

EA Exam Preparation 2025

Part 1: Individuals

VIDEO 1:

OVERVIEW AND GETTING STARTED

PRESENTER: TOM NORTON CPA, EA

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Part 1: Individuals

- Video 1: Overview and Getting Started
- Video 2: Income
- Video 3: Capital Gains
- Video 4: Adjustments and Deductions
- Video 5: Calculating Tax and Tax Credits
- Video 6: Retirement Accounts and Social Security
- Video 7: Specialized Returns and Topics

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Overview and Getting Started

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What We'll Cover

- Overview of Forms 1040 and 1040-SR
- Sources of information
- Filing requirements and due dates
- Top section of tax return
 - SSN/TIN
 - Tax residency
 - Filing status
 - Dependents
 - Checkboxes

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Free Resources (irs.gov)

- Publication 17, Your Federal Income Tax
- Form 1040, U.S. Individual Income Tax Return, and its instructions
- Form 1040-SR, U.S. Income Tax Return for Seniors
- Publication 501, Exemptions, Standard Deductions and Filing Information
- Publication 504, Divorced or Separated Individuals
- Publication 519, U.S. Tax Guide for Aliens
- Form 1040-NR, U.S. Nonresident Alien Income Tax Return, and its instructions.
- Publication 54, Tax Guide for U.S. Citizens and Resident Aliens Abroad
- Publication 552, Recordkeeping for Individuals
- Publication 3, Armed Forces' Tax Guide

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Overview of Forms 1040 and 1040-SR

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Flow of the Tax Return

START: Gross income
 LESS: Adjustments to income
 EQUALS: Adjusted gross income (AGI)
 LESS: Deductions (Standard or Itemized, QBI)
 EQUALS: Taxable income
 APPLY: Tax tables/Schedules
 EQUALS: Income tax
 LESS: Credits
 PLUS: Other taxes
 EQUALS: Total tax
 LESS: Payments
 EQUALS: Amount Due/Overpayment (Refund)

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1040 Department of the Treasury - Internal Revenue Service		2024	OMB No. 1345-0074	IRS Tax Help... Do not write or staple in this space.
For the year Jan. 1-U.S. 31, 2024, or other tax year beginning _____, ending _____, 20_____. See separate instructions.				
Your first name and middle initial		Last name	See separate instructions.	
If joint return, spouse's first name and middle initial		Last name	Your social security number	
Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.	Spouse's social security number	
City, town, or post office. If you have a foreign address, also complete spaces below:		State	ZIP code	
Foreign country name		Foreign province/state/country	Foreign postal code	
Filing Status		<input type="checkbox"/> Single <input type="checkbox"/> Head of household (HCH) <input type="checkbox"/> Married filing jointly (even if only one had income) <input type="checkbox"/> Qualifying surviving spouse (QSS) <input type="checkbox"/> Married filing jointly (if both had income) <input type="checkbox"/> If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: <input type="checkbox"/> If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): <input type="checkbox"/> Someone can claim: <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent		
Check only one box.		<input type="checkbox"/> Yes <input type="checkbox"/> No		
Digital Assets		At any time during 2024, did you (a) receive a payment for property or services; or (b) sell, exchange, or otherwise dispose of a digital asset or financial interest in a digital asset? (See instructions.)		
Standard Deduction		<input type="checkbox"/> Spouse on a separate return or you were a dual-status alien		
Age/Birthdate		<input type="checkbox"/> Were born before January 2, 1900 <input type="checkbox"/> Are blind <input type="checkbox"/> Was born before January 2, 1900 <input type="checkbox"/> Is blind		
Dependents (see instructions)		(1) First name	Last name	(2) Social security number
If more than four dependents, see instructions and attach statement here		(3) Relationship to you	(4) Check the box if qualified for credit Child tax credit Credit for other dependents	
Income		1a Total amount from Form(s) W-2, box 1 (see instructions) 1a b Household employee wages not reported as Form(s) W-2 1b c Tip income not reported on line 1a (see instructions) 1c d Medicaid waiver payments not reported on Form(s) W-2 (see instructions) 1d e Taxable child care benefits from Form 2441, line 2b 1e f Taxable child care benefits from Form 8839, line 2b 1f g Wages from Form 8919, line 6 1g h Other earned income (see instructions) 1h i Nonresident contract payee election (see instructions) 1i j Nonresident alien through 1h 1j k Capital gain or loss 1k l Tax-exempt interest 1l m Qualified dividends 1m n IRA distributions 1n o Retirement and disability benefits 1o p Health savings account benefits 1p q If you elected to use the lump-sum election method, check here (see instructions) 1q		
Attachments		2a Tax-exempt interest 2a 3a Qualified dividends 3a 4a IRA distributions 4a 5a Retirement and disability benefits 5a 6a Health savings account benefits 6a 7 Capital gain or (loss). Attach Schedule D if required. If not required, check here 7 8 Additional income from Schedule C, line 2b 8 9 Additional income from Schedule E, line 2b 9 10 Capital gain or (loss) from Schedule E, line 2b 10 11 Subtract line 10 from line 9. This is your adjusted gross income 11 12 Standard deduction and itemized deduction (from Schedule A) 12 13 Subtracted standard deduction from Form 8950 or Form 8955-A 13 14 Add lines 12 and 13 14 15 Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income 15		
For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11500B Form 1040 (2024)				

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Form 1040 (2020)

Tax and Credits		Page 2
16 Tax (see instructions). Check if any from Forms: 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> 17 Amount from Schedule 2, line 3 18 Job credits, line 1d 19 Child tax credit or credit for other dependents from Schedule 8812 20 Amount from Schedule 3, line 8 21 Add lines 18 and 20 22 Subtract line 21 from line 16. If zero or less, enter -0- 23 Other tax credits, including self-employed tax credit from Schedule 2, line 21 24 Add lines 22 and 23. This is your total tax		16 17 18 19 20 21 22 23 24
Payments		25
a Federal income tax withheld from b Form W-2 c Form 1099 d Other forms (see instructions) e Add lines 2a through 2e		25a 25b 25c 25d 25e
26 2024 estimated tax payments and amount applied from 2023 return 27 Additional credit from Form 8850 28 American opportunity credit from Form 8863, line 8 29 Reserved for future use 30 Amount from Schedule 3, line 15 31 Job credits, lines 26, 28 and 31. These are your total other payments and refundable credits		26 27 28 29 30 31
32 Add lines 25, 26, 28 and 31. These are your total other payments and refundable credits 33 Add lines 24 and 32. These are your total payments		32 33
Refund Direct deposit? See instructions. 34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid 35a Amount of line 34 you want refunded to you. If Form 8889 is attached, check here <input type="checkbox"/> c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings Account number		34 35a
36 Amount of line 34 you want applied to your 2025 estimated tax		36
37 Subtract line 33 from line 24. This is the amount you owe 38 Estimated tax penalty (see instructions)		37
Third Party Designee Do you want to allow another person to discuss this return with the IRS? See instructions Designer's name _____ Phone _____ Previous identification number/PTIN _____		39
Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which I am aware. Your signature _____ Date _____ Your occupation _____ If the IRS needs to contact me, Protection PIN, write it here _____ Joint return? _____ Spouse's signature. If a joint return, both must sign. Date _____ Spouse's occupation _____ If the IRS needs to contact my spouse, Protection PIN, enter it here (see inset) _____ Phone no. _____ Email address _____		40
Paid Preparer Use Only Firm's name _____ Firm's EIN _____ Firm's address _____		41
Go to www.irs.gov for instructions and the latest information.		

Form 1040 (2020)

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Form 1040-SR U.S. Income Tax Return for Seniors | 2024 | OMB No. 1545-0974 | IRS Use Only—Do not write or staple in the space.

For the year Jan. 1-Dec. 31, 2024, or other tax year beginning _____, 20_____. See separate instructions.

Your first name and middle initial	Last name	Your social security number
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions.		Apt. no. Presidential Election Campaign Check here if you or your household plan to vote at a polling place other than where you usually go to the polls. Protection PIN, write it here _____
City, town, or post office. If you have a foreign address, also complete spaces below.		State ZIP code If the IRS sent a notice to you, enter the notice number. Protection PIN, enter it here (see inset) _____
Foreign country name		Foreign province/state/country Foreign postal code □ You □ Spouse
Filing Status Single <input type="checkbox"/> Married filing jointly (even if only one had income) <input type="checkbox"/> Married filing separately (MFS) <input type="checkbox"/> Head of household (HOH) <input type="checkbox"/> Qualifying surviving spouse (QSS) <input type="checkbox"/> <small>Check only one box.</small> <small>If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.</small> <small>If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required).</small>		
Digital Assets At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) <input type="checkbox"/> Yes <input type="checkbox"/> No		
Standard Deduction <input type="checkbox"/> Someone can claim: <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent <small>Spouse itemizes on a separate return or you were a dual-status alien</small>		
Age/Blindness <input type="checkbox"/> You: <input type="checkbox"/> Were born before January 2, 1960 <input type="checkbox"/> Are blind <small>Spouse: <input type="checkbox"/> Was born before January 2, 1960 <input type="checkbox"/> Is blind</small>		
Dependents <input type="checkbox"/> First name _____ Last name _____ <input type="checkbox"/> Relationship to you _____ <input type="checkbox"/> Check the box if qualified for the instructions: <small>If more than four dependents, see instructions and check here.</small>		
Income <input type="checkbox"/> Total amount from Form(s) W-2, box 1 (see instructions) _____ 1a Form(s) W-2 here, attach Form W-2 and Form(s) W-2G and Form(s) W-2A if tax was withheld <small>If you did not get a Form W-2, see instructions.</small> a Household employee wages not reported on Form(s) W-2 _____ 1b b Tip income not reported on line 1a (see instructions) _____ 1c c Medicaid waiver payments not reported on Form(s) W-2 (see instructions) _____ 1d d Taxable dependent care benefits from Form 2441, line 26 _____ 1e e Employer-provided adoption benefits from Form 8839, line 29 _____ 1f f Other earned income (see instructions) _____ 1g g Wages from Form 8919, line 6 _____ 1h h Nontaxable combat pay election (see instructions) _____ 1i i Add lines 1a through 1h _____ 1z z Add lines 1a through 1h _____ 1z 2a Tax-exempt interest _____ 2a 3a Qualified dividends _____ 3a 4a IRA distributions _____ 4a 5a Pension and annuities _____ 5a 6a Social security benefits _____ 6a <small>c If you elect to use the lump-sum election method, check here (see instructions) <input type="checkbox"/></small>		
<small>Attach Schedule B if required.</small>		

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7	Capital gain or (loss). Attach Schedule D if required. If not required, check here	7
8	Additional income from Schedule 1, line 10	8
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9
10	Adjustments to income from Schedule 1, line 26	10
11	Subtract line 10 from line 9. This is your adjusted gross income	11
12	Standard deduction or itemized deductions (from Schedule A)	12
13	Qualified business income deduction from Form 8995 or Form 8995-A	13
14	Add lines 12 and 13	14
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15
Standard Deduction See Standard Deduction chart on the last page of this form.		
Tax and Credits		
16	Tax (see instructions). Check if any from: 1 <input type="checkbox"/> Form(s) 8814 2 <input type="checkbox"/> Form(s) 4972 3 <input type="checkbox"/> _____	16
17	Amount from Schedule 2, line 3	17
18	Add lines 16 and 17	18
19	Child tax credit or credit for other dependents from Schedule 8812	19
20	Amount from Schedule 3, line 8	20
21	Add lines 19 and 20	21
22	Subtract line 21 from line 18. If zero or less, enter -0-	22
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23
24	Add lines 22 and 23. This is your total tax	24
Payments		
25	Federal income tax withheld from: a Form(s) W-2 b Form(s) 1099 c Other forms (see instructions) d Add lines 25a through 25c	25a 25b 25c 25d
26	2024 estimated tax payments and amount applied from 2023 return	26
27	Earned income credit (EIC)	27
28	Additional child tax credit from Schedule 8812	28
29	American opportunity credit from Form 8863, line 8	29
30	Reserved for future use	30
31	Amount from Schedule 3, line 15	31
32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32
33	Add lines 25d, 26, and 32. These are your total payments	33

Go to www.irs.gov/Form1040SR for instructions and the latest information.

Form 1040-SR (2024)

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Refund	34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34
35a	Amount of line 34 you want refunded to you. If Form 8888 is attached, check here	35a
36	b Routing number _____ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings d Account number _____	
36	Amount of line 34 you want applied to your 2025 estimated tax	36
37	37 Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37
38	38 Estimated tax penalty (see instructions)	38
Third Party Designee Do you want to allow another person to discuss this return with the IRS? See instructions.		
<input type="checkbox"/> Yes, Complete below. <input type="checkbox"/> No Designee's name _____ Phone no. _____ Personal identification number (PIN) _____ Your signature _____ Date _____ Your occupation _____ <small>If the IRS sent you a Identity Protection PIN, enter it here (see inst.).</small>		
<small>Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than filer) if applicable Your signature _____ Date _____ Spouse's occupation _____ <small>If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.).</small> </small>		
<small>Joint return See instructions. Keep a copy for your records.</small>		
Spouse's signature. If a joint return, both must sign. Date Spouse's occupation _____ <small>If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.).</small>		
Preparer's name _____ Email address _____ Preparer's phone no. _____ Date _____ PTIN _____ <input type="checkbox"/> Check if self-employed Firm's name _____ Phone no. _____ Firm's address _____ Firm's EIN _____		

Go to www.irs.gov/Form1040SR for instructions and the latest information.

Form 1040-SR (2024)

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IF your filing status is...	AND the number of boxes checked is...	THEN your standard deduction is...
Single	1 2	\$16,550 18,500
Married filing jointly	1 2 3 4	\$30,750 32,300 33,850 35,400
Qualifying surviving spouse	1 2	\$30,750 32,300
Head of household	1 2	\$23,850 25,800
Married filing separately**	1 2 3 4	\$16,150 17,700 19,250 20,800

*Don't use this chart if someone can claim you (or your spouse if filing jointly) as a dependent, your spouse itemizes on a separate return, or you were a dual-status alien. Instead, see instructions.

**You can check the boxes for your spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

Go to www.irs.gov/Form1040SH for instructions and the latest information.

Form 1040-SR (2024)

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Sources of Information

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Prior Year Tax Return

- Best place to start preparing this year's return
- Basic taxpayer information
- What to look for this year (W-2s, 1099s, K-1s, etc.)
- Carryovers, net operating losses, depreciation, etc.
- Compare this year to last

Prior Year Tax Return

- What if you see an error?
 - Must tell the client and explain the consequences
 - NOT required to fix it (but you can amend if client wants to)
 - If choose to amend, use Form 1040-X

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Sources of Information

- EAs are expected to do “due diligence” to verify (but not audit) client information
- Income
- Expenses
- Credits
- Basis of assets
- Etc. (any other item on the return)

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Sources of Information- Income

- Income- Worldwide taxable and non-taxable income
 - W-2s
 - 1099s
 - K-1s
 - Bank and brokerage statements
 - Taxpayer's records
 - Etc.

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Sources of Information- Expenses

- Expenses

- 1098s
- K-1s
- Receipts
- Bank statements
- Cancelled checks
- Taxpayer's records
- Etc.

Sources of Information- Assets

- Cost/Basis of assets

- Closing statement (real estate)
- Bank/Brokerage statements
- Certain forms issued to taxpayer (e.g. 1099, K-1, 3922)
- Receipts
- Cancelled checks
- Appraisals
- Etc.

Sources of Information- Other

- IRS letters
- School records
- Driver's License
- Etc.

Filing Requirements and Due Dates

Filing Requirements- Form 1040

- Who has to file a 1040?
 - US Citizen or
 - Resident
 - Of United States or Puerto Rico
 - And meet the filing requirements (income or other)
- Nonresidents may also need to file (Form 1040-NR)

Income Definitions

- **Gross income** means all income received in the form of money, goods, property and services that isn't exempt from tax.
 - Includes income from sources outside the U.S.
 - Includes income from sale of your home
 - Includes taxable portion of social security benefits
 - Include business gross income, but not losses
 - Includes capital gains, but not losses
- **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarships and grants. Also income from a business the taxpayer works in.
- **Unearned income** includes taxable interest, dividends, capital gains, unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from trusts.

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Table 1-1. 2024 Filing Requirements for Most Taxpayers

IF your filing status is...	AND at the end of 2024 you were...*	THEN file a return if your gross income was at least...**
Single	under 65	\$14,600
	65 or older	\$16,550
Married filing jointly***	under 65 (both spouses)	\$29,200
	65 or older (one spouse)	\$30,750
	65 or older (both spouses)	\$32,300
Married filing separately	any age	\$5
Head of household	under 65	\$21,900
	65 or older	\$23,850
Qualifying surviving spouse	under 65	\$29,200
	65 or older	\$30,750

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Table 1-2. 2024 Filing Requirements for Dependents
See chapter 3 to find out if someone can claim you as a dependent.
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If your parents (or someone else) can claim you as a dependent, use this table to see if you must file a return. (See Table 1-3 for other situations when you must file.) In this table, unearned income includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. Earned income includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. (See <i>Scholarships and fellowships</i> in chapter 8.) Gross income is the total of your earned and unearned income.
Single dependents —Were you either age 65 or older or blind?
<input type="checkbox"/> No. You must file a return if any of the following apply. <ul style="list-style-type: none"> • Your unearned income was more than \$1,300. • Your earned income was more than \$14,600. • Your gross income was more than the larger of: <ul style="list-style-type: none"> • \$1,300 or • Your earned income (up to \$14,150) plus \$450.
<input type="checkbox"/> Yes. You must file a return if any of the following apply. <ul style="list-style-type: none"> • Your unearned income was more than \$3,250 (\$5,200 if 65 or older and blind). • Your earned income was more than \$16,550 (\$18,500 if 65 or older and blind). • Your gross income was more than the larger of: <ul style="list-style-type: none"> • \$3,250 (\$5,200 if 65 or older and blind), or • Your earned income (up to \$14,150) plus \$2,400 (\$4,350 if 65 or older and blind).
Married dependents —Were you either age 65 or older or blind?
<input type="checkbox"/> No. You must file a return if any of the following apply. <ul style="list-style-type: none"> • Your unearned income was more than \$1,300. • Your earned income was more than \$14,600. • Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions. • Your gross income was more than the larger of: <ul style="list-style-type: none"> • \$1,300, or • Your earned income (up to \$14,150) plus \$450.
<input type="checkbox"/> Yes. You must file a return if any of the following apply. <ul style="list-style-type: none"> • Your unearned income was more than \$2,850 (\$4,400 if 65 or older and blind). • Your earned income was more than \$16,150 (\$17,700 if 65 or older and blind). • Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions. • Your gross income was more than the larger of: <ul style="list-style-type: none"> • \$2,850 (\$4,400 if 65 or older and blind), or • Your earned income (up to \$14,150) plus \$2,000 (\$3,550 if 65 or older and blind).

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Table 1-3. Other Situations When You Must File a 2024 Return

You must file a return if any of the following apply for 2024.
1. You owe any special taxes, including any of the following (see the instructions for Schedule 2 (Form 1040)).
a. Alternative minimum tax.
b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account.
c. Household employment taxes.
d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.
e. Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.
f. Recapture taxes.
2. You (or your spouse, if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3. You had net earnings from self-employment of at least \$400.
4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5. Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6. You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).
7. You purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer. See Form 8936 and Schedule A (Form 8936).

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▪ **Example 1:** Joey is 21 years old, Single, and cannot be claimed as a dependent on anyone else's tax return. In 2024, he earned \$11,000 at a part-time job, and had dividend income of \$2,500, and interest income of \$1,000. Does he have to file an income tax return for 2024?

▪ **Answer:** No. His total income is \$14,500, which is less than the \$14,600 minimum required to file.

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Filing Requirement Examples

- **Example 2:** Monica is 21 years old, Single, and cannot be claimed as a dependent on anyone else's return. In 2024, she earned \$11,000 in her grass cutting business, and had dividend income of \$2,500, and interest income of \$1,000. Does she have to file an income tax return for 2024?
- **Answer:** Yes. Her self-employment earnings are \$400 or more.

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Filing Deadline

- April 15, 2025
- General Rule: Due the 15th day of the fourth month following the end of the tax year
 - Usually April 15th
 - If falls on a weekend or holiday, then the next business day

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Extension to File

- Automatic 6-month extension to file
 - Form 4868
 - October 15, 2025
- Not an extension to pay!!
 - Estimate amount due and pay with 4868
 - Otherwise, interest and penalties

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Outside of U.S. Exception

- US citizen or resident
- Living outside US/PR and main place of business or post of duty is outside US/PR, or in military outside US/PR
- Automatic 2-month extension to June 16, 2025 (Not an extension to pay!)
- Can file 4868 to get additional 4 months to 10/15/2025

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Disaster Area Exception

- Presidentially declared disaster area
- IRS will give extension of time to file and **pay** (IRS will announce date)
- For individual and business taxpayers who live in the disaster area, whose tax records are in the disaster area, and relief workers

Combat Zone Exception

- Serve in combat zone as designated by the President
- Applies not only to military personnel, but also to civilian support personnel, Red Cross personnel, and certain correspondents.
- Extension to file and **pay!**
 - 180 days from the later of your last day in the CZ, or your last day of a qualifying hospital stay due to injury in the CZ, PLUS
 - Number of days before April 15th that you entered CZ. So up to 3 ½ additional months.
- **Example:** Nick is in the military and entered a designated combat zone on January 31, 2024, and served without injury through March 31, 2025. Nick's 2024 tax return is due 255 days (180+75) after March 31, 2025, which is December 11, 2025. The 75 days is Feb 1 through Apr 15, 2024.

Failure to File Penalty

- 5% of balance due per month or part of month, up to 25% of balance due
- If fraud, 15% of balance due per month or part of month, up to 75% of balance due
- If >60 days late, the smaller of \$485 or 100% of unpaid tax
- If extended, penalties start on original due date
- No penalty if no balance due

Failure to Pay Penalty

- Failure to Pay
 - ½ of 1% of balance due per month or part of month, up to 25% of balance due
 - If you extend and pay >=90% of balance due, no penalty if you pay balance when you file
 - No penalty if no balance due
- Both penalties
 - Failure to file is reduced by failure to pay (combined penalty of 5% per month).
 - >60 day rule still applies (smaller of \$485 or 100% tax due)

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Interest

- Interest is charged on tax you don't pay by the due date of your return
- Charged even if you get an extension of time for filing
- Charged on penalties, as well
- Rates are based on the federal short-term rate, are compounded daily, and updated quarterly
- Interest can be forgiven if due to IRS error or delay

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Penalty for Perjury

- Knowingly filing or helping to file a false return or aiding in fraud is a felony.
- Maximum fine of \$100,000 and/or up to 3 years in prison.

Top Section of Tax Return

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Top Section of Tax Return

- Basic information needed to file a return:
 - Name
 - Address
 - Date of birth
 - Date of death
 - Citizenship/Residency
 - Marital status
 - Dependents
 - SSN/TIN

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EA Tax Training

Form 1040 U.S. Individual Income Tax Return		Department of the Treasury—Internal Revenue Service	2024	OMB No. 1545-0074	IRS Use Only—Do not write or staple in this space
For the year Jan. 1-Dec. 31, 2024, or other tax year beginning _____, 2024, ending _____, 20_____. See separate instructions.					
Your first name and middle initial	Last name			Your social security number	
If joint return, spouse's first name and middle initial	Last name			Spouse's social security number	
Home address (number and street). If you have a P.O. box, see instructions.			Apt. no.	Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse	
City, town, or post office. If you have a foreign address, also complete spaces below.		State	ZIP code		
Foreign country name		Foreign province/state/county	Foreign postal code		
Filing Status <input type="checkbox"/> Single <input type="checkbox"/> Head of household (HOH) <input type="checkbox"/> Married filing jointly (even if only one had income) <input type="checkbox"/> Qualifying surviving spouse (QSS) <input type="checkbox"/> Married filing separately (MFS) If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: <input type="checkbox"/> If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):					
Digital Assets At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) <input type="checkbox"/> Yes <input type="checkbox"/> No Standard Deduction Someone can claim: <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent <input type="checkbox"/> Spouse itemizes on a separate return or you were a dual-status alien					
Age/Blindness You: <input type="checkbox"/> Were born before January 2, 1960 <input type="checkbox"/> Are blind Spouse: <input type="checkbox"/> Was born before January 2, 1960 <input type="checkbox"/> Is blind					
Dependents (see instructions): If more than four dependents, see instructions and check here: <input type="checkbox"/> (1) First name Last name (2) Social security number (3) Relationship to you (4) Check the box if qualifies for (see instructions): Child tax credit Credit for other dependents					

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EA Tax Training
SSN/TIN

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EA Tax Training

SSN/TIN

- Must have a Social Security Number (SSN) or Taxpayer Identification Number (TIN)
- Most will have SSN
 - Required for dependents of all ages (unless born and died in 2024)
- ITIN- Individual Taxpayer Identification Number
 - If a nonresident or resident alien and aren't eligible for SSN
 - Includes children/dependents
 - File Form W-7 with IRS to get ITIN
 - Tax purposes only
- ATIN- Adoption Taxpayer Identification Number
 - If in the middle of adopting and can't get SSN until final
 - File form W-7A with IRS to get ATIN

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Tax Residency

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Tax Residency

- “Alien” is any non-U.S. Citizen
- Three types of aliens:
 - Resident alien
 - Nonresident alien
 - Dual status aliens
- Publication 519: U.S. Tax Guide for Aliens

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Resident Alien

- Taxed on worldwide income, just like U.S. citizens
- An alien is considered a **nonresident** unless they meet one of two tests:
 - Green card test
 - Substantial presence test

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Resident Alien

- Green Card Test

- Lawful permanent resident at any time during the year
- Will have a Permanent Resident Card, known as a "green card"

Resident Alien

- Substantial Presence Test

- Must be physically present in the U.S. on at least:
 1. 31 days during the year, and
 2. 183 days during the 3-year period that includes the current year and 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present the year before
 - 1/6 of the days you were present 2 years before

▪ **Example:** Bjorn was physically present in the United States on 120 days in each of the years 2024, 2023, and 2022. To determine if he meets the substantial presence test for 2024, count the full 120 days of presence in 2024, 40 days in 2023 (1/3 of 120), and 20 days in 2022 (1/6 of 120). Because the total for the 3-year period is only 180 days, Bjorn is not considered a resident under the substantial presence test for 2024.

EA Tax Training

Nonresident Alien

- Taxed only on their income from sources within the United States and on certain income connected with the conduct of a trade or business in the United States.
- File Form 1040-NR
- Nonresident Alien Spouse
 - If a U.S. citizen or resident alien has a spouse who is a nonresident alien, they can choose to treat the spouse as a resident alien.

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EA Tax Training

Form 1040-NR Department of the Treasury—Internal Revenue Service U.S. Nonresident Alien Income Tax Return 2024 (OMB No. 1545-0974)		IRS Use Only—Do not write or stamp in this space
For the year Jan. 1-Dec. 31, 2024, or other tax year beginning _____, ending _____, 20____		
See separate instructions		
Your first name and middle initial _____ Last name _____ Your identifying number (see instructions) _____		
Home address (number and street). If you have a P.O. box, see instructions _____ Apt. no. _____		
City, town, or post office. If you have a foreign address, also complete spaces below. State _____ ZIP code _____		
Foreign country name _____ Foreign province/state/country _____ Foreign postal code _____		
Filing Status <input type="checkbox"/> Single <input type="checkbox"/> Married filing separately (MFS) <input type="checkbox"/> Qualifying surviving spouse (QSS) <input type="checkbox"/> Estate <input type="checkbox"/> Trust		
If you checked the QSS box, enter the child's name if the qualifying person is a child but not your dependent _____		
Dependents (see instructions) <input type="checkbox"/> (1) First name _____ Last name _____ <input type="checkbox"/> (2) Dependent's identifying number _____ <input type="checkbox"/> (3) Relationship to you _____ <input type="checkbox"/> (4) Check the box if you qualify to file for other dependents _____ Child tax credit _____		
Digital Assets At any time during 2024, did you: (a) receive (is a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) <input type="checkbox"/> Yes <input type="checkbox"/> No		
Dependents (see instructions) <input type="checkbox"/> (1) First name _____ Last name _____ <input type="checkbox"/> (2) Dependent's identifying number _____ <input type="checkbox"/> (3) Relationship to you _____ <input type="checkbox"/> (4) Check the box if you qualify to file for other dependents _____ Child tax credit _____		
Income (see instructions) <input type="checkbox"/> (1a) Wages (from Form 1040, line 1a) <input type="checkbox"/> (1b) Household employment (from Form 1040, line 1b) <input type="checkbox"/> (1c) Household wages not reported on Form W-2 <input type="checkbox"/> (1d) Tip income not reported on line 1a (see instructions) <input type="checkbox"/> (1e) Medicaid waiver payments not reported on Form W-2 (see instructions) <input type="checkbox"/> (1f) Taxable dependent care benefits from Form 2441, line 26 <input type="checkbox"/> (1g) Wages from Form 8939, line 29 <input type="checkbox"/> (1h) Other earned income (see instructions) <input type="checkbox"/> (1i) Reserved for future use <input type="checkbox"/> (1j) Qualified for future use <input type="checkbox"/> (1k) Total income levied by a levy from Schedule C (Form 1040-NR), item L, line 1(e) <input type="checkbox"/> (1l) <input type="checkbox"/> (1m) <input type="checkbox"/> (1n) <input type="checkbox"/> (1o) <input type="checkbox"/> 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Form 1040-NR (2024)		
Page 2		
Tax and Credits		
16 Tax-free distributions. Check if any from Form 2: 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> _____ 16 _____ 17 Amount from Schedule 2 (Form 1040), line 3: _____ 17 _____ 18 Add lines 16 and 17 18 _____ 19 Child tax credit or credit for other dependents from Schedule 8812 (Form 1040) 19 _____ 20 Amount from Schedule 3 (Form 1040) 20 _____ 21 Add lines 19 and 20 to line 10. If zero or less, enter -0- 21 _____ 22 Subtract line 21 from line 10. If zero or less, enter -0- 22 _____ 23a Tax on income not effectively connected with a U.S. trade or business from Schedule NEC (Form 1040-NR), line 15 b Other taxes, including self-employment tax, from Schedule 2 (Form 1040), line 16 c Transportation tax (see instructions) _____ 23b _____ d Add lines 23a through 23c 23c _____ 24 Add lines 22 and 23d. This is your total tax 24 _____ 		
Payments		
25 Federal income tax withheld from: a Wages and tips: _____ 25a _____ b Form 1099: _____ 25b _____ c Other forms (see instructions) _____ 25c _____ d Add lines 25a through 25c 25d _____ e Form 8971: _____ 25e _____ f Form 8288-A: _____ 25f _____ g Form 1042-S: _____ 25g _____ 26 2024 estimated tax payments and amount applied from 2023 return 26 _____ 27 Reserved for future use 27 _____ 28 Additional child tax credit from Schedule 8812 (Form 1040) 28 _____ 29 Credit for amount paid with Form 1040-C 29 _____ 30 Reserved for future use 30 _____ 31 Amount from Schedule 3 (Form 1040), line 10 31 _____ 32 Add lines 27, 28, and 31. These are your total other payments and refundable credits: 32 _____ 33 Add lines 25d, 25e, 25f, 25g, 26, and 32. These are your total payments 33 _____ 34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid: 34 _____ 35a Amount of line 34 you want refunded to you. If Form 8884 is attached, check here: <input type="checkbox"/> Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings Account number: _____ 35a _____ e If you want your refund check mailed to an address outside the United States not shown on page 1, enter it here: _____ 36 Amount of line 34 you want applied to your 2025 estimated tax 36 _____ 37 Subtract line 36 from line 34. This is the amount you owe. For details on how to pay, go to www.irs.gov/Payments or see instructions. 38 Estimated tax penalty (see instructions) 38 _____		
Refund		
Direct deposit Sent elsewhere		
Do you want another person to discuss this return with the IRS? See instructions. <input type="checkbox"/> Yes, Complete below. <input type="checkbox"/> No Designee's Name: _____ Phone: _____ Designee's Social Security Number: _____ Protection PIN: _____ <small>Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.</small> Your signature: _____ Date: _____ Your occupation: _____ <small>If you are required to file Form 1040-NR, enter it here (see inst.)</small> Paid Preparer's name: _____ Paid Preparer's signature: _____ Date: _____ PTIN: _____ <input type="checkbox"/> Check if Self-employed Use Only Firm's name: _____ Firm's phone: _____ Firm's address: _____ Firm's EIN: _____		
Go to www.irs.gov/Form1040NR for instructions and the latest information.		
Form 1040-NR (2024)		

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Dual Status Alien

- It's possible to be a nonresident alien for part of the year, and a resident alien for part of the year
- Usually happens in the year of arrival in the U.S., or the year of departure
- For the part of the year a resident alien, taxed on income from all sources. Income from sources outside the United States is taxable if **received** while a resident alien.
- For the part of the year a nonresident alien, taxed on income only from U.S. sources and on certain foreign source income treated as effectively connected with a U.S. trade or business.

Tax Residency- Recap

- “Alien” is any non-U.S. Citizen
- Three types of aliens:
 - Resident Alien: Taxed on worldwide income.
 - Nonresident alien: Taxed only on U.S. source income.
 - Dual status aliens: Taxed on worldwide income while resident, taxed on only U.S. income while nonresident
- Publication 519: U.S. Tax Guide for Aliens

Filing Status

Filing Status

- Single (S)
- Married Filing Jointly (MFJ)
- Married Filing Separately (MFS)
- Head of Household (HOH)
- Qualifying Surviving Spouse (QSS)
 - Formerly "Qualifying Widow(er)" (Changed in 2022)

Single (S)

- Not married on 12/31/2024
 - Includes divorced or legally separated on or before 12/31/2024
 - Includes widowed before 2024 (may qualify for QSS or HOH)

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Married Filing Jointly (MFJ)

- Married on or before 12/31/2024, considered married all year (even if spouse died)
- Both spouses must agree to file jointly
- Report combined income and allowable expenses
- Both spouses generally liable
- Often more favorable tax treatment than MFS
 - Can run it each way every year and choose most favorable
- Cannot amend to file separately after the due date has passed

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Married Filing Separately (MFS)

- Married Filing Separately (MFS)
 - Married on or before 12/31/2024, considered married all year (even if spouse died)
 - Each spouse files their own return, with only their income and expenses
 - Each spouse liable only for their own return
- Often less favorable tax treatment than MFJ
- Cannot “elect” to file as Single
- Can amend to file jointly during normal amendment period (three years from original due date)

Head of Household (HOH)

- Unmarried or considered unmarried on 12/31/2024
- Pay more than half the cost of keeping up a home for the year
- A qualifying person lives with the taxpayer in the home for more than half the year (except for temporary absences, such as school).
 - If the qualifying person is a dependent parent, they do not have to live with taxpayer
- Lower tax rate and higher standard deduction than Single or MFS

Head of Household (HOH)

- "Considered unmarried" if meet ALL of the following tests:
 1. File a separate return
 2. Paid more than half the cost of keeping up the home
 3. Spouse didn't live in the home for last 6 months of year (don't count temporary absences, such as work or school)
 4. Taxpayer's home was main home for their child, stepchild, or foster child for more than half the year
 5. Taxpayer must be able to claim the child as a dependent; however, this test is met even if the noncustodial parent claims the child under the tiebreaker rules

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Head of Household (HOH)

- Cost of keeping up a home

- Includes: Rent, mortgage interest, real estate taxes, homeowner's insurance, repairs, utilities and food eaten in the home
- Does **not** include: Clothing, education, medical treatment, vacations, life insurance, transportation, or "value of services" provided

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Table 2-1. Who is a Qualifying Person Qualifying You To File as Head of Household?

Caution. See the text of this chapter for the other requirements you must meet to claim head of household filing status.

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IF the person is <u>your</u> . . .	AND . . .	THEN that person is . . .
qualifying child (such as a son, daughter, or grandchild who lived with you more than half the year and meets certain other tests) ²	the child is single	a qualifying person, whether or not the child meets the <i>Citizen or Resident Test</i> in chapter 3.
	the child is <u>married</u> and you can claim the child as a dependent	a qualifying person.
	the child is <u>married</u> and you can't claim the child as a dependent	not a qualifying person. ³
qualifying relative ⁴ who is your father or mother	you can claim your parent as a dependent ⁵	a qualifying person. ⁶
	you can't claim your parent as a dependent	not a qualifying person.
qualifying relative ⁴ other than your father or mother (such as a grandparent, brother, or sister who meets certain tests)	your relative lived with you more than half the year, and your relative is related to you in one of the ways listed under <i>Relatives who don't have to live with you</i> in chapter 3 and you can claim your relative as a dependent ⁶	a qualifying person.
	your relative didn't live with you more than half the year	not a qualifying person.
	your relative isn't related to you in one of the ways listed under <i>Relatives who don't have to live with you</i> in chapter 3 and is your qualifying relative only because your relative lived with you all year as a member of your household	not a qualifying person.
	you can't claim your relative as a dependent	not a qualifying person.

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Qualifying Surviving Spouse (QSS)

- Designed for widow(er) with at least one dependent child
- Allows MFJ tax rates, standard deduction, etc.
- Applies to the two years following year of death
- For the year of death, widow(er) files MFJ or MFS

QSS Eligibility Rules

- The taxpayer('s):
 - Was entitled to file a joint return with the spouse in the year of death (even if chose to file separately)
 - Spouse died in 2022 or 2023, and did not remarry by the end of 2024
 - Has a child or stepchild (not a foster child) and can claim them as a dependent, or could claim as a dependent except that, for 2024:
 - The child had gross income of \$5,050 or more,
 - The child filed a joint return, or
 - Taxpayer could be claimed as a dependent on someone else's return.
 - Child lived in the taxpayer's home all year (except for temporary absences)
 - Paid more than half the cost of keeping up the home

Most Beneficial Filing Status Hierarchy

1. MFJ
2. QSS
3. HOH
4. S
5. MFS

Most Beneficial Filing Status Hierarchy

- If you qualify for both QSS and HOH, choose QSS.
- If you qualify for HOH and S, choose HOH.
- If you qualify for HOH and MFS, choose HOH.
- Married couples are usually better off with MFJ; however, this is not always the case. For example:
 - Student loan repayment programs.
 - One spouse is taking very aggressive tax positions or committing outright tax fraud.
 - Spouses are divorcing and/or do not trust each other.
 - Spouses wish to keep their finances separate for other reasons.

Filing Status Examples

- **Example 1:** Carole was divorced in 2023, and has two young children with David, her ex-husband. In 2024, the children lived with Carole more than half the year, and Carole paid the costs of maintaining the home. Per the divorce agreement, David claimed the children as his dependents. Does Carole qualify for Head of Household filing status?
▪ **Answer:** Yes. The children are qualifying persons for Carole, even though David claimed them as dependents.

Filing Status Examples

- **Example 2:** Eduardo's wife Maria died in 2023. In 2024, Eduardo remains single, and is raising his two young children alone, paying all the associated expenses and claiming them as dependents. Since he is unmarried and providing a house for the children, a friend advised him to file as Head of Household. Should Eduardo follow his friend's advice?
▪ **Answer:** No. Eduardo qualifies as QSS, which is more favorable than HOH.

Dependents

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Dependents

- The term “dependent” means:
 - A qualifying child, or
 - A qualifying relative
- It does not include housekeepers, maids or servants who work for the taxpayer

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Table 3-1. Overview of the Rules for Claiming a Dependent

Caution. This table is only an overview of the rules. For details, see the rest of this chapter.

<ul style="list-style-type: none"> You can't claim any dependents if you (or your spouse if filing jointly) could be claimed as a dependent by another taxpayer, unless that taxpayer files a return only to claim a refund of withheld income tax or estimated tax paid. You can't claim a married person who files a joint return as a dependent unless that joint return is filed only to claim a refund of withheld income tax or estimated tax paid. You can't claim a person as a dependent unless that person is a U.S. citizen, U.S. resident alien, U.S. national, or a resident of Canada or Mexico.¹ You can't claim a person as a dependent unless that person is your qualifying child or qualifying relative. 	
Tests To Be a Qualifying Child	Tests To Be a Qualifying Relative
<ol style="list-style-type: none"> The child must be your son, daughter, stepchild, foster child, brother, sister, half brother, half sister, stepbrother, stepsister, or a descendant of any of them. The child must be (a) under age 19 at the end of the year and younger than you (or your spouse if filing jointly); (b) under age 24 at the end of the year, a student, and younger than you (or your spouse if filing jointly); or (c) any age if permanently and totally disabled. The child must have lived with you for more than half of the year.² The child must not have provided more than half of the child's own support for the year. The child must not be filing a joint return for the year (unless that joint return is filed only to get a refund of income tax withheld or estimated tax paid). <p>If the child meets the rules to be a qualifying child of more than one person, generally only one person can actually treat the child as a qualifying child. See <i>Qualifying Child of More Than One Person</i>, later, to find out which person is the person entitled to claim the child as a qualifying child.</p>	<ol style="list-style-type: none"> The person can't be your qualifying child or the qualifying child of any other taxpayer. The person either (a) must be related to you in one of the ways listed under <i>Relatives who don't have to live with you</i>, or (b) must live with you all year as a member of your household³ (and your relationship must not violate local law). The person's gross income for the year must be less than \$5,050.³ You must provide more than half of the person's total support for the year.⁴

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Relatives Who Don't Have to Live With You

- Your child, stepchild, or foster child, or a descendant of any of them (for example, your grandchild). (A legally adopted child is considered your child.)
- Your brother, sister, half brother, half sister, stepbrother, or stepsister
- Your father, mother, grandparent, or other direct ancestor, but not foster parent.
- Your stepfather or stepmother.
- A son or daughter of your brother or sister.
- A son or daughter of your half brother or half sister.
- A brother or sister of your father or mother.
- Your son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law.
- Any of these relationships established by marriage do not end by death or divorce.

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Support Test (Qualifying Relative)

- Must provide more than half the person's total support.
- Total support includes amounts spent to provide food, lodging, clothing, education, medical and dental care, recreation, transportation, and similar necessities.
- Lodging is based on fair rental value.
- Relative's own income/funds count toward their support only if actually used for support.

Dependent Examples

- **Example 1:** George's wife, Marilyn, died in 2022. In 2024, Marilyn's mother, Mable, lived with George, and he provided virtually all of her financial support. Her only income was \$5,000 in Social Security, which she donated to her church. Can George claim Mable as a dependent?
- **Answer:** Yes. Even though his wife died, George's mother-in-law is still a qualifying person.

Dependent Examples

- **Example 2:** Patrick and Irene have healthy twin sons living at home, John and Joe, who are 20 years old and Single at the end of 2024. Patrick and Irene support both of them. John is a full-time college student, who earns \$15,000 at a part-time job. Joe is unemployed, not in school, and only earned \$1,000 housesitting for some friends while they were on vacation. Can Patrick and Irene claim John as a dependent? What about Joe?
- **Answer:** John- Yes. He is a full-time student under the age of 24, so he is a qualifying child.
- **Answer:** Joe- Yes. Even though he is not a qualifying child, he earns less than \$5,050 and meets the other tests, so he is a qualifying relative.

Multiple Support Agreements

- When two or more people provide for the support of a qualifying relative (e.g. adult children supporting a parent)
- Parties can agree that any one of them who provides more than 10% of the support can claim the relative as a dependent
- A different person can claim each year
- Others must sign consent form (Form 2120)

Divorced or Separated Parents

- Usually, the custodial parent claims the child
 - Parent child lived with for the greatest number of nights during the year.
- Unless, the custodial parent agrees to let the noncustodial parent claim them
 - Form 8332 or similar statement
 - Or pages from a pre-2009 divorce decree
 - Noncustodial parent must attach to tax return
- Allows noncustodial parent to claim child as dependent and get child tax credit
- Does not qualify them for HOH or dependent care benefits credits/exclusions or EIC. Custodial parent still gets these.

Qualifying Child of Two or More People

- Only one person can claim a particular child for:
 - Child tax credit
 - HOH status
 - Child care expense credit
 - Exclusion of income for dependent care benefits
 - Earned Income Credit (EIC)

Qualifying Child of Two or More People

▪ Tiebreaker rules

- If only one person is the child's parent, the parent wins
- If both parents try to claim the child, it goes to the one the child lived with for most of the year
- If the child lived with each parent equally, the parent with the higher AGI wins
- If neither parent can treat the child as a qualifying child, the person with the highest AGI wins
- If no parent claims the child, the person with the highest AGI wins, as long as their AGI is higher than any of the parents who can claim the child

Checkboxes

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- Presidential Election Campaign:

- "Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund."
 - Check for You or Spouse only if you want \$3 to go to the election fund. Otherwise, leave blank.

- Digital Assets:

- "At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)?"
 - Must check either Yes or No

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End of Video 1. See you in Video 2!