **8** ■ \_\_\_\_\_
- 9 Add lines 6 and 8 . . . . . **9** ■ \_\_\_\_\_
- 10 Enter the greater of line 1 or 2 . . . . . **10** ■ \_\_\_\_\_
- 11 Enter \$38,770 if married filing jointly or \$32,680 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%(0.09). 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 ■ \_\_\_\_\_  
**Nonresidents:** Enter 0.
- 16 **Part-year residents:** See instructions. **Nonresidents:** Enter 0 ..... 16 ■ \_\_\_\_\_  
 Enter the result from step 5 of the Worksheet for Line 16: \_\_\_\_\_  
 If you did not receive advance payments of your 2026 credit, enter the amount from line 15  
 (line 16 if a part-year resident) on line 2 of Schedule M1REF. Continue to line 17 if you either:
- Received advance payments of your 2026 child tax credit
  - Checked the box at the top of this form to receive advance payments of your 2027 child tax credit
- 17 Divide line 8 by line 9. Round to the nearest five decimal places ..... 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 2026 child tax credit, skip lines 19 through 27 and go to line 28 to determine your advance payments for your 2027 child tax credit. Otherwise, continue to line 19.**

## Section 2 — Reconciliation of 2026 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 2025 (line C).  
 Round to the nearest five decimal places. If greater than 1, enter 1 (*see instructions*). .... 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 2026 child tax credit (line A) (*see instructions*) ..... 25 ■ \_\_\_\_\_
- 26 **Remaining 2026 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 2027 Child Tax Credit

- 28 Multiply line 18 by 50% (0.50) ..... 28 ■ \_\_\_\_\_
- 29 If you claimed a qualifying child who was 17 at the end of 2026, 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 2026: \_\_\_\_\_
- 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 ..... 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.

