

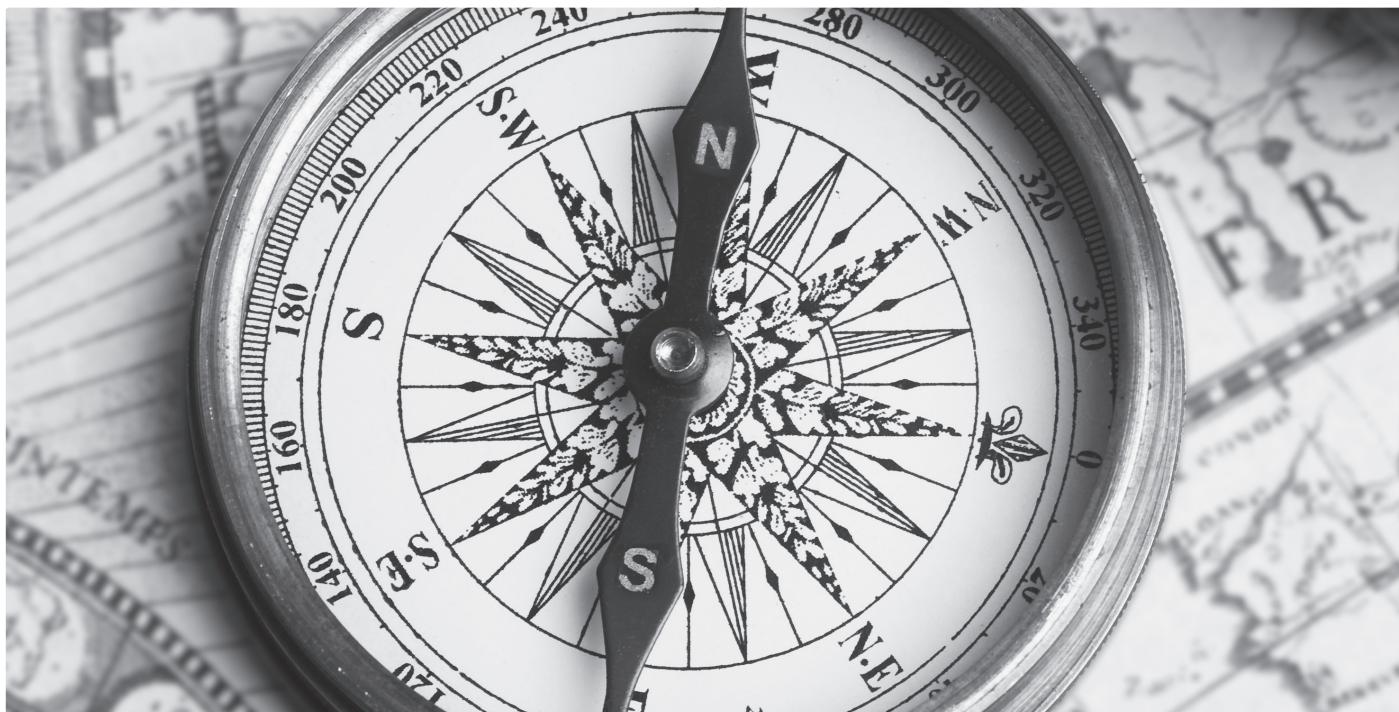


TAX YEAR
2025

1040 (and 1040-SR)

INSTRUCTIONS

Including the instructions for
Schedules 1 through 3



2025 Changes

See *What's New* in these instructions.

Future Developments

See [IRS.gov](#) and [IRS.gov/Forms](#), and for the latest information about developments related to Forms 1040 and 1040-SR and their instructions, such as legislation enacted after they were published, go to [IRS.gov/Form1040](#).



Free File is the fast, safe, and free way to prepare and e-file your taxes. See [IRS.gov/FreeFile](#).

Pay Online. It's fast, simple, and secure. Go to [IRS.gov/Payments](#).



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Form 1040 and 1040-SR Helpful Hints

For 2025, you will use Form 1040 or, if you were born before January 2, 1961, you have the option to use Form 1040-SR.

You may only need to file Form 1040 or 1040-SR and none of the numbered schedules, Schedules 1 through 3. However, if your return is more complicated (for example, you claim certain deductions or credits or owe additional taxes), you will need to complete one or more of the numbered schedules. Below is a general guide to which schedule(s) you will need to file based on your circumstances. See the instructions for the schedules for more information.

If you *e-file* your return, the software you use will generally determine which schedules you need.

IF YOU...	THEN USE...
Have additional income, such as business or farm income or loss, unemployment compensation, or prize or award money.	Schedule 1, Part I
Have any adjustments to income, such as student loan interest, self-employment tax, or educator expenses.	Schedule 1, Part II
Can claim a deduction for qualified cash tips, qualified overtime, qualified vehicle loan interest, or the enhanced deduction for seniors.	Schedule 1-A
Owe alternative minimum tax (AMT) or need to make an excess advance premium tax credit repayment.	Schedule 2, Part I
Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.	Schedule 2, Part II
Can claim a nonrefundable credit (other than the child tax credit or the credit for other dependents), such as the foreign tax credit, education credits, or general business credit.	Schedule 3, Part I
Can claim a refundable credit (other than the earned income credit, American opportunity credit, refundable adoption credit, or additional child tax credit), such as the net premium tax credit.	Schedule 3, Part II
Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.	

The Taxpayer Advocate Service Is Here To Help You

What is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an *independent* organization within the Internal Revenue Service (IRS) that helps taxpayers and protects taxpayer rights. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](#).

What can TAS do for you?

TAS can help you if your tax problem is causing a financial difficulty, you've tried and been unable to resolve your issue with the IRS, or you believe an IRS system, process, or procedure just isn't working as it should. And the service is free. If you qualify for TAS assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing a financial difficulty for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You've tried to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How can you reach TAS?

TAS has offices in [every state, the District of Columbia, and Puerto Rico](#). To find your advocate's number:

- Go to [TaxpayerAdvocate.IRS.gov/Contact-Us](#);
- Download Publication 1546, Taxpayer Advocate Service Is Your Voice at the IRS. If you do not have Internet access, you can call the IRS toll free at 800-TAX-FORM (800-829-3676) and ask for a copy of Publication 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

How can you learn about your taxpayer rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. The TAS website [TaxpayerAdvocate.IRS.gov](#) can help you understand what these rights mean to you and how they apply. These are *your* rights. Know them. Use them.

How else does TAS help taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to TAS at [IRS.gov/SAMS](#). Be sure not to include any personal taxpayer information.

Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the Internal Revenue Service (IRS) and the Taxpayer Advocate Service (TAS). LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LITC near you, see the LITC page at [TaxpayerAdvocate.IRS.gov/LITCmap](#) or IRS [Publication 4134, Low Income Taxpayer Clinic List](#). This publication is available online at [IRS.gov/Forms-Pubs](#) or by calling the IRS toll free at 800-TAX-FORM (800-829-3676).

Suggestions for Improving the IRS

Taxpayer Advocacy Panel

Taxpayers have an opportunity to provide direct feedback to the IRS through the Taxpayer Advocacy Panel (TAP). The TAP is a Federal Advisory Committee comprised of an independent panel of citizen volunteers who listen to taxpayers, identify taxpayers' systemic issues, and make suggestions for improving IRS customer service. Contact TAP at [ImproveIRS.org](#).

Affordable Care Act—What You Need To Know

Requirement To Reconcile Advance Payments of the Premium Tax Credit

The premium tax credit helps pay premiums for health insurance purchased from the Health Insurance Marketplace (the Marketplace). Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company.

If you or a family member enrolled in health insurance through the Marketplace and advance payments of the premium tax credit were made to your insurance company to reduce your monthly premium payment, you must attach **Form 8962** to your return to **reconcile** (compare) the advance payments with your premium tax credit for the year.

The Marketplace is required to send **Form 1095-A** by **January 31, 2026**, listing the advance payments and other information you need to complete **Form 8962**.

1. You will need **Form 1095-A** from the Marketplace.
 2. Complete **Form 8962** to claim the credit and to reconcile your advance credit payments.
 3. Include **Form 8962** with your **Form 1040, 1040-SR, or 1040-NR**. (Don't include Form 1095-A.)
-

Health Coverage Reporting

If you or someone in your family was an employee in 2025, the employer may be required to send you **Form 1095-C**. **Part II of Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by early **March 2026**. This information may be relevant if you purchased health insurance coverage for 2025 through the Marketplace and wish to claim the premium tax credit on **Schedule 3, line 9**. However, you don't need to wait to receive this form to file your return. You may rely on other information received from your employer. If you don't wish to claim the premium tax credit for 2025, you don't need the information in **Part II of Form 1095-C**. For more information on who is eligible for the premium tax credit, see the Instructions for Form 8962.

Reminder: Health care coverage. If you need health care coverage, go to www.HealthCare.gov to learn about health insurance options for you and your family, how to buy health insurance, and how you might qualify to get financial assistance to buy health insurance.

What's New

For information about any additional changes to the 2025 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to [IRS.gov/Form1040](https://www.irs.gov/Form1040).

Trump accounts and new Form 4547. Recent legislation allows parents, guardians, and other authorized individuals to elect to establish a new type of individual retirement account, called a Trump account, for the exclusive benefit of certain children. If the child was born after 2024 and before 2029, is a U.S. citizen, and meets certain other requirements, the authorized individual may also elect to receive a \$1,000 pilot program contribution to the child's Trump account. Both elections can be made on Form 4547, which can be filed at the same time as the authorized individual's 2025 income tax return. For more information on Trump accounts, and to learn how to make these elections, see Form 4547 and its instructions.

Standard deduction amount increased. For 2025, the standard deduction amount has been increased for all filers. The amounts are:

- \$15,750—Single or Married filing separately.
- \$31,500—Married filing jointly or Qualifying surviving spouse.
- \$23,625—Head of household.

Higher catch-up contribution limit for ages 60 to 63. If, at the end of 2025, you were at least age 60, but younger than age 64, and you participated in a deferred compensation plan (including most 401(k), 403(b), governmental 457 plans, and the governmental Thrift Savings Plan), a higher catch-up contribution limit may apply to you. For 2025, this higher catch-up contribution limit is \$11,250 (\$5,250 for section 401(k)(11) and SIMPLE plans). For more information, contact your plan administrator.

Main home was in the U.S. If your main home (and spouse if filing a joint return) was in the U.S. for over half of 2025, check the box on the front of Form 1040 or 1040-SR. Providing this information will help the IRS determine your eligibility for certain tax benefits, including the earned income credit.

Changes to the Dependents section. The *Dependents* section now has numbered rows and asks for more informa-

tion about you and your dependents. This new information is being asked to help the IRS determine your eligibility for certain tax benefits, including the child tax credit, the credit for other dependents, and the earned income credit.

Write-in information. Beginning in 2025, most of the words, codes, and/or dollar amounts that are used to explain an item of income or deduction, and that you previously had to enter next to a specific line, now have a dedicated checkbox or entry space.

Death of a taxpayer. If you need to file a return for someone who died before filing a 2025 return, check the "Deceased" box at the top of Form 1040 or 1040-SR and enter the date of death. For more information, see *Death of a Taxpayer*.

Contributions to a governmental paid family leave program. Beginning in 2025, if you made contributions to a governmental paid family leave program, you will now include the full amount of those contributions in your income. If you itemize your deductions on Schedule A, you can include the amounts contributed as part of the state and local taxes that you paid.

Form 1099-DA. If, in 2025, you used a broker to effect the sale of a digital asset, your broker should send you a Form 1099-DA that reports information regarding the transaction. In 2025, your broker has the option to report your basis in the digital asset on Form 1099-DA but is not required to do so. If your broker did not report your basis on Form 1099-DA, you will need to use your own books and records to determine your basis. As a reminder, regardless of whether you receive a Form 1099-DA, you must still answer the digital assets question on page 1 of Form 1040 or 1040-SR and must report gain or loss from the transaction with respect to the digital assets (see line 7(a)). For more information, see the Instructions for Form 1099-DA.

Electronic payments and direct deposit. If you have access to U.S. banking services or electronic payments systems,

you should use direct deposit for any refunds. The IRS recommends paying electronically whenever possible. Options to pay electronically include using your bank account with *Direct Pay*, your debit or credit card, your digital wallet, or your online account. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) to see all your payment options. Also, see *ModernPayments*.

New deductions for itemizers and non-itemizers. Recent legislation provided for four new deductions that take effect beginning in 2025. If you are eligible, you can claim these deductions if you take the standard deduction or if you itemize on Schedule A. For more information on these deductions, see the instructions for Schedule 1-A. The new deductions are as follows.

- **No tax on tips.** You may be eligible to take a deduction for qualified tips paid to you in 2025. You can't deduct more than \$25,000 of those tips. Your deduction will be limited if your modified adjusted gross income is more than \$150,000 (\$300,000 if married filing jointly). To be eligible, you and/or your spouse who received the tips must have a valid SSN. If you are married, you must file a joint return.

- **No tax on overtime.** If you earned qualified overtime, you may be eligible to deduct up to \$12,500 (\$25,000 if married filing jointly) of your qualified overtime compensation. Your deduction will be limited if your modified adjusted gross income is more than \$150,000 (\$300,000 if married filing jointly). To be eligible, you and/or your spouse who received the overtime must have a valid SSN. If you are married, you must file a joint return.

- **No tax on car loan interest.** If you paid or accrued qualified passenger vehicle loan interest on a vehicle you purchased in 2025 for personal use, you may be eligible to deduct up to \$10,000 of that interest. Your deduction will be limited if your modified adjusted gross income is more than \$100,000 (\$200,000 if married filing jointly).

- **Enhanced deduction for seniors.** If you were born before January 2, 1961,

you may be eligible for an enhanced deduction for seniors. Your deduction will be limited if your modified adjusted gross income is more than \$75,000 (\$150,000 if married filing jointly). To be eligible, you and/or your spouse must have a valid SSN. If you are married, you must file a joint return. The maximum amount of the deduction is \$6,000 (\$12,000 if both spouses are eligible).

New Schedule 1-A. A new schedule to Form 1040, Schedule 1-A, has been created for taxpayers to claim a deduction for the recently enacted deductions for no tax on tips, no tax on overtime, no tax on car loan interest, and the enhanced deduction for seniors. For more information, see the instructions for Schedule 1-A.

State and local tax deduction limit increased. The overall limit on the deduction for state and local income, sales, and property taxes has increased to \$40,000 (\$20,000 if married filing separately). The overall limit is reduced if your modified adjusted gross income is more than \$500,000 (\$250,000 if married filing separately) but will not be reduced below \$10,000 (\$5,000 if married filing separately). For more information, see the Instructions for Schedule A.

Changes to the child tax credit and additional child tax credit. Recent legislation made permanent the increase to the child tax credit (CTC) and additional child tax credit (ACTC) amount. For 2025, the maximum CTC has increased

to \$2,200 per qualifying child, of which \$1,700 can be claimed for the ACTC. In addition, beginning in 2025, to be eligible to claim the CTC or ACTC, you must have a valid SSN, which means it must be valid for employment and issued before the due date of your return (including extensions). If you are filing a joint return, only one spouse is required to have a valid SSN in order to be eligible for the CTC and ACTC. The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return (including extensions).

Changes to the adoption credit. Recent legislation made changes to the adoption credit. Beginning in 2025:

- ***Up to \$5,000 of adoption credit is refundable.*** Up to \$5,000 of your adoption credit may be refundable. The amount of the refundable portion is determined separately for each eligible child.

Parity for Indian tribal governments. Tribal governments now have parity for special needs adoption determinations. This means that state government and Indian tribal government determinations of special needs are both recognized for purposes of the adoption credit.

For more information, see Form 8839 and its instructions.

Election to pay tax on farmland sale or exchange in installments. If your tax year began after July 4, 2025, and

you sold or exchanged qualified farmland to a qualified farmer after that date, you can elect to pay the net income tax liability on the sale or exchange in four equal installments. For more information, see the instructions for Schedule 3. Also, see Form 1062 and its instructions.

Domestic research and experimental expenditures. Beginning in 2025, taxpayers are allowed to deduct domestic research or experimental expenditures. Alternatively, taxpayers may elect to charge their domestic research or experimental expenditures to a capital account and deduct them ratably over a period of not less than 60 months (beginning with the month in which the taxpayers first realize the benefits from such expenditures).

Updated reporting requirements for Form 1099-K. Payment card companies, payment apps, and online marketplaces will be required to send you a Form 1099-K only if the amount of your business transactions during the year is more than \$20,000 and the total number of your transactions is more than 200.

New option for scheduled appointments at Taxpayer Assistance Centers (TAC). Beginning in 2025, taxpayers with scheduled appointments at TACs may choose to receive appointment confirmations, reminders, and cancellation notices directly via text message on their mobile devices.

Filing Requirements

Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. territory should see Pub. 570. Residents of Puerto Rico can use [Tax Topic 901](#) to see if they must file.

TIP Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld. You should also file if you are eligible for any of the following credits.

- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- Premium tax credit.
- Refundable adoption credit.

See Pub. 501 for details. Also, see Pub. 501 if you do not have to file but received a Form 1099-B or 1099-DA (or substitute statement).

Requirement to reconcile advance payments of the premium tax credit. If you, your spouse with whom you are filing a joint return, or a dependent was enrolled in coverage through the Marketplace for 2025 and advance payments of the premium tax credit were made for this coverage, you must file a 2025 return and attach Form 8962. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance payments.

You must attach Form 8962 even if someone else enrolled you, your spouse, or your dependent. If you are a dependent who is claimed on someone else's 2025 return, you do not have to attach Form 8962.

Exception for certain children under age 19 or full-time students. If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2025 or was a full-time student under

These rules apply to all U.S. citizens, regardless of where they live, and resident aliens.

Have you tried IRS *e-file*? It's the fastest way to get your refund and it's free if you are eligible. Visit IRS.gov for details.

age 24 at the end of 2025. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use [Tax Topic 553](#) or see Form 8814.

A child born on January 1, 2002, is considered to be age 24 at the end of 2025. Do not use Form 8814 for such a child.

Resident aliens. These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. Generally, you are a resident alien if you meet either the green card test or the substantial presence test for 2025. See Pub. 519 for details.

Nonresident aliens and dual-status aliens. These rules also apply if you were a nonresident alien or a dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident alien at the end of 2025.
- You elected to be taxed as a resident alien.

For more information, see *Nonresident aliens and dual-status aliens*, later, and Pub. 519.

CAUTION Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040-NR. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law.

When and Where Should You File?

File Form 1040 or 1040-SR by **April 15, 2026**. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency opera-

tion, you may be able to file later. See Pub. 3 for details.

If you *e-file* your return, there is no need to mail it. However, if you choose to mail it instead, filing instructions and addresses are at the end of these instructions.



The chart at the end of these instructions provides the current address for mailing your return. Use these addresses for Form 1040 or 1040-SR filed in 2026. The address for returns filed after 2026 may be different. See [IRS.gov/Form1040](#) for any updates.

What if You Can't File on Time?

You can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. If you want to apply for an extension electronically, see Form 4868 for details.



An automatic 6-month extension to file doesn't extend the time to pay your tax. If you don't pay your tax by the original due date of your return, you will owe interest on the unpaid tax and may owe penalties. See Form 4868.

If you are a U.S. citizen or resident alien, you may qualify for an automatic extension of time to file without filing Form 4868. You qualify if, on the due date of your return, you meet one of the following conditions.

- You live outside the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico.
- You are in military or naval service on duty outside the United States and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are

still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2026, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

Private Delivery Services

If you choose to mail your return, you can use certain private delivery services designated by the IRS to meet the "timely mailing treated as timely filing/paying" rule for tax returns and payments. These private delivery services include only the following.

- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Ex-

press Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.

- UPS Next Day Air Early A.M., UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.

To check for any updates to the list of designated private delivery services, go

to [IRS.gov/PDS](#). For the IRS mailing address to use if you're using a private delivery service, go to [IRS.gov/PDSStreetAddresses](#).

The private delivery service can tell you how to get written proof of the mailing date.



Only the U.S. Postal Service can deliver to P.O. boxes. You can't use a private delivery service to make tax payments required to be sent to a P.O. box.

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2025 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	\$15,750 17,750
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$31,500 33,100 34,700
Married filing separately	any age	\$5
Head of household	under 65 65 or older	\$23,625 25,625
Qualifying surviving spouse	under 65 65 or older	\$31,500 33,100

*If you were born on January 1, 1961, you are considered to be age 65 at the end of 2025. (If your spouse died in 2025 or if you are preparing a return for someone who died in 2025, see Pub. 501.)

**Gross income means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2025, or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 6a and 6b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

***If you didn't live with your spouse at the end of 2025 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

Chart B—For Children and Other Dependents (See Who Qualifies as Your Dependent, later.)

If your parent (or someone else) can claim you as a dependent, use this chart to see if you must file a return.

In this chart, **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. **Gross income** is the total of your unearned and earned income.

Single dependents. Were you either age 65 or older or blind?

- No.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$1,350.
 - Your earned income was over \$15,750.
 - Your gross income was more than the **larger** of—
 - \$1,350, or
 - Your earned income (up to \$15,300) plus \$450.
- Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$3,350 (\$5,350 if 65 or older **and** blind).
 - Your earned income was over \$17,750 (\$19,750 if 65 or older **and** blind).
 - Your gross income was more than the **larger** of—
 - \$3,350 (\$5,350 if 65 or older **and** blind), or
 - Your earned income (up to \$15,300) plus \$2,450 (\$4,450 if 65 or older **and** blind).

Married dependents. Were you either age 65 or older or blind?

- No.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$1,350.
 - Your earned income was over \$15,750.
 - 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—
 - \$1,350, or
 - Your earned income (up to \$15,300) plus \$450.
- Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$2,950 (\$4,550 if 65 or older **and** blind).
 - Your earned income was over \$17,350 (\$18,950 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—
 - \$2,950 (\$4,550 if 65 or older **and** blind), or
 - Your earned income (up to \$15,300) plus \$2,050 (\$3,650 if 65 or older **and** blind).

Chart C—Other Situations When You Must File

You must file a return if any of the conditions below apply for 2025.

1. You owe any special taxes, including any of the following (see the instructions for Schedule 2).
 - 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).

Line Instructions for Forms 1040 and 1040-SR

Name and Address

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name in the entry space below the filing status checkboxes instead of below your name. If you are currently incarcerated, enter your inmate identifying number near your last name.



If you filed a joint return for 2024 and you are filing a joint return for 2025 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2024 return.

Name Change

If you changed your name because of marriage, divorce, etc., be sure to report the change to the Social Security Administration (SSA) before filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits.

Address Change

If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

P.O. Box

Enter your box number only if your post office doesn't deliver mail to your home.

Foreign Address

If you have a foreign address, enter the city name on the appropriate line. Don't enter any other information on that line, but do complete the spaces below that line (Foreign country name, Foreign



Also see the instructions for Schedule 1 through Schedule 3 that follow the Form 1040 and 1040-SR instructions.

What form to file. Everyone can file Form 1040. Form 1040-SR is available to you if you were born before January 2, 1961.

Fiscal-year filers. If you are a fiscal-year filer using a tax year other than January 1 through December 31, 2025, enter the beginning and ending months of your fiscal year in the entry space provided at the top of page 1 of Form 1040 or 1040-SR.

Section references are to the Internal Revenue Code.

province/state/county, and Foreign postal code).

Don't abbreviate the country name.

Death of a Taxpayer

If a taxpayer died before filing a return for 2025, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer didn't have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must check the "Deceased" box at the top of page 1 of Form 1040 or 1040-SR. They must also enter the date of death in the entry spaces. If a return is being filed for both spouses who died in 2025, the person who files the return must check the "Deceased" box and enter the date of death for both the primary taxpayer and the spouse.

If your spouse died in 2025 and you didn't remarry in 2025, or if your spouse died in 2026 before filing a return for 2025, you can file a joint return. A joint return should show your spouse's 2025 income before death and your income for all of 2025. Check the "Deceased" box at the top of page 1 of Form 1040 or 1040-SR and enter the date your spouse died in the entry spaces after "Spouse." Enter "Filing as surviving spouse" in the area where you sign the return. If someone other than you is the personal representative, they must also sign the return.

Failure to complete this section may delay the processing of the return.

All payers of income, including financial institutions, should be promptly notified of the taxpayer's death. This will ensure the proper reporting of in-

come earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number shouldn't be used for tax years after the year of death, except for estate tax return purposes.

Social Security Number (SSN)

An incorrect or missing SSN can increase your tax, reduce your refund, or delay your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence documents, to the Social Security Administration (SSA). You can get Form SS-5 online at SSA.gov/forms/ss-5.pdf, from your local SSA office, or by calling the SSA at 800-772-1213. It usually takes about 2 weeks to get an SSN once the SSA has all the evidence and information it needs.

Check that both the name and SSN on your Forms 1040 or 1040-SR, W-2, and 1099 agree with your social security card. If they don't, certain deductions and credits on Form 1040 or 1040-SR may be reduced or disallowed and you may not receive credit for your social security earnings. If your Form W-2 shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the SSA.

Once you are issued an SSN, use it to file your tax return. Use your SSN to file your tax return even if your SSN does not authorize employment or if you have been issued an SSN that authorizes employment and you lose your employ-

ment authorization. An ITIN won't be issued to you once you have been issued an SSN. If you received your SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

If you are a nonresident or resident alien and you don't have and aren't eligible to get an SSN, you must apply for an ITIN. It takes about 7 weeks to get an ITIN.

If you already have an ITIN, enter it wherever your SSN is requested on your tax return.

Some ITINs must be renewed. If you haven't used your ITIN on a federal tax return at least once for tax year 2022, 2023, or 2024, it has expired and must be renewed if you need to file a federal tax return. You don't need to renew your ITIN if you don't need to file a federal tax return. You can find more information at [IRS.gov/ITIN](https://irs.gov/ITIN).

An ITIN is for tax use only. It doesn't entitle you to social security benefits or change your employment or immigration status under U.S. law.

For more information on ITINs, including application, expiration, and renewal, see Form W-7 and its instructions.

If you receive an SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead. Visit a local IRS office or write a letter to the IRS explaining that you now have an SSN and want all your tax records combined under your SSN. Details about what to include with the letter and where to mail it are at [IRS.gov/ITIN](https://irs.gov/ITIN).

Nonresident Alien Spouse

If your spouse is a nonresident alien, your spouse must have either an SSN or an ITIN if:

- You file a joint return, or
- Your spouse is filing a separate return.

2025 Residency

If your main home, and your spouse's if filing a joint return, was in the United States for more than half of 2025, check the box. Answering this question will help the IRS determine your eligibility

for certain tax benefits, including the earned income credit.

Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. The fund also helps pay for pediatric medical research. If you want \$3 to go to this fund, check the box. If you are filing a joint return, your spouse can also have \$3 go to the fund. If you check a box, your tax or refund won't change.

Filing Status

Check only the filing status that applies to you. The ones that will usually give you the lowest tax are listed last.

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly.
- Qualifying surviving spouse.

For information about marital status, see Pub. 501.



More than one filing status can apply to you. You can choose the one for which you qualify that will give you the lowest tax.

Single

You can check the "Single" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if any of the following was true on December 31, 2025.

- You were never married.
- You were legally separated according to your state law under a decree of divorce or separate maintenance. But if, at the end of 2025, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box.
- You were widowed before January 1, 2025, and didn't remarry before the end of 2025. But if you have a child, you may be able to use the qualifying surviving spouse filing status. See the instructions for *Qualifying Surviving Spouse*, later.

Married Filing Jointly

You can check the "Married filing jointly" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if any of the following apply.

- You were married at the end of 2025, even if you didn't live with your spouse at the end of 2025.
- Your spouse died in 2025 and you didn't remarry in 2025.
- You were married at the end of 2025 and your spouse died in 2026 before filing a 2025 return.

A married couple filing jointly report their combined income and deduct their combined allowable expenses on one return. They can file a joint return even if only one had income or if they didn't live together all year. However, both persons must sign the return. Once you file a joint return, you can't choose to file separate returns for that year after the due date of the return.

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and interest or penalties due on the return. This means that if one spouse doesn't pay the tax due, the other may have to. Or, if one spouse doesn't report the correct tax, both spouses may be responsible for any additional taxes assessed by the IRS. You may want to file separately if:

- You believe your spouse isn't reporting all of their income, or
- You don't want to be responsible for any taxes due if your spouse doesn't have enough tax withheld or doesn't pay enough estimated tax.

See the instructions for *Married Filing Separately*. Also see *Innocent Spouse Relief* under *General Information*, later.

Nonresident aliens and dual-status aliens. Generally, a married couple can't file a joint return if either spouse is a nonresident alien at any time during the year. However, you and your spouse can choose to be treated as U.S. residents for the entire year and file a joint return if one spouse was a nonresident alien at the end of the tax year (the nonresident spouse) and the other was a U.S. citizen or resident at the end of the taxable year. This choice remains in effect in subsequent years until terminated. You and your spouse can also choose to file as

U.S. residents for the entire year if both of you are U.S. citizens or residents at the end of the year and either (or both) of you were a nonresident at the beginning of the year (the dual-status spouse(s)). You can only make this choice for 1 year, and it does not apply to any future years.

If you and your spouse are making either of these choices to be treated as U.S. residents for 2025, check the box in the *Filing Status* section and enter the name of the nonresident spouse or dual-status spouse(s) (whichever applies to you) in the entry space. Also check the box and enter their name if you and your nonresident spouse made the choice to be treated as residents in a prior year and the choice remains in effect.



To make either choice for 2025, you and your spouse must file a joint return and attach a statement, signed by both spouses, to your return. To find out what information must be included in the statement, as well as more information on these choices, see Nonresident Spouse Treated as a Resident for nonresident aliens and Choosing Resident Alien Status for dual-status aliens in Pub. 519.

Married Filing Separately

Check the “Married filing separately” box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if you are married at the end of 2025 and file a separate return. Enter your spouse’s name in the entry space. Be sure to enter your spouse’s SSN or ITIN in the space for spouse’s SSN on Form 1040 or 1040-SR. If your spouse doesn’t have and isn’t required to have an SSN or ITIN, enter “NRA” in the entry space.

For electronic filing, enter the spouse’s name or “NRA” if the spouse doesn’t have an SSN or ITIN in the entry space.

If you are married and file a separate return, you generally report only your own income, deductions, and credits. Generally, you are responsible only for the tax on your own income. Different rules apply to people in community property states; see Pub. 555.

However, you will usually pay more tax than if you use another filing status for which you qualify. Also, if you file a

separate return, you can’t take the deduction for qualified tips, the deduction for qualified overtime, the enhanced senior deduction, the student loan interest deduction, or the education credits, and you will only be able to take the earned income credit and child and dependent care credit in very limited circumstances. You also can’t take the standard deduction if your spouse itemizes deductions. For situations when you might want to file separately, see *Joint and several tax liability*, earlier.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2025. See Married persons who live apart, later.

Head of Household

You can check the “Head of household” box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if you are unmarried and provide a home for certain other persons. You are considered unmarried for this purpose if any of the following applies.

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2025. But if, at the end of 2025, your divorce wasn’t final (an interlocutory decree), you are considered married.

- You are married but lived apart from your spouse for the last 6 months of 2025 and you meet the other rules under *Married persons who live apart*, later.

- You are married and your spouse was a nonresident alien at any time during the year and the election to treat the alien spouse as a resident alien is not made. See *Nonresident aliens and dual-status aliens*, earlier.

Check the “Head of household” box only if you are unmarried (or considered unmarried) and either *Test 1* or *Test 2* applies.

Test 1. You paid over half the cost of keeping up a home that was the main home for all of 2025 of your parent whom you can claim as a dependent, except under a multiple support agreement (see *Who Qualifies as Your Dependent*, later). Your parent didn’t have to live with you.

Test 2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see *Exception to time lived with you*, later).

1. Any person whom you can claim as a dependent. But don’t include:

- a. Your child whom you claim as your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later;

- b. Any person who is your dependent only because the person lived with you for all of 2025; or

- c. Any person you claimed as a dependent under a multiple support agreement. See *Who Qualifies as Your Dependent*, later.

2. Your unmarried qualifying child who isn’t your dependent.

3. Your married qualifying child who isn’t your dependent only because you can be claimed as a dependent on someone else’s 2025 return.

4. Your qualifying child who, even though you are the custodial parent, isn’t your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

If the child isn’t claimed as your dependent, enter the child’s name in the entry space below qualifying surviving spouse. If you don’t enter the name, it will take us longer to process your return.

Qualifying child. To find out if someone is your qualifying child, see Step 1 under *Who Qualifies as Your Dependent*, later.

Dependent. To find out if someone is your dependent, see *Who Qualifies as Your Dependent*, later.



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a

juvenile facility, count as time lived in the home. Also see *Kidnapped child*, later, under *Who Qualifies as Your Dependent*, if applicable.

If the person for whom you kept up a home was born or died in 2025, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year the child was alive. If the person is anyone else, see Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2025, the person was lawfully placed with you for legal adoption by you in 2025, or the person was an eligible foster child placed with you during 2025, the person is considered to have lived with you for more than half of 2025 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2025.

Keeping up a home. To find out what is included in the cost of keeping up a home, see Pub. 501.

Married persons who live apart. Even if you weren't divorced or legally separated at the end of 2025, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2025. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2025.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2025 (if half or less, see *Exception to time lived with you*, earlier).
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim the child under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Qualifying Surviving Spouse

You can check the "Qualifying surviving spouse" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR and use joint return tax rates for 2025 if all of the following apply.

1. Your spouse died in 2023 or 2024 and you didn't remarry before the end of 2025.
2. You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2025:
 - a. The child had gross income of \$5,200 or more,
 - b. The child filed a joint return, or
 - c. You could be claimed as a dependent on someone else's return.

If the child isn't claimed as your dependent, enter the child's name in the entry space. If you don't enter the name, it will take us longer to process your return.

3. This child lived in your home for all of 2025. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.
4. You paid over half the cost of keeping up your home.

5. You could have filed a joint return with your spouse the year your spouse died, even if you didn't actually do so.

If your spouse died in 2025, you can't file as qualifying surviving spouse. Instead, see the instructions for *Married Filing Jointly*, earlier.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Dependent. To find out if someone is your dependent, see *Who Qualifies as Your Dependent*, later.



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child*, later, under *Who Qualifies as Your Dependent*, if applicable.

A child is considered to have lived with you for all of 2025 if the child was born or died in 2025 and your home was the child's home for the entire time the child was alive. Similarly, if you adopted the child in 2025, or the child was lawfully placed with you for legal adoption by you in 2025, the child is considered to have lived with you for all of 2025 if your main home was this child's main home for the entire time since the child was adopted or placed with you in 2025.

Keeping up a home. To find out what is included in the cost of keeping up a home, see Pub. 501.

Digital Assets

Digital assets are any digital representations of value that are recorded on a cryptographically secured distributed ledger or any similar technology. For example, digital assets include non-fungible tokens (NFTs) and virtual currencies, such as cryptocurrencies and stablecoins. If a particular asset has the characteristics of a digital asset, it will be treated as a digital asset for federal income tax purposes.

Check the "Yes" box next to the question on digital assets on page 1 of Form 1040 or 1040-SR if at any time during 2025, you (a) received (as a reward, award, or payment for property or services); or (b) sold, exchanged, or otherwise disposed of a digital asset (or any financial interest in any digital asset).

For example, check "Yes" if at any time during 2025, you:

- Received digital assets as payment for property or services provided;
- Received digital assets as a result of a reward or award;

- Received new digital assets as a result of mining, staking, and similar activities;
- Received digital assets as a result of a hard fork;
- Disposed of digital assets in exchange for property or services;
- Disposed of a digital asset in exchange or trade for another digital asset;
 - Sold a digital asset; or
 - Otherwise disposed of any other financial interest in a digital asset.

You have a financial interest in a digital asset if you are the owner of record of a digital asset, or have an ownership stake in an account that holds one or more digital assets, including the rights and obligations to acquire a financial interest, or you own a wallet that holds digital assets.

The following actions or transactions in 2025, alone, generally don't require you to check "Yes."

- Holding a digital asset in a wallet or account;
- Transferring a digital asset from one wallet or account you own or control to another wallet or account that you own or control; or
- Purchasing digital assets using U.S. or other real currency, including

through the use of electronic platforms such as PayPal and Venmo.

If you used a broker to effect the sale of a digital asset, your broker should send you Form 1099-DA. Even if you receive a Form 1099-DA, you must still answer the digital assets question on page 1 of Form 1040 or 1040-SR.



Do not leave the question unanswered. You must answer "Yes" or "No" by checking the appropriate box. For more information, go to [IRS.gov/VirtualCurrencyFAQs](#).

How To Report Digital Asset Transactions

If, in 2025, you disposed of any digital asset, which you held as a capital asset, through a sale, trade, exchange, payment, or other transfer, check "Yes" and use Form 8949 to calculate your capital gain or loss and report that gain or loss on Schedule D.

If you received any digital asset as compensation for services or disposed of any digital asset that you held for sale to customers in a trade or business, you must report the income as you would report other income of the same type (for

example, W-2 wages on Form 1040 or 1040-SR, line 1a, or inventory or services on Schedule C).

If you received ordinary income in connection with digital assets that isn't reported elsewhere on your return, see the instructions for Schedule 1, line 8v.

If you disposed of any digital asset by gift, you may be required to file Form 709. See *Who Must File and Transfers Subject to the Gift Tax* in the Instructions for Form 709 for more information.

Dependents

Use the *Dependents* section to list your dependents. The flowchart and instructions in *Who Qualifies as Your Dependent* will help you determine who you should list in this section. The information provided in rows (5), (6), and (7), and the question below row (7) in the *Dependents* section, will help the IRS determine your eligibility for certain tax benefits, including the child tax credit, the credit for other dependents, and the earned income credit. For more information, see *Who Qualifies as Your Dependent* and the instructions for line 27a.

Who Qualifies as Your Dependent

Dependents, Qualifying Child for Child Tax Credit, and Credit for Other Dependents

Follow the steps in the following flowchart to find out if a person qualifies as your dependent and to find out if your dependent qualifies you to take the child tax credit or the credit for other dependents. If you have more than four dependents, check the box under *Dependents* on page 1 of Form 1040 or 1040-SR and include a statement showing the information requested in the *Dependents* section.



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

Before you begin. See the definition of *Social security number*, later. If you want to claim the child tax credit, you must have a valid SSN, which means it must be valid for employment and issued before the due date of your return (including extensions). If you are filing a joint return, only one spouse is required to have a valid SSN to be eligible for the CTC and AACTC. The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return (including extensions). If you want to claim the credit for other dependents, you, and your spouse if filing jointly, must have either an SSN or ITIN issued on or before the due date of your 2025 return (including extensions).

Step 1 Do You Have a Qualifying Child?

A qualifying child is your...

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew)

AND

was ...

Under age 19 at the end of 2025 and younger than you
(or your spouse if filing jointly)

or

Under age 24 at the end of 2025, a full-time student (defined later), and younger than you (or your spouse if filing jointly). If the child is a full-time student, check the "Full-time student" box on row (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR

or

Any age and permanently and totally disabled (defined later). If the child is permanently and totally disabled, check the "Permanently and totally disabled" box on row (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR.

AND

Who didn't provide over half of their own support for 2025 (see Pub. 501)

AND

Who isn't filing a joint return for 2025
or is filing a joint return for 2025 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 501 for details and examples)

AND

Who lived with you for more than half of 2025. If the child didn't live with you for the required time, see *Exception to time lived with you*, later. If the child lived with you for more than half of 2025, check the "Yes" box (box (a)) on row (5) of the *Dependents* section on page 1 of Form 1040 or 1040-SR.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2025, see Qualifying child of more than one person, later.

- Do you have a child who meets the conditions to be your qualifying child?

Yes. Go to Step 2.

No. Go to Step 4.

Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)

Yes. Continue

No.

You can't claim this child as a dependent.

2. Was the child married?

Yes. See *Married person*, later.

No. Continue

3. Are you filing a joint return for 2025?

Yes. You can claim this child as a dependent. Complete rows (1) through (4), (5)(a), and (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

4. Could you be claimed as a dependent on someone else's 2025 tax return? (If the person who could claim you on their 2025 tax return is not required to file, and isn't filing a 2025 tax return or is filing a 2025 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

Yes.

You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.

No. You can claim this child as a dependent. Complete rows (1) through (4), (5)(a), and (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

2. Was the child a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)

Yes. Continue

No.

You can't claim the child tax credit or the credit for other dependents for this child.

3. Was the child under age 17 at the end of 2025?

Yes. Continue

No. You can claim the credit for other dependents for this child. Check the "Credit for other dependents" box on row (7) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

4. Did you, or your spouse if filing a joint return, **and** this child have SSNs valid for employment and issued before the due date of your 2025 return (including extensions)? (See *Social Security Number*, later.)

Yes. You can claim the child tax credit for this person. Check the "Child tax credit" box on row (7) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

No. Go to Step 5.

Step 3 Does Your Qualifying Child Qualify You for the Child Tax Credit or Credit for Other Dependents?

1. Did the child have an SSN, ITIN, or adoption taxpayer identification number (ATIN) issued on or before the due date of your return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the child on or before the due date of your return (including extensions).)

Yes. Continue

No.

You can't claim the child tax credit or the credit for other dependents for this child.

Step 4 Is Your Qualifying Relative Your Dependent?

A qualifying relative is your...

Son, daughter, stepchild, foster child, or a descendant of any of them (for example, your grandchild)
or

Brother, sister, half brother, half sister, or a son or daughter of any of them (for example, your niece or nephew)
or

Father, mother, or an ancestor or sibling of either of them (for example, your grandmother, grandfather, aunt, or uncle)
or

Stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law
or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship didn't violate local law. If the person didn't live with you for the required time, see *Exception to time lived with you*, later.

AND

Who wasn't a qualifying child (see Step 1) of any taxpayer for 2025. For this purpose, a person isn't a taxpayer if the person isn't required to file a U.S. income tax return **and** either doesn't file such a return or files only to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples.

AND

Who had gross income of less than \$5,200 in 2025. If the person was permanently and totally disabled, see *Exception to gross income test*, later.

AND

For whom you provided over half of the person's support in 2025. But see *Children of divorced or separated parents*, *Multiple support agreements*, and *Kidnapped child*, later.

1. Does any person meet the conditions to be your qualifying relative?

Yes. Continue 

No. 

2. Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test*, later.)

Yes. Continue 

No. 

You can't claim this person as a dependent.

3. Was your qualifying relative married?

Yes. See *Married person*, later.

No. Continue 

4. Are you filing a joint return for 2025?

Yes. You can claim this person as a dependent. Complete rows (1) through (4), (5) (a), and (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.

No. Continue 

5. Could you be claimed as a dependent on someone else's 2025 tax return? (If the person who could claim you on their 2025 tax return is not required to file, and isn't filing a 2025 tax return or is filing a 2025 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

Yes. 

You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.

No. You can claim this person as a dependent. Complete rows (1) through (4), (5)(a), and (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.

Step 5 Does Your Qualifying Relative Qualify You for the Credit for Other Dependents?

1. Did you, and your spouse if filing a joint return, have either an SSN or ITIN issued on or before the due date of your 2025 return (including extensions)? (Answer "Yes" if you are applying for an ITIN on or before the return due date (including extensions).)

Yes. Continue 

No. 

You can't claim the credit for other dependents.

2. Did your qualifying relative have an SSN, ITIN, or ATIN issued on or before the due date of your 2025 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)

Yes. Continue 

No. 

You can't claim the credit for other dependents for this qualifying relative.

3. Was your qualifying relative a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a

U.S. national or a U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test*, later.)

- | | |
|---|--|
| <input type="checkbox"/> Yes. You can claim the credit for other dependents for this dependent. Check the "Credit for other dependents" box on row (7) of the <i>Dependents</i> section on page 1 of Form 1040 or 1040-SR for this person. | <input type="checkbox"/> No. 
You can't claim the credit for other dependents for this qualifying relative. |
|---|--|

Definitions and Special Rules

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you don't know the dependent's SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. If the dependent isn't a U.S. citizen or resident alien, apply for an ITIN instead using Form W-7.

Children of divorced or separated parents. A child will be treated as the qualifying child or qualifying relative of the child's noncustodial parent (defined later) if all of the following conditions apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2025 (whether or not they are or were married).

2. The child received over half of the child's support for 2025 from the parents (and the rules on *Multiple support agreements*, later, don't apply). Support of a child received from a parent's spouse is treated as provided by the parent.

3. The child is in custody of one or both of the parents for more than half of 2025.

4. Either of the following applies.
 - a. The custodial parent signs Form 8332 or a substantially similar statement that they won't claim the child as a dependent for 2025, and the noncustodial parent includes a copy of the form or statement with their return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.

- b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent, and the noncustodial parent provides at least \$600 for support of the child during 2025.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the child tax credit and credit for other dependents (lines 19 and 28). However, this doesn't allow the noncustodial parent to claim head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income credit. The custodial parent or another taxpayer, if eligible, can claim the child for the earned income credit and these other benefits. See Pub. 501 for details.

Custodial and noncustodial parents. The custodial parent is the parent with whom the child lived for the greater number of nights in 2025. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. See Pub. 501 for an exception for a parent who works at night, rules for a child who is emancipated under state law, and other details.

Post-1984 and pre-2009 decree or agreement. The decree or agreement must state all three of the following.

1. The noncustodial parent can claim the child as a dependent without regard to any condition, such as payment of support.
2. The other parent won't claim the child as a dependent.
3. The years for which the claim is released.

The noncustodial parent must include all of the following pages from the decree or agreement.

- Cover page (include the other parent's SSN on that page).
- The pages that include all the information identified in (1) through (3) above.
- Signature page with the other parent's signature and date of agreement.



You must include the required information even if you filed it with your return in an earlier year.

Post-2008 decree or agreement. If the divorce decree or separation agreement went into effect after 2008, the noncustodial parent can't include pages from the decree or agreement instead of Form 8332. The custodial parent must sign either Form 8332 or a substantially similar statement the only purpose of which is to release the custodial parent's claim to certain tax benefits for a child, and the noncustodial parent must include a copy with their return. The form or statement must release the custodial parent's claim to the child without any conditions. For example, the release must not depend on the noncustodial parent paying support.

Release of certain tax benefits revoked. A custodial parent who has revoked their previous release of a claim to certain tax benefits for a child must include a copy of the revocation with their return. For details, see Form 8332.

Exception to citizen test. If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the requirement to be a U.S. citizen in Step 2, question 1; Step 3, question 2; Step 4, question 2; and Step 5, question 3.

Exception to gross income test. If your relative (including a person who lived with you all year as a member of your household) is permanently and totally disabled (defined later), certain income for services performed at a sheltered workshop may be excluded for this test. For details, see Pub. 501.

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the person lived with you. Also see *Children of divorced or separated parents*, earlier, or *Kidnapped child*, later.

If the person meets all other requirements to be your qualifying child but was born or died in 2025, the person is considered to have lived with you for more than half of 2025 if your home was this person's home for more than half the time the person was alive in 2025. If the person meets all other requirements to be your qualifying child but you adopted the person in 2025, the person was lawfully placed with you for legal adoption by you in 2025, or if the person was an eligible foster child placed with you during 2025, the person is considered to have lived with you for more than half of 2025 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2025.

Any other person is considered to have lived with you for all of 2025 if the person was born or died in 2025 and your home was this person's home for the entire time the person was alive in 2025, or if you adopted the person in 2025, the person was lawfully placed with you for legal adoption by you in 2025, or the person was an eligible foster child placed with you during 2025 and your main home was the person's main home for the entire time since the person was adopted or placed with you in 2025.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Full-time student. A full-time student is a child who during any part of 5 calendar months of 2025 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who isn't a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying surviving spouse filing status, the child tax credit, the credit for other dependents, and the earned income credit (EIC). For details, see Pub. 501 (Pub. 596 for the EIC).

Married person. If the person is married and files a joint return, you can't claim that person as your dependent. However, if the person is married but doesn't file a joint return or files a joint return only to claim a refund of withheld income tax or estimated tax paid, you may be able to claim that person as a dependent. (See Pub. 501 for details and examples.) In that case, go to Step 2, question 3 (for a qualifying child), or Step 4, question 4 (for a qualifying relative).

Multiple support agreements. If no one person contributed over half of the support of your relative (or a person who lived

with you all year as a member of your household) but you and another person(s) provided more than half of your relative's support, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2025, the person can't engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year or can be expected to lead to death.

Public assistance payments. If you received payments under the Temporary Assistance for Needy Families (TANF) program or other public assistance program and you used the money to support another person, see Pub. 501.

Qualifying child of more than one person. Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents*, described earlier, applies.

1. Child tax credit and credit for other dependents (line 19) and additional child tax credit (line 28).
2. Head of household filing status.
3. Credit for child and dependent care expenses (Schedule 3, line 2).
4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27a).

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply. For purposes of these rules, the term "parent" means a biological or adoptive parent of an individual. It doesn't include a step-parent or foster parent unless that person has adopted the individual.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2025. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2025.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2025.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2025, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

Example. Your child meets the conditions to be a qualifying child for both you and your parent. Your child doesn't meet the conditions to be a qualifying child of any other person, including your child's other parent. Under the rules just described, you can claim your child as a qualifying child for all of the five tax benefits just listed for which you otherwise qualify. Your parent can't claim any of those five tax benefits based on your child. However, if your parent's AGI is higher than yours and you do not claim your child as a qualifying child, your child is the qualifying child of your parent.

For more details and examples, see Pub. 501.

If you will be claiming the child as a qualifying child, go to Step 2. Otherwise, stop; you can't claim any benefits based on this child.

Social security number. You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may reduce or disallow any tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card isn't correct or you need to get an SSN for your dependent, contact the Social Security Administration (SSA). See *Social Security Number (SSN)*, earlier. If your dependent won't have a number by the date your return is due, see *What if You Can't File on Time?* earlier.

For the child tax credit, your child must have a valid SSN. A valid SSN is one that is valid for employment and that is issued by the SSA before the due date of your 2025 return (including extensions). If your child was a U.S. citizen when the child re-

ceived the SSN, the SSN is valid for employment. If "Not Valid for Employment" is printed on your child's social security card and your child's immigration status has changed so that your child is now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your child's social security card, your child has the required SSN only as long as the DHS authorization is valid.

If your dependent child was born and died in 2025 and you do not have an SSN for the child, enter "Died" on row (3) of the *Dependents* section and include a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

If you didn't have an SSN that is valid for employment and issued before the due date of your 2025 return (including extensions), you can't claim the child tax credit on your original or amended 2025 return. To claim the credit on a joint return, you or your spouse must have an SSN that is valid for employment and issued before the due date of your 2025 return (including extensions). The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return (including extensions). If you, or your spouse if filing jointly, didn't have either an SSN or ITIN issued on or before the due date of your 2025 return (including extensions), you can't claim the credit for other dependents on your original or amended return.

If you apply for an ITIN on or before the due date of your 2025 return (including extensions) and the IRS issues you an ITIN as a result of the application, the IRS will consider your ITIN as issued on or before the due date of your return.

Income

Generally, you must report all income except income that is exempt from tax by law. For details, see the following instructions and the Schedule 1 instructions, especially the instructions for lines 1 through 7 and Schedule 1, lines 1 through 8z. Also see Pub. 525.

Forgiveness of Paycheck Protection Program (PPP) Loans

You don't need to include the amount of a forgiven PPP Loan in your income. Although you don't need to report the income from the forgiveness of your PPP Loan on Form 1040 or 1040-SR, you do need to report certain information related to your PPP Loan as an attachment to your tax return. For more information, see Pub. 525.

Foreign-Source Income

You must report unearned income, such as interest, dividends, and pensions, from sources outside the United States unless exempt by law or a tax treaty. You must also report earned income, such as wages and tips, from sources outside the United States.

If you worked abroad, you may be able to exclude part or all of your foreign earned income. For details, see Pub. 54 and Form 2555.

Foreign retirement plans. If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Rev. Proc. 2014-55, 2014-44 I.R.B. 753, available at IRS.gov/irb/2014-44_IRB#RP-2014-55, to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 5a and 5b.

Foreign accounts and trusts. You must complete Part III of Schedule B if you:

- Had a foreign account; or
- Received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

You may also have to file Form 3520.

Foreign financial assets. If you had foreign financial assets in 2025, you may have to file Form 8938. See Form 8938 and its instructions.

Chapter 11 Bankruptcy Cases

If you are a debtor in a chapter 11 bankruptcy case, income taxable to the bankruptcy estate and reported on the estate's income tax return includes:

- Earnings from services you performed after the beginning of the case (both wages and self-employment income); and
- Income from property described in section 541 of title 11 of the U.S. Code that you either owned when the case began or that you acquired after the case began and before the case was closed, dismissed, or converted to a case under a different chapter.

Because this income is taxable to the estate, don't include this income on your own individual income tax return. The only exception is for purposes of figuring your self-employment tax. For that purpose, you must take into account all your self-employment income for the year from services performed both before and after the beginning of the case. Also, you (or the trustee if one is appointed) must allocate between you and the bankruptcy estate the wages, salary, or other compensation and withheld income tax reported to you on Form W-2. A similar allocation is required for income and withheld income tax reported to you on Forms 1099. You must also include a statement that indicates you filed a chapter 11 case and that explains how income and withheld income tax reported to you on Forms W-2 and 1099 are allocated between you and the estate. For more details, including acceptable allocation methods, see Notice 2006-83, 2006-40 I.R.B. 596, available at IRS.gov/irb/2006-40_IRB#NOT-2006-83.

Community Property States

Community property states include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state, you must usually follow state law to determine what is community income and

what is separate income. For details, see Form 8958 and Pub. 555.

Nevada, Washington, and California domestic partners. A registered domestic partner in Nevada, Washington, or California must generally report half the combined community income of the individual and their domestic partner. See Form 8958 and Pub. 555.

Rounding Off to Whole Dollars

You can round off cents to whole dollars on your return and schedules. If you do round to whole dollars, you must round all amounts. To round, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, \$1.39 becomes \$1 and \$2.50 becomes \$3.

If you have to add two or more amounts to figure the amount to enter on a line, include cents when adding the amounts and round off only the total.

If you are entering amounts that include cents, make sure to include the decimal point. There is no cents column on the form.



The lines on Forms 1040 and 1040-SR are the same. References to lines in the following instructions refer to the line on either form.

Line 1a

Total Amount From Form(s) W-2, Box 1

Enter the total amount from Form(s) W-2, box 1. If a joint return, also include your spouse's income from Form(s) W-2, box 1.



If you earned wages while you were an inmate in a penal institution, report these amounts on Schedule 1, line 8u. Do not report these wages on line 1a. See the instructions for Schedule 1, line 8u.



If you received a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan and it was reported in box 1 of Form W-2, do not include this amount on Form 1040, line 1a. This amount is reported on Schedule 1, line 8t.

Line 1b

Household Employee Wages Not Reported on Form(s) W-2

Enter the total of your wages received as a household employee that was not reported on Form(s) W-2. An employer isn't required to provide a Form W-2 to you if they paid you wages of less than \$2,800 in 2025. For information on employment taxes for household employees, see [Tax Topic 756](#).

Line 1c

Tip Income Not Reported on Line 1a

Enter the total of your tip income that was not reported on Form 1040, line 1a. This should include any tip income you didn't report to your employer and any allocated tips shown in box 8 on your Form(s) W-2 unless you can prove that your unreported tips are less than the amount in box 8. Allocated tips aren't included as income in box 1. See Pub. 531 for more details. Also, include the value of any noncash tips you received, such as tickets, passes, or other items of value. Although you don't report these noncash tips to your employer, you must report them on line 1c.



You may owe social security and Medicare or railroad retirement (RTA) tax on unreported tips. See the instructions for Schedule 2, line 5.

Line 1d

Medicaid Waiver Payments Not Reported on Form(s) W-2, Box 1

Enter your taxable Medicaid waiver payments that were not reported on

Form(s) W-2. Also enter the total of your taxable and nontaxable Medicaid waiver payments that were not reported on Form(s) W-2, or not reported in box 1 of Form(s) W-2, if you choose to include nontaxable payments in earned income for purposes of claiming a credit or other tax benefit. If you and your spouse both received nontaxable Medicaid waiver payments during the year, you and your spouse can make different choices about including payments in earned income. See the instructions for Schedule 1, line 8s.

If you are a sole proprietor in a business of providing home care services, see the Schedule C instructions for how to report these amounts. If you do not have a separate trade or business of providing these services, enter on Form 1040, line 1d, your Medicaid waiver payments reported on Form 1099-MISC or Form 1099-NEC. Also, enter your nontaxable Medicaid waiver payments on Schedule 1, line 8s.



Your nontaxable Medicaid waiver payments may have been reported to you on Form(s) W-2, box 12, with Code II.



If you received nontaxable Medicaid waiver payments, and box 1 of your Form(s) W-2 is blank or has zeros, and you are choosing not to include nontaxable payments in earned income for purposes of claiming a credit, do not attach any of these Form(s) W-2 to your return.

Line 1e

Taxable Dependent Care Benefits From Form 2441, Line 26

Enter the total of your taxable dependent care benefits from Form 2441, line 26. Dependent care benefits should be shown in box 10 of your Form(s) W-2. But first complete Form 2441 to see if you can exclude part or all of the benefits.

Line 1f

Employer-Provided Adoption Benefits From Form 8839, Line 31

Enter the total of your employer-provided adoption benefits from Form 8839, line 31. Employer-provided adoption benefits should be shown in box 12 of your Form(s) W-2 with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2025.

Line 1g

Wages From Form 8919, Line 6

Enter the total of your wages from Form 8919, line 6.

Line 1h

Other Earned Income



If you received scholarship or fellowship grants that were not reported to you on Form W-2, report these amounts on Schedule 1, line 8r. See the instructions for Schedule 1, line 8r.

The following types of income must be included in the total on line 1h.

- Strike or lockout benefits (other than bona fide gifts).

• Excess elective deferrals. The amount deferred should be shown in box 12 of your Form W-2, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2025 under all plans was more than \$23,500 (excluding catch-up contributions, as explained later), include the excess on line 1h. This limit is generally (a) \$16,500 if you have only SIMPLE plans, and (b) \$26,500 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571. Although designated Roth contributions are subject to this limit, don't include the excess attributable to such contributions on line 1h. They are already included as income in box 1 of your Form W-2.

- A higher limit of \$17,600 may apply to participants in certain SIMPLE plans. A higher limit may also apply to participants in section 457(b) deferred compensation plans for the 3 years before retirement age. Contact your plan administrator for more information.

- If you were age 50 or older at the end of 2025, your employer may have allowed an additional deferral (catch-up contributions) of up to \$7,500 (generally, \$3,500 for section 401(k)(11) and SIMPLE plans). If you were age 60 to 63 at the end of 2025, your employer may have allowed a catch-up contribution of up to \$11,250 (\$5,250 for section 401(k)(11) and SIMPLE plans). This additional deferral amount isn't subject to the overall limit on elective deferrals.

- A catch-up contribution limit of \$3,850 may apply to certain participants in certain SIMPLE plans. Contact your plan administrator for more information.



You can't deduct the amount deferred. It isn't included as income in box 1 of your Form W-2.

- Disability pensions shown on Form 1099-R if you haven't reached the minimum retirement age set by your employer. But see *Insurance Premiums for Retired Public Safety Officers* in the instructions for lines 5a and 5b. Disability pensions received after you reach minimum retirement age and other payments shown on Form 1099-R (other than payments from an IRA) are reported on lines 5a and 5b. Payments from an IRA are reported on lines 4a and 4b.

- Corrective distributions from a retirement plan shown on Form 1099-R of excess elective deferrals and excess contributions (plus earnings). But don't include distributions from an IRA on line 1h. Instead, report distributions from an IRA on lines 4a and 4b.

Line 1i

Nontaxable Combat Pay Election

If you elect to include your nontaxable combat pay in your earned income when figuring the EIC, enter the amount on line 1i. See the instructions for line 27a.

Were You a Statutory Employee?

If you were a statutory employee, the "Statutory employee" box in box 13 of your Form W-2 should be checked. Statutory employees include full-time life insurance salespeople and certain agent or commission drivers, certain traveling salespeople, and certain homeworkers. Statutory employees report the amount shown in box 1 of Form W-2 on a Schedule C along with any related business expenses.

Also include on line 2a any exempt-interest dividends from a mutual fund or other regulated investment company. This amount should be shown in box 12 of Form 1099-DIV.

Don't include interest earned on your IRA, health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account.



Don't include any amounts related to the forgiveness of PPP Loans on this line.

Line 2b

Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on line 2b. But you must fill in and attach Schedule B if the total is over \$1,500 or any of the other conditions listed at the beginning of the Schedule B instructions applies to you.

For more details about reporting taxable interest, including original issue discount or market discount on debt instruments and adjustments for amortizable bond premium or acquisition premium, see Pub. 550.

Interest credited in 2025 on deposits that you couldn't withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2025 income. For details, see Pub. 550.



If you get a 2025 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2025, see Pub. 550.

Line 3a

Qualified Dividends

Enter your total qualified dividends on line 3a. Qualified dividends are also included in the ordinary dividend total required to be shown on line 3b. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in box 1b of Form(s) 1099-DIV. If you are including your child's qualified dividends in the total on line 3a, check box 1 on line 3c. For more information, see the

Instructions for Form 8814. See Pub. 550 for the definition of qualified dividends if you received dividends not reported on Form 1099-DIV.

Exception. Some dividends may be reported as qualified dividends in box 1b of Form 1099-DIV but aren't qualified dividends. These include the following.

- Dividends you received as a nominee. See the Schedule B instructions.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock isn't entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples that follow. Also, when counting the number of days you held the stock, you can't count certain days during which your risk of loss was diminished. See Pub. 550 for more details.

• Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you can't count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule just described.

• Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.

• Payments in lieu of dividends, but only if you know or have reason to know that the payments aren't qualified dividends.

• Dividends from a corporation that first became a surrogate foreign corporation after December 22, 2017, other than a foreign corporation that is treated as a domestic corporation under section 7874(b).

Example 1. You bought 5,000 shares of XYZ Corp. common stock on July 8. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 16. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on August 11. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9 through August 11). The 121-day period began on May 17 (60 days before the ex-dividend date) and ended on September 14. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. The facts are the same as in *Example 1* except that you bought the stock on July 15 (the day before the ex-dividend date), and you sold the stock on September 16. You held the stock for 63 days (from July 16 through September 16). The \$500 of qualified dividends shown in box 1b of Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 16 through September 14).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 8. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16. The ABC Mutual Fund advises you that the part of the dividend eligible to be treated as qualified dividends equals 2 cents a share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000 and qualified dividends of \$200. However, you sold the 10,000 shares on August 11. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.

TIP Use the Qualified Dividends and Capital Gain Tax Worksheet or the Schedule D Tax Worksheet, whichever applies, to figure your tax. See the instructions for line 16 for details.

Line 3b

Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary div-

idends on line 3b. This amount should be shown in box 1a of Form(s) 1099-DIV. If you are including your child's ordinary dividends in the total on line 3b, check box 2 on line 3c. For more information, see the Instructions for Form 8814.

You must fill in and attach Schedule B if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else.

Nondividend Distributions

Some distributions are a return of your cost (or other basis). They won't be taxed until you recover your cost (or other basis). You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains on Form 8949. For details, see Pub. 550.

TIP Dividends on insurance policies are a partial return of the premiums you paid. Don't report them as dividends. Include them in income on Schedule 1, line 8z, only if they exceed the total of all net premiums you paid for the contract.

TIP If you are including your child's dividends on either line 3a or 3b, check the applicable box on line 3c.

Lines 4a, 4b, and 4c

Lines 4a and 4b

IRA Distributions

You should receive a Form 1099-R showing the total amount of any distribution from your IRA before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 4a and 4b instructions, an IRA includes a traditional IRA (which includes a traditional IRA that receives contributions from a simplified employee pension (SEP) arrangement), Roth IRA (which includes a Roth IRA that receives contributions from a SEP arrangement), and a SIMPLE IRA (a SIMPLE IRA may either be a traditional SIMPLE IRA or a Roth SIMPLE IRA).

If the distribution from your IRA is fully taxable, enter the total distribution on line 4b; don't make an entry on line 4a.



Attach Form(s) 1099-R to Form 1040 or 1040-SR if any federal income tax was withheld.



For purposes of the following Exceptions, Roth IRA includes a Roth SIMPLE IRA.

Exception 1. Enter the total distribution on line 4a if you rolled over part or all of the distribution from one:

- Roth IRA to another Roth IRA, or
- IRA (other than a Roth IRA) to a qualified plan or another IRA (other than a Roth IRA).

Also check box 1 on line 4c. If the total distribution was rolled over, enter -0- on line 4b. If the total distribution wasn't rolled over, enter the part not rolled over on line 4b unless *Exception 2* applies to the part not rolled over. Generally, a rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590-A and Pub. 590-B.

If you rolled over the distribution into a qualified plan or you made the rollover in 2026, include a statement explaining what you did.

Exception 2. If any of the following apply, enter the total distribution on line 4a and see Form 8606 and its instructions to figure the amount to enter on line 4b.

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional IRAs for 2025 or an earlier year. If you made nondeductible contributions to these IRAs for 2025, also see Pub. 590-A and Pub. 590-B.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 4b; you don't have to see Form 8606 or its instructions.

a. Distribution code T is shown in box 7 of Form 1099-R and you made a contribution (including a conversion) to a Roth IRA for 2020 or an earlier year.

b. Distribution code Q is shown in box 7 of Form 1099-R.

3. You converted part or all of a traditional IRA or traditional SIMPLE IRA to a Roth IRA in 2025.

4. You had a 2024 or 2025 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2025.

6. You recharacterized part or all of a contribution to a Roth IRA as a contribution to a traditional IRA, or vice versa.

Exception 3. If all or part of the distribution is a qualified charitable distribution (QCD), enter the total distribution on line 4a. If the total amount distributed is a QCD, enter -0- on line 4b. If only part of the distribution is a QCD, enter the part that is not a QCD on line 4b unless *Exception 2* applies to that part. Check box 2 on line 4c.

A QCD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to an organization eligible to receive tax-deductible contributions (with certain exceptions). You must have been at least age 70 1/2 when the distribution was made.

Generally, your total QCDs for the year can't be more than \$108,000. This includes any amount (up to \$54,000) of a one-time QCD to a split-interest entity (SIE). If you file a joint return, the same rules apply to your spouse. The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. If you make the one-time QCD to an SIE, you must attach a statement to your return. See Pub. 590-B for details on QCDs, including the information you must include on the attachment for QCDs to an SIE.



You can't claim a charitable contribution deduction for any QCD not included in your income.

Exception 4. If all or part of the distribution is a health savings account (HSA) funding distribution (HFD), enter the to-

tal distribution on line 4a. If the total amount distributed is an HFD and you elect to exclude it from income, enter -0- on line 4b. If only part of the distribution is an HFD and you elect to exclude that part from income, enter the part that isn't an HFD on line 4b unless *Exception 2* applies to that part. Check box 3 on line 4c and enter "HFD" in the entry space next to box 3.

An HFD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to your HSA. If eligible, you can generally elect to exclude an HFD from your income once in your lifetime. You can't exclude more than the limit on HSA contributions or more than the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the HFD is first considered to be paid out of otherwise taxable income. See Pub. 969 for details.



The amount of an HFD reduces the amount you can contribute to your HSA for the year. If you fail to maintain eligibility for an HSA for the 12 months following the month of the HFD, you may have to report the HFD as income and pay an additional tax. See Form 8889, Part III.

More than one distribution. If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 4b. Enter the total amount of those distributions on line 4a.



You must start receiving at least a minimum amount from your traditional IRA by April 1 of the year following the year you reach age 73. If you don't receive the minimum distribution amount, you may have to pay an additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590-B.



You may have to pay an additional tax if you received an early distribution from your IRA and the total wasn't rolled over. See the instructions for Schedule 2, line 8, for details.

More information. For more information about IRAs, see Pub. 590-A and Pub. 590-B.

Line 4c

If *Exception 1* applies to you, check box 1 on line 4c. If *Exception 3* applies to you, check box 2 on line 4c. If *Exception 4* applies to you, check box 3 on line 4c and enter "HFD" in the entry space next to box 3.

If another publication or instruction tells you to write a word or code next to line 4b, check box 3 on line 4c and enter that word or code on the entry space next to box 3.

If more than one exception applies, check a box for each exception and include a statement showing the amount of each exception, for example, "Line 4b – \$1,000 Rollover and \$500 HFD." You don't need to attach a statement if only *Exception 2* and one other exception apply.

Lines 5a, 5b, and 5c

Lines 5a and 5b

Pensions and Annuities

You should receive a Form 1099-R showing the total amount of your pension and annuity payments before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Pension and annuity payments include distributions from 401(k), 403(b), and governmental 457(b) plans. Rollovers and lump-sum distributions are explained later. Don't include the following payments on lines 5a and 5b. Instead, report them on line 1h.

- Disability pensions received before you reach the minimum retirement age set by your employer.

- Corrective distributions (including any earnings) of excess elective deferrals or other excess contributions to retirement plans. The plan must advise you of the year(s) the distributions are includable in income.

TIP Attach Form(s) 1099-R to Form 1040 or 1040-SR if any federal income tax was withheld.

Fully Taxable Pensions and Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see *Cost*, later) of your pension or annuity, or (b) you got your entire cost back tax free before 2025. But see *Insurance Premiums for Retired Public Safety Officers*, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 5b; don't make an entry on line 5a.

Fully taxable pensions and annuities also include military retirement pay shown on Form 1099-R. For details on military disability pensions, see Pub. 525. If you received a Form RRB-1099-R, see Pub. 575 to find out how to report your benefits.

Partially Taxable Pensions and Annuities

Enter the total pension or annuity payments (from Form 1099-R, box 1) on line 5a. If your Form 1099-R doesn't show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 5b. But if your annuity starting date (defined later) was after July 1, 1986, see *Simplified Method*, later, to find out if you must use that method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$1,000 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you can report that amount on line 5b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method or if the exclusion for retired public safety officers, discussed next, applies.

Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew who is retired because of disability or because you reached normal retirement age), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums

for coverage by an accident or health plan or a long-term care insurance contract. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from the plan maintained by the employer from which you retired as a public safety officer. The distribution can be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract, or the distribution can be made to you to pay to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums paid or \$3,000. You can make this election only for amounts that would otherwise be included in your income. The amount excluded from your income can't be used to claim a medical expense deduction.

An eligible retirement plan is a governmental plan that is a qualified trust or a section 403(a), 403(b), or 457(b) plan.



You can exclude from income only the smaller of the amount of the premiums paid or \$3,000. This is true if the distribution was made directly from the plan to the provider of the accident or health plan or long-term care insurance contract or if the distribution was made to you and you paid the provider of the accident or health plan or long-term care insurance contract. If you received a distribution from your eligible retirement plan, and you used part of that distribution to pay premiums for an accident or health plan or long-term care insurance contract, you can still exclude from income only the smaller of the amount of the premiums paid or \$3,000. The rest of the distribution is taxable to you and must be reported on line 5b.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R doesn't reflect the exclusion. Report your total distributions on line 5a and the taxable amount on line 5b. Also check box 2 on line 5c.

If you are retired on disability and reporting your disability pension on line 1h, include only the taxable amount on that line and enter "PSO" and the

Simplified Method Worksheet—Lines 5a and 5b

Keep for Your Records

Before you begin: If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, include any death benefit exclusion that you are entitled to (up to \$5,000) in the amount entered on line 2 below.

More than one pension or annuity. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040 or 1040-SR, line 5b. Enter the total pension or annuity payments received in 2025 on Form 1040 or 1040-SR, line 5a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040 or 1040-SR, line 5a 1. _____

2. Enter your cost in the plan at the annuity starting date 2. _____

Note. If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.

3. Enter the appropriate number from **Table 1** below. **But** if your annuity starting date was **after** 1997 **and** the payments are for your life and that of your beneficiary, enter the appropriate number from **Table 2** below 3. _____

4. Divide line 2 by the number on line 3 4. _____

5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 5. _____

6. Enter the amount, if any, recovered tax free in years after 1986. If you completed this worksheet last year, enter the amount from line 10 of last year's worksheet 6. _____

7. Subtract line 6 from line 2 7. _____

8. Enter the **smaller** of line 5 or line 7 8. _____

9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040 or 1040-SR, line 5b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see *Insurance Premiums for Retired Public Safety Officers* before entering an amount on line 5b 9. _____

10. Was your annuity starting date before 1987?

Yes.  Do not complete the rest of this worksheet.

No. Add lines 6 and 8. This is the **amount you have recovered tax free** through 2025. You will need this number if you need to fill out this worksheet next year 10. _____

11. **Balance of cost to be recovered.** Subtract line 10 from line 2. If zero, you won't have to complete this worksheet next year. The payments you receive next year will generally be fully taxable 11. _____

Table 1 for Line 3 Above

AND your annuity starting date was—

IF the age at annuity starting date was...	before November 19, 1996, enter on line 3...	after November 18, 1996, enter on line 3...
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

Table 2 for Line 3 Above

THEN enter on line 3...

IF the combined ages at annuity starting date were...	110 or under	410
	111–120	360
	121–130	310
	131–140	260
	141 or older	210

amount excluded on the line next to line 1h.

Payments when you are disabled. If you receive payments from a retirement or profit-sharing plan that does not provide for disability retirement, do not treat those payments as disability payments. The payments must be reported as a pension or annuity.

You must include in your income any amounts that you received that you would have received in retirement had you not become disabled as a result of a terrorist attack. Include in your income any payments you receive from a 401(k), pension, or other retirement plan to the extent that you would have received the amount at the same or later time regardless of whether you had become disabled.

Example. You were a contractor who was disabled as a direct result of participating in efforts to clean up the World Trade Center and you are eligible for compensation by the September 11 Victim Compensation Fund. You began receiving a disability pension at age 55 when you could no longer work due to your disability. Under your pension plan you are entitled to an early retirement benefit of \$2,500 a month at age 55. If you wait until age 62, the normal retirement age under the plan, you would be entitled to a normal retirement benefit of \$3,000 a month. The pension plan provides that a participant who retires early on account of disability is entitled to receive the participant's normal retirement benefit, which in your case equals \$3,000 a month. Until you turn age 62, you can exclude \$500 of your monthly retirement benefit from income (the difference between the early retirement benefit and the normal retirement benefit, $\$3,000 - \$2,500$) received on account of disability. You must report the remaining \$2,500 of monthly pension benefit as taxable. For each month after you turn age 62, you must report the full amount of the monthly pension benefit (\$3,000 a month) as taxable.

Simplified Method

You must use the Simplified Method if either of the following applies.

1. Your annuity starting date was after July 1, 1986, and you used this method last year to figure the taxable part.

2. Your annuity starting date was after November 18, 1996, and both of the following apply.

a. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.

b. On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

If you must use the Simplified Method, complete the Simplified Method Worksheet in these instructions to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 (or Pub. 721 for U.S. Civil Service retirement benefits).



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the Simplified Method Worksheet in these instructions.

Annuity Starting Date

Your annuity starting date is the later of the first day of the first period for which you received a payment or the date the plan's obligations became fixed.

Age (or Combined Ages) at Annuity Starting Date

If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on their annuity starting date. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

If you are the beneficiary of an employee who died, see Pub. 575. If there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure each beneficiary's taxable amount.

Cost

Your cost is generally your net investment in the plan as of the annuity starting date. It doesn't include pre-tax con-

tributions. Your net investment may be shown in box 9b of Form 1099-R.

Rollovers

Generally, a rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. However, a rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 5a and 5b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA.

Enter on line 5a the distribution from Form 1099-R, box 1. From this amount, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the rollover. Enter the remaining amount on line 5b. If the remaining amount is zero and you have no other distribution to report on line 5b, enter -0- on line 5b. Also check box 1 on line 5c.

See Pub. 575 for more details on rollovers, including special rules that apply to rollovers from designated Roth accounts, partial rollovers of property, and distributions under qualified domestic relations orders.

Lump-Sum Distributions

If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount wasn't rolled over. For details, see the instructions for Schedule 2, line 8.

Enter the total distribution on line 5a and the taxable part on line 5b. For details, see Pub. 575.



If you or the plan participant was born before January 2, 1936, you could pay less tax on the distribution. See Form 4972.

Line 5c

If you have a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA, check

box 1 on line 5c. See *Rollovers*, earlier, for more information.

If you are making the election to exclude from your income distributions made from your eligible retirement plan to pay premiums for coverage by an accident or health plan or a long-term care contract, check box 2 on line 5c. See *Insurance Premiums for Retired Public Safety Officers*, earlier, for more information.

If another publication or instruction tells you to write a word or a code next to line 5b, check box 3 on line 5c and enter that word or code on the entry space next to box 3.

Check each box that applies to you.

Lines 6a, 6b, 6c, and 6d

Lines 6a and 6b

Social Security Benefits

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2025. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the Social Security Benefits Worksheet in these instructions to see if any of your benefits are taxable.

Exception. Do not use the Social Security Benefits Worksheet in these instructions if any of the following applies.

- You made contributions to a traditional IRA for 2025 and you or your spouse were covered by a retirement plan at work or through self-employment. Instead, use the worksheets in Pub. 590-A to see if any of your social security benefits are taxable and to figure your IRA deduction.

- You repaid any benefits in 2025 and your total repayments (box 4) were more than your total benefits for 2025 (box 3). None of your benefits are taxable for 2025. Also, if your total repayments in 2025 exceed your total benefits received in 2025 by more than \$3,000, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in income in an earlier year. For more details, see Pub. 915.

- You file Form 2555, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.



Social security information. Social security beneficiaries can now get a variety of information from the SSA website with a my Social Security account, including getting a replacement Form SSA-1099 if needed. For more information and to set up an account, go to [SSA.gov/myaccount](https://www.ssa.gov/myaccount).

Disability payments. Don't include in your income any disability payments (including Social Security Disability Insurance (SSDI) payments) you receive for injuries incurred as a direct result of a terrorist attack directed against the United States (or its allies), whether outside or within the United States. In the case of the September 11 attacks, injuries eligible for coverage by the September 11 Victim Compensation Fund are treated as incurred as a direct result of the attack. If these payments are incorrectly reported as taxable on Form SSA-1099, don't include the nontaxable portion of income on your tax return. You may receive a notice from the IRS regarding the omitted payments. Follow the instructions in the notice to explain that the excluded payments aren't taxable. For more information about these payments, see Pub. 3920.

Example. You were a firefighter who was disabled as a direct result of the September 11 terrorist attack on the World Trade Center. You began receiving SSDI benefits at age 54. Your full retirement age for social security retirement benefits is age 66. Your birthday is April 25. In the year you turned age 66, you received \$1,500 per month in benefits from the SSA (for a total of \$18,000 for the year). Because you became eligible for a full retirement benefit in May, the month after you turned age 66, you can exclude only 4 months (January through April) of your annual benefit from income (\$6,000). You must report the remaining \$12,000 on line 6a. You must also complete the Social Security Benefits Worksheet to find out if any part of the \$12,000 is taxable.



Form RRB-1099. If you need a replacement Form RRB-1099, call the Railroad Retirement Board at 877-772-5772 or go to www_rrb.gov.

Accrued leave payment. If you retire on disability, any lump-sum payment you receive for accrued annual leave is a salary payment. The payment is not a disability payment. Include it in your income in the tax year you receive it.

Line 6c

Check the box on line 6c if you elect to use the lump-sum election method for your benefits. If any of your benefits are taxable for 2025 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount with the lump-sum election. See *Lump-Sum Election* in Pub. 915 for details.

Line 6d

If you are married filing separately and you lived apart from your spouse for all of 2025, check the box on line 6d. If you don't check the box on line 6d, you may get a math error notice from the IRS.

Line 7a

Capital Gain or (Loss)

If you sold a capital asset, such as a stock, bond, or digital asset, you must complete and attach Form 8949 and Schedule D.

Exception 1. You don't have to file Form 8949 or Schedule D if you aren't deferring any capital gain by investing in a qualified opportunity fund and both of the following apply.

1. You have no capital losses, and your only capital gains are capital gain distributions from Form(s) 1099-DIV, box 2a (or substitute statements); and

2. None of the Form(s) 1099-DIV (or substitute statements) have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain).

Exception 2. You must file Schedule D but generally don't have to file Form 8949 if *Exception 1* doesn't apply, you aren't deferring any capital gain by investing in a qualified opportunity fund or terminating deferral from an

Social Security Benefits Worksheet—Lines 6a and 6b

Keep for Your Records

- Before you begin:**
- ✓ If the instructions for Schedule 1, line 24z, have you enter a write-in adjustment on line 24z, figure that write-in before completing this worksheet (see the instructions for Schedule 1, line 24z).
 - ✓ If you are married filing separately and you lived apart from your spouse for all of 2025, check the box on line 6d.
 - ✓ Be sure you have read the **Exception** in the line 6a and 6b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from **box 5** of **all** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a 1. _____
2. Multiply line 1 by 50% (0.50) 2. _____
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8 3. _____
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a 4. _____
5. Combine lines 2, 3, and 4 5. _____
6. Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25 6. _____
7. Is the amount on line 6 less than the amount on line 5?

No.  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b.

Yes. Subtract line 6 from line 5 7. _____
8. If you are:
 - Married filing jointly, enter \$32,000
 - Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2025, enter \$25,000
 - Married filing separately and you lived with your spouse at any time in 2025, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then, go to line 17
 } 8. _____
9. Is the amount on line 8 less than the amount on line 7?

No.  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2025, be sure you checked the box on line 6d.

Yes. Subtract line 8 from line 7 9. _____
10. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2025 10. _____
11. Subtract line 10 from line 9. If zero or less, enter -0- 11. _____
12. Enter the **smaller** of line 9 or line 10 12. _____
13. Enter one-half of line 12 13. _____
14. Enter the **smaller** of line 2 or line 13 14. _____
15. Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0- 15. _____
16. Add lines 14 and 15 16. _____
17. Multiply line 1 by 85% (0.85) 17. _____
18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17. Also enter this amount on Form 1040 or 1040-SR, line 6b 18. _____



If any of your benefits are taxable for 2025 **and** they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

investment in a qualified opportunity fund, and your only capital gains and losses are:

- Capital gain distributions;
- A capital loss carryover from 2024;
- A gain from Form 2439 or 6252 or Part I of Form 4797;
- A gain or loss from Form 4684, 6781, or 8824;
- A gain or loss from a partnership, S corporation, estate, or trust; or
- Gains and losses from transactions for which you received a Form 1099-B or 1099-DA (or substitute statement) that shows basis was reported to the IRS, the QOF box in box 3 of Form 1099-B or box 3b of Form 1099-DA isn't checked, and you don't need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

If *Exception 1* applies, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 7a and check the box "Schedule D not required" on line 7b. If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 7a only the amount that belongs to you. Include a statement showing the full amount you received and the amount you received as a nominee. See the Schedule B instructions for filing requirements for Forms 1099-DIV and 1096.



If you don't have to file Schedule D, use the Qualified Dividends and Capital Gain Tax Worksheet in the line 16 instructions to figure your tax.

Line 7b

If *Exception 1* applies, check the "Schedule D not required" box on line 7b.

If you are including your child's capital gain or (loss) in the total on line 7a, check the "includes child's capital gain or (loss)" box on line 7b and enter the amount from Form 8814, line 10, in the entry space. For more information, see the Instructions for Form 8814.

Need more information or forms? Visit IRS.gov.

Total Income and Adjusted Gross Income

Line 10

Enter any adjustments to income from Schedule 1, line 26, on line 10.

Tax and Credits

Line 12a

If you or your spouse (if you are married and filing a joint return) can be claimed as a dependent on someone else's return, check the appropriate box(es) on line 12a.

If you are married and filing a joint return, you can be claimed on someone else's return if you file the joint return only to claim a refund of withheld income tax or estimated tax paid.

Line 12b

If your filing status is married filing separately and your spouse itemizes deductions on their return, check the box on line 12b.

Line 12c

If you were a dual-status alien, check the box on line 12c. If you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2025 and you and your spouse agree to be taxed on your combined worldwide income, don't check the box. See *Nonresident aliens and dual-status aliens*, earlier, for more information on making the election for you and your spouse to be taxed on your combined worldwide income.

Line 12d

If you or your spouse (if you are married and filing a joint return) were born before January 2, 1961, or were blind at the end of 2025, check the appropriate box(es) on line 12d.

Don't check any boxes for your spouse if your filing status is head of household.

If your filing status is married filing separately and your spouse was born before January 2, 1961, or was blind at the end of 2025, you can check the appropriate box(es) on line 12d if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

Death of spouse in 2025. If your spouse was born before January 2, 1961, but died in 2025 before reaching age 65, don't check the box that says "Spouse was born before January 2, 1961."

A person is considered to reach age 65 on the day before the person's 65th birthday.

Example. Your spouse was born on February 14, 1960, and died on February 13, 2025. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2025, your spouse isn't considered age 65. Don't check the box.

Death of taxpayer in 2025. If you are preparing a return for someone who died in 2025, see Pub. 501 before completing the standard deduction information.

Blindness

If you weren't totally blind as of December 31, 2025, you must get a statement certified by your eye doctor (ophthalmologist or optometrist) that:

- You can't see better than 20/200 in your better eye with glasses or contact lenses, or
- Your field of vision is 20 degrees or less.

If your eye condition isn't likely to improve beyond the conditions listed above, you can get a statement certified by your eye doctor (ophthalmologist or optometrist) to this effect instead. You must keep the statement for your records.

If you receive a notice or letter but you would prefer to have it in Braille-ready or large print, you can use Form 9000, Alternative Media Preference, to request notices in an alternative format including Braille-ready, large print, audio, or electronic. You can attach Form 9000 to your return or mail it separately.

- You can download, or view online, tax forms and publications in a variety

of formats, including text-only, Braille-ready files, browser-friendly HTML (other than tax forms), accessible PDF, and large print.

Line 12e Standard Deduction or Itemized Deductions

TIP If you are filing Form 1040-SR, you can find a Standard Deduction Chart on the last page of that form. Don't file the Standard Deduction Chart with your return.

In most cases, your federal income tax will be less if you take the larger of your standard deduction or itemized deductions.

Standard Deduction

Most Form 1040 filers can find their standard deduction by looking at the amounts listed to the left of line 12e. Most Form 1040-SR filers can find their standard deduction by using the chart on the last page of Form 1040-SR.

Exception 1—Dependent. Line 12a. If you checked a box on line 12a, use the Standard Deduction Worksheet for Dependents to figure your standard deduction.

TIP Someone claims you or your spouse as a dependent if they list your or your spouse's name and SSN in the Dependents section of their return.

Exception 2—Spouse itemizes on a separate return. Line 12b. If you checked the box on line 12b, your standard deduction is zero, even if you were born before January 2, 1961, or were blind.

Exception 3—Dual-status alien. Line 12c. If you checked the box on line 12c, your standard deduction is zero, even if you were born before January 2, 1961, or were blind.

Exception 4—Born before January 2, 1961, or blind. Line 12d. If you checked any box on line 12d, figure your standard deduction by using the Standard Deduction Chart for People Who Were Born Before January 2, 1961, or Were Blind if you are filing Form 1040 or by using the chart on the last page of Form 1040-SR.

Exception 5—Increased standard deduction for net qualified disaster loss. If you had a net qualified disaster loss and you elect to increase your standard deduction by the amount of your net qualified disaster loss, use Schedule A to figure your standard deduction. Qualified disaster loss refers to losses arising from certain disasters occurring in 2016 and subsequent years. See the Instructions for Form 4684 and Schedule A, line 16, for more information.

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.



If you made a section 962 election and are taking a deduction under section 250 with respect to any income inclusions under section 951A, don't report the deduction on line 12e. Instead, report the tax with respect to a section 962 election on line 16 and include in the statement required by line 16 how you figured the section 250 deduction.

Line 13a

Qualified Business Income Deduction (Section 199A Deduction)

To figure your Qualified Business Income Deduction, use Form 8995 or Form 8995-A as applicable.

Use Form 8995 if:

- You have qualified business income, qualified REIT dividends, or qualified PTP income (loss);
- Your 2025 taxable income before the qualified business income deduction is less than or equal to \$197,300 (\$394,600 if married filing jointly); and
- You aren't a patron in a specified agricultural or horticultural cooperative.

If you don't meet these requirements, use Form 8995-A, Qualified Business Income Deduction. Attach whichever form you use (Form 8995 or 8995-A) to your return. See the Instructions for Forms 8995 and 8995-A for more information for figuring and reporting your qualified business income deduction.

Line 13b

Additional Deductions From Schedule 1-A, Line 38

If you are eligible to claim a deduction for no tax on tips, no tax on overtime, no tax on car loan interest, and/or the enhanced deduction for seniors, enter on line 13b the amount, if any, from Schedule 1-A, line 38. See Schedule 1-A and the instructions for Schedule 1-A for more information.

Line 16

Tax

Include in the total on the entry space on line 16 all of the following taxes that apply.

- Tax on your taxable income. Figure the tax using one of the methods described later.
- Tax from Form(s) 8814 (relating to the election to report child's interest or dividends). Check the appropriate box.
- Tax from Form 4972 (relating to lump-sum distributions). Check the appropriate box.
- Tax with respect to a section 962 election (election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates) reduced by the amount of any foreign tax credits claimed on Form 1118. See section 962 for details. Check box 3 and enter the amount and "962" in the space next to that box. Attach a statement showing how you figured the tax.
- Recapture of an education credit. You may owe this tax if you claimed an education credit in an earlier year, and either tax-free educational assistance or a refund of qualified expenses was received in 2025 for the student. See Form 8863 and its instructions for more details. Check box 3 and enter the amount and "ECR" in the space next to that box.
- Any tax from Form 8621, line 16e, relating to a section 1291 fund. Check box 3 and enter the amount of the tax and "1291TAX" in the space next to that box.
- Tax from Form 8978, line 14 (relating to partner's audit liability under section 6226). Check box 3 and enter the amount of the liability and "Form 8978" in the space next to that box. If the

Standard Deduction Worksheet for Dependents—Line 12e

Keep for Your Records

Use this worksheet **only** if someone can claim you, or your spouse if filing jointly, as a dependent.

<p>1. Check if:</p> <ul style="list-style-type: none"> <input type="checkbox"/> You were born before January 2, 1961. <input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse was born before January 2, 1961. <input type="checkbox"/> Spouse is blind. 	<p>Total number of boxes checked</p>	<p>1. _____</p>
<p>2. Is your earned income* more than \$900?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Yes. Add \$450 to your earned income. Enter the total. <input type="checkbox"/> No. Enter \$1,350. 	<p>.....</p>	<p>2. _____</p>
<p>3. Enter the amount shown below for your filing status.</p> <ul style="list-style-type: none"> • Single or married filing separately—\$15,750 • Married filing jointly—\$31,500 • Head of household—\$23,625 	<p>.....</p>	<p>3. _____</p>
<p>4. Standard deduction.</p> <ol style="list-style-type: none"> a. Enter the smaller of line 2 or line 3. If born after January 1, 1961, and not blind, stop here and enter this amount on Form 1040 or 1040-SR, line 12e. Otherwise, go to line 4b b. If born before January 2, 1961, or blind, multiply the number on line 1 by \$1,600 (\$2,000 if single or head of household) c. Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 12e 		<p>4a. _____</p> <p>4b. _____</p> <p>4c. _____</p>

* *Earned income includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form 1040 or 1040-SR, line 1z, and Schedule 1, lines 3, 6, 8r, 8t, and 8u minus the amount, if any, on Schedule 1, line 15.*

Standard Deduction Chart for People Who Were Born Before January 2, 1961, or Were Blind		
<p>Don't use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet above.</p>		
<p><input type="checkbox"/> You were born before January 2, 1961. <input type="checkbox"/> You are blind.</p> <p><input type="checkbox"/> Spouse was born before January 2, 1961. <input type="checkbox"/> Spouse is blind.</p>		
<p>Enter the total number of boxes checked ► </p>		
IF your filing status is ...	AND the number in the box above is ...	THEN your standard deduction is ...
Single	1 2	\$17,750 19,750
Married filing jointly	1 2 3 4	\$33,100 34,700 36,300 37,900
Qualifying surviving spouse	1 2	\$33,100 34,700
Married filing separately*	1 2 3 4	\$17,350 18,950 20,550 22,150
Head of household	1 2	\$25,625 27,625

* You can check the boxes for 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.

amount on Form 8978, line 14, is negative, see the instructions for Schedule 3, line 6l.

- Triggering event under section 965(i). If you had a triggering event under section 965(i) during the year and did not enter into a transfer agreement, check box 3 and enter the amount of the triggered deferred net 965 tax liability and enter "965INC" on the line next to that box.

Do you want the IRS to figure the tax on your taxable income for you?

Yes. See chapter 13 of Pub. 17 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you didn't pay enough, we will send you a bill.

No. Use one of the following methods to figure your tax.

Tax Table or Tax Computation Worksheet. If your taxable income is less than \$100,000, you must use the Tax Table, later in these instructions, to figure your tax. Be sure you use the correct column. If your taxable income is \$100,000 or more, use the Tax Computation Worksheet right after the Tax Table.

However, don't use the Tax Table or Tax Computation Worksheet to figure your tax if any of the following applies.

Form 8615. Form 8615 must generally be used to figure the tax on your unearned income over \$2,700 if you are under age 18, and in certain situations if you are older.

You must file Form 8615 if you meet all of the following conditions.

1. You had more than \$2,700 of unearned income (such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions)).
2. You are required to file a tax return.
3. You were either:
 - a. Under age 18 at the end of 2025,
 - b. Age 18 at the end of 2025 and didn't have earned income that was more than half of your support, or
 - c. A full-time student at least age 19 but under age 24 at the end of 2025 and didn't have earned income that was more than half of your support.
4. At least one of your parents was alive at the end of 2025.
5. You don't file a joint return in 2025.

A child born on January 1, 2008, is considered to be age 18 at the end of 2025; a child born on January 1, 2007, is considered to be age 19 at the end of 2025; and a child born on January 1, 2002, is considered to be age 24 at the end of 2025.

Schedule D Tax Worksheet. Use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure the amount to enter on Form 1040 or 1040-SR, line 16, if:

- You have to file Schedule D, line 18 or 19 of Schedule D is more than

zero, and lines 15 and 16 of Schedule D are gains; or

- You have to file Form 4952 and you have an amount on line 4g, even if you don't need to file Schedule D.

But if you are filing Form 2555, you must use the Foreign Earned Income Tax Worksheet instead.

Qualified Dividends and Capital Gain Tax Worksheet. Use the Qualified Dividends and Capital Gain Tax Worksheet, later, to figure your tax if you don't have to use the Schedule D Tax Worksheet and if any of the following applies.

- You reported qualified dividends on Form 1040 or 1040-SR, line 3a.
- You don't have to file Schedule D and you reported capital gain distributions on Form 1040 or 1040-SR, line 7a.
- You are filing Schedule D, and Schedule D, lines 15 and 16, are both more than zero.

But if you are filing Form 2555, you must use the Foreign Earned Income Tax Worksheet instead.

Schedule J. If you had income from farming or fishing, your tax may be less if you choose to figure it using income averaging on Schedule J.

Foreign Earned Income Tax Worksheet. If you claimed the foreign earned income exclusion, housing exclusion, or housing deduction on Form 2555, you must figure your tax using the Foreign Earned Income Tax Worksheet.

Foreign Earned Income Tax Worksheet—Line 16

Keep for Your Records



If Form 1040 or 1040-SR, line 15, is zero, don't complete this worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 15 1. _____
- 2a. Enter the amount from your (and your spouse's if filing jointly) Form 2555, lines 45 and 50 2a. _____
- b. Enter the total amount of any itemized deductions or exclusions you couldn't claim because they are related to excluded income b. _____
- c. Subtract line 2b from line 2a. If zero or less, enter -0- c. _____
3. Add lines 1 and 2c 3. _____
4. **Figure the tax on the amount on line 3.** Use the Tax Table, Tax Computation Worksheet, Qualified Dividends and Capital Gain Tax Worksheet*, Schedule D Tax Worksheet*, or Form 8615, whichever applies. See the instructions for Form 1040 or 1040-SR, line 16, to see which tax computation method applies. (Don't use a second Foreign Earned Income Tax Worksheet to figure the tax on this line.) 4. _____
5. **Figure the tax on the amount on line 2c.** If the amount on line 2c is less than \$100,000, use the Tax Table to figure this tax. If the amount on line 2c is \$100,000 or more, use the Tax Computation Worksheet 5. _____
6. Subtract line 5 from line 4. Enter the result. If zero or less, enter -0-. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16 6. _____

* Enter the amount from line 3 above on line 1 of the Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet if you use either of those worksheets to figure the tax on line 4 above. Complete the rest of that worksheet through line 4 (line 10 if you use the Schedule D Tax Worksheet). Next, you must determine if you have a capital gain excess. To find out if you have a capital gain excess, subtract Form 1040 or 1040-SR, line 15, from line 4 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess.

If you don't have a capital gain excess, complete the rest of either of those worksheets according to the worksheet's instructions. Then, complete lines 5 and 6 above.

If you have a capital gain excess, complete a second Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet (whichever applies) as instructed above but in its entirety and with the following additional modifications. Then, complete lines 5 and 6 above. These modifications are to be made only for purposes of filling out the Foreign Earned Income Tax Worksheet above.

1. Reduce (but not below zero) the amount you would otherwise enter on line 3 of your Qualified Dividends and Capital Gain Tax Worksheet or line 9 of your Schedule D Tax Worksheet by your capital gain excess.
2. Reduce (but not below zero) the amount you would otherwise enter on line 2 of your Qualified Dividends and Capital Gain Tax Worksheet or line 6 of your Schedule D Tax Worksheet by any of your capital gain excess not used in (1) above.
3. Reduce (but not below zero) the amount on your Schedule D, line 18, by your capital gain excess.
4. Include your capital gain excess as a loss on line 16 of your Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D.

Qualified Dividends and Capital Gain Tax Worksheet—Line 16

Keep for Your Records

Before you begin:

- See the earlier instructions for line 16 to see if you can use this worksheet to figure your tax.
- Before completing this worksheet, complete Form 1040 or 1040-SR through line 15.
- If you don't have to file Schedule D and you received capital gain distributions, be sure you checked the box on Form 1040 or 1040-SR, line 7b.

1. Enter the amount from Form 1040 or 1040-SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1. _____
2. Enter the amount from Form 1040 or 1040-SR, line 3a*	2. _____
3. Are you filing Schedule D?*	3. _____
<input type="checkbox"/> Yes. Enter the smaller of line 15 or line 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter -0-. <input type="checkbox"/> No. Enter the amount from Form 1040 or 1040-SR, line 7a.	
4. Add lines 2 and 3	4. _____
5. Subtract line 4 from line 1. If zero or less, enter -0-	5. _____
6. Enter: \$48,350 if single or married filing separately, \$96,700 if married filing jointly or qualifying surviving spouse, \$64,750 if head of household.	6. _____
7. Enter the smaller of line 1 or line 6	7. _____
8. Enter the smaller of line 5 or line 7	8. _____
9. Subtract line 8 from line 7. This amount is taxed at 0%	9. _____
10. Enter the smaller of line 1 or line 4	10. _____
11. Enter the amount from line 9	11. _____
12. Subtract line 11 from line 10	12. _____
13. Enter: \$533,400 if single, \$300,000 if married filing separately, \$600,050 if married filing jointly or qualifying surviving spouse, \$566,700 if head of household.	13. _____
14. Enter the smaller of line 1 or line 13	14. _____
15. Add lines 5 and 9	15. _____
16. Subtract line 15 from line 14. If zero or less, enter -0-	16. _____
17. Enter the smaller of line 12 or line 16	17. _____
18. Multiply line 17 by 15% (0.15)	18. _____
19. Add lines 9 and 17	19. _____
20. Subtract line 19 from line 10	20. _____
21. Multiply line 20 by 20% (0.20)	21. _____
22. Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet	22. _____
23. Add lines 18, 21, and 22	23. _____
24. Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet	24. _____
25. Tax on all taxable income. Enter the smaller of line 23 or line 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	25. _____

* If you are filing Form 2555, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.

Line 19

Child Tax Credit and Credit for Other Dependents



To claim the child tax credit, you must have a valid SSN, which means it must be valid for employment and issued before the due date of your return (including extensions). If you are filing a joint return, only one spouse is required to have a valid SSN to be eligible for the CTC and ACTC. The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return. To claim the credit for other dependents, you, and your spouse if married filing a joint return, must have either an SSN or ITIN issued on or before the due date of your 2025 return (including extensions).

See Schedule 8812 and its instructions for information on figuring and claiming any child tax credit and credit for other dependents that you may qualify to claim.

Form 8862, who must file. You must file Form 8862 to claim the child tax credit or credit for other dependents if your child tax credit (refundable or non-refundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2025 return to claim the credit for 2025.

Don't file Form 8862 if you filed Form 8862 for 2024, and the child tax credit, additional child tax credit, or credit for other dependents was allowed for that year. See Form 8862 and its instructions for details.



If you claim the child tax credit or credit for other dependents even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the rules for these credits, you won't be allowed to take either credit or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you claim the child tax credit or credit for other dependents even though you aren't eligible and it is later determined that you fraudulently claimed ei-

ther credit, you won't be allowed to take either credit or the additional child tax credit for 10 years. You may also have to pay penalties.



If your qualifying child didn't have an SSN valid for employment issued before the due date of your 2025 return (including extensions), you can't claim the child tax credit for that child on your original or amended return. However, you may be able to claim the credit for other dependents for that child.

- Additional Medicare Tax you had withheld. Include the amount shown on Form 8959, line 24, in the total on line 25c. Attach Form 8959.

- Federal income tax withheld that is shown on a Schedule K-1.

- Tax withheld that is shown on Form 1042-S, Form 8805, or Form 8288-A. To assist in processing, attach the form to your return to claim a credit for the withholding.

Line 26

2025 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2025. Include any overpayment that you applied to your 2025 estimated tax from your 2024 return or an amended return.

Payments

Line 25 Federal Income Tax Withheld

Line 25a—Form(s) W-2

Add the amounts shown as federal income tax withheld on your Form(s) W-2. Enter the total on line 25a. The amount withheld should be shown in box 2 of Form W-2. Attach your Form(s) W-2 to your return.

Line 25b—Form(s) 1099

Include on line 25b any federal income tax withheld on your Form(s) 1099-R. The amount withheld should be shown in box 4. Attach your Form(s) 1099-R to the front of your return if federal income tax was withheld.

If you received a 2025 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest income, unemployment compensation, social security benefits, railroad retirement benefits, or other income you received, include the amount withheld in the total on line 25b. This should be shown in box 4 of Form 1099, box 6, of Form SSA-1099, or box 10 of Form RRB-1099.

Line 25c—Other Forms

Include on line 25c any

- Federal income tax withheld on your Form(s) W-2G. The amount withheld should be shown in box 4. Attach Form(s) W-2G to the front of your return if federal income tax was withheld.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you can't agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2025. For more information, see Pub. 505. Be sure to show both SSNs in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2025 or in 2026 before filing a 2025 return.

Divorced taxpayers. If you got divorced in 2025 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on line 26. If you were divorced and remarried in 2025, enter your present spouse's SSN in the space provided on the front of Form 1040 or 1040-SR.

Name change. If you changed your name and you made estimated tax payments using your former name, attach a statement to the front of Form 1040 or 1040-SR that explains all the payments you and your spouse made in 2025 and the name(s) and SSN(s) under which you made them.

Lines 27a, 27b, and 27c— Earned Income Credit (EIC)

What Is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you don't owe any tax or didn't have any tax withheld.

To Take the EIC:

- Follow the steps in the following flowchart.
- Complete the worksheet that applies to you or let the IRS figure the credit for you.
- Review the SSN requirements for claiming the EIC under *Social security number* (SSN) in the *Definitions and Special Rules* section, later.
 - If you have at least one child who meets the conditions to be your qualifying child for purposes of claiming the EIC, complete and attach Schedule EIC, even if that child doesn't have a valid SSN. See Schedule EIC for more information, including how to complete Schedule EIC if your qualifying child doesn't have a valid SSN.

For help in determining if you are eligible for the EIC, go to [IRS.gov/EITC](https://www.irs.gov/EITC) and click on "Check if You Qualify." This service is available in English and Spanish.



If you claim the EIC even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you won't be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently claim the EIC, you won't be allowed to take the credit for 10 years. See Form 8862, who must file, later. You may also have to pay penalties.



Refunds for returns claiming the earned income credit can't be issued before mid-February 2026. This delay applies to the entire refund, not just the portion associated with the earned income credit.

Step 1 All Filers

- If, in 2025:
 - 3 or more children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11b, less than \$61,555 (\$68,675 if married filing jointly)?
 - 2 children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11b, less than \$57,310 (\$64,430 if married filing jointly)?
 - 1 child who has a valid SSN lived with you, is the amount on Form 1040 or 1040-SR, line 11b, less than \$50,434 (\$57,554 if married filing jointly)?
 - No children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11b, less than \$19,104 (\$26,214 if married filing jointly)?

Yes. Continue ↘

No.

You can't take the credit.

- Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of your 2025 return (including extensions) that allows you to

work and is valid for EIC purposes (explained later under *Definitions and Special Rules*)?

Yes. Continue ↘

No.

You can't take the credit. Check the box on line 27c.

- Are you filing Form 2555 (relating to foreign earned income)?

Yes.

No. Continue ↘

You can't take the credit.

- Were you or your spouse a nonresident alien for any part of 2025?

Yes. See *Nonresident aliens*, later, under *Definitions and Special Rules*.

No. Go to Step 2.

Step 2 Investment Income

- Add the amounts from Form 1040 or 1040-SR:

Line 2a _____

Line 2b + _____

Line 3b + _____

Line 7a* + _____

Investment Income =

*If line 7a is a loss, enter -0-.

- Is your investment income more than \$11,950?

Yes. Continue ↘

No. Skip question 3; go to question 4.

- Are you filing Form 4797 (relating to sales of business property)?

Yes. See *Form 4797 filers*, later, under *Definitions and Special Rules*.

No.

You can't take the credit.

- Do any of the following apply for 2025?

- You are filing Schedule E.
- You are reporting income from the rental of personal property not used in a trade or business.
- You are filing Form 8814 (relating to election to report child's interest and dividends on your return).
- You have income or loss from a passive activity.

Yes. Use Worksheet 1 in Pub. 596 to see if you

can take the credit.

No. Go to Step 3.

Step 3 Qualifying Child

A qualifying child for the EIC is your...

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew)

AND

was ...

Under age 19 at the end of 2025 and younger than you
(or your spouse if filing jointly)

or

Under age 24 at the end of 2025, a full-time student (defined later), and younger than you (or your spouse if filing jointly). If the child is a full-time student, check the "Full-time student" box on row (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR

or

Any age and permanently and totally disabled (defined later). If the child is permanently and totally disabled, check the "Permanently and totally disabled" box on row (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR.

AND

Who isn't filing a joint return for 2025
or is filing a joint return for 2025 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).

AND

Who lived with you in the United States for more than half of 2025. If the child lived with you in the United States for more than half of 2025, check both boxes (box (a) and box (b)) on row (5) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Also, make sure to check the box to the right of the address block on page 1 of Form 1040 or 1040-SR. See *Main home and United States*, later.



CAUTION You can't take the credit for a child who didn't live with you for more than half the year, even if you paid most of the child's living expenses. The IRS may ask you for documents to show you lived with each qualifying child. Documents you might want to keep for this purpose include school and child care records and other records that show your child's address.



TIP If the child didn't live with you for more than half of 2025 because of a temporary absence, birth, death, placement with you for foster or adoption, or kidnapping, see Exception to time lived with you, later.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse, if filing a joint return) for 2025, see Qualifying child of more than one person, later. If the child was married, see Married child, later.

- Do you have at least one child who meets the conditions to be your qualifying child for the purpose of claiming the EIC?

Yes. Continue

No. Skip questions 2 through 6; go to Step 4.

- Are you filing a joint return for 2025?

Yes. Skip questions 3 through 6 and Step 4; go to Step 5.

No. Continue

- Are you a married taxpayer whose filing status is married filing separately or head of household?

Yes. Continue

No. Skip questions 4 and 5; go to question 6.

- Did you and your spouse have the same principal residence for the last 6 months of 2025?

Yes. Continue

No. Skip question 5; go to question 6.

- Are you legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you lived apart from your spouse at the end of 2025?

Yes. Continue

No. STOP

You can't take the credit.

- Could you be a qualifying child of another person for 2025? (Check "No" if the other person isn't required to file, and isn't filing, a 2025 tax return or is filing a 2025 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

Yes. STOP

You can't take the credit. Check the box on line 27c.

No. Check the box in the *Dependents* section that discusses the special rule for separated spouses on page 1 of Form 1040 or 1040-SR. See *Special rule for separated spouses*, later, under *Definitions and Special Rules*. Skip Step 4; go to Step 5.

Step 4 Filers Without a Qualifying Child

- Are you a married taxpayer whose filing status is married filing separately or head of household?

Yes. STOP

No. Continue

You can't take the credit.

- Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2025? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1960, and before January 2, 2001.) If your

spouse died in 2025 or if you are preparing a return for someone who died in 2025, see Pub. 596 before you answer.

Yes. Continue

No.

You can't take the credit.

3. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2025? Your main home can be any location where you regularly live. If your main home (and spouse's if filing a joint return) was in the United States for more than half of 2025, check the box to the right of the address block on page 1 of Form 1040 or 1040-SR. See *Main home and United States*, later. Members of the military stationed outside the United States, see *Members of the military*, later, before you answer.

Yes. Continue

No.

You can't take the credit.
Check the box on
line 27c.

4. Are you filing a joint return for 2025?

Yes. Skip questions 5

No. Continue
and 6; go to Step 5.

5. Could you be a qualifying child of another person for 2025? (Check "No" if the other person isn't required to file, and isn't filing, a 2025 tax return or is filing a 2025 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

Yes.

No. Continue

You can't take the
credit. Check the box on
line 27c.

6. Can you be claimed as a dependent on someone else's 2025 tax return? (If the person who could claim you on their 2025 tax return is not required to file, and isn't filing a 2025 tax return or is filing a 2025 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

Yes.

No. Go to Step 5.

You can't take the
credit.

Step 5 Earned Income

1. Are you filing Schedule SE because you were a member of the clergy or you had church employee income of \$108.28 or more?

Yes. See *Clergy or Church employees*, whichever applies.

No. Complete the
following worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 1z 1. _____
2. Enter the Medicaid waiver payment amounts excluded from income on Schedule 1, line 8s, unless you choose to include these amounts in earned income, in which case enter -0-. See the instructions for Schedule 1, line 8s 2. _____



If you and your spouse both received Medicaid waiver payments during the year, you and your spouse can make different choices about including the full amount of your payments in earned income. Enter only the amount of Medicaid waiver payments that you or your spouse, if filing a joint return, do not want to include in earned income. To include all nontaxable Medicaid waiver payment amounts in earned income, enter -0-.

3. Subtract line 2 from line 1 3. _____

4. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter the amount of your nontaxable combat pay on line 1i of Form 1040 or 1040-SR. See *Combat pay, nontaxable*, later 4. _____



Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.

5. Add lines 3 and 4.
This is your earned income 5. _____

2. Were you self-employed at any time in 2025, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C as a statutory employee?

Yes. Skip question 3 No. Continue
and Step 6; go to Worksheet B.

3. If you have:
- 3 or more qualifying children who have valid SSNs, is your earned income less than \$61,555 (\$68,675 if married filing jointly)?
 - 2 qualifying children who have valid SSNs, is your earned income less than \$57,310 (\$64,430 if married filing jointly)?
 - 1 qualifying child who has a valid SSN, is your earned income less than \$50,434 (\$57,554 if married filing jointly)?
 - No qualifying children who have valid SSNs, is your earned income less than \$19,104 (\$26,214 if married filing jointly)?

Yes. Go to Step 6. No.

You can't take the credit.

Step 6 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?
 Yes. See *Credit figured* **No.** Go to Worksheet A. by the IRS, later.

Line 27b

Check the box on line 27b if you are (1) a minister, member of a religious order who has not taken a vow of poverty, or a Christian Science practitioner; and (2) filing Schedule SE and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040 or 1040-SR, line 1z. See the instructions under *Clergy*, later, for how to determine the amount of your earned income.

Line 27c

Check the box on line 27c if you **do not** want to claim the earned income credit or if you have been instructed to check the box in the instructions for line 27a.

Definitions and Special Rules

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Church employees. Determine how much of the amount on Form 1040 or 1040-SR, line 1a, was also reported on Schedule SE, Part I, line 5a. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1a, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1a). Be sure to answer "Yes" to question 2 in Step 5.

Clergy. The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040 or 1040-SR, line 1z, do the following.

1. Check the box on line 27b.
2. Determine how much of the amount on Form 1040 or 1040-SR, line 1z, was also reported on Schedule SE, Part I, line 2.
3. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1z. Enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1z).
4. Be sure to answer "Yes" to question 2 in Step 5.

Combat pay, nontaxable. If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in box 12 of Form(s) W-2 with code Q. If you are filing a joint return and both you and your spouse received

nontaxable combat pay, you can each make your own election. In other words, if one of you makes the election, the other one can also make it but doesn't have to.



If you elect to use your nontaxable combat pay in figuring your EIC, enter that amount on line 1i.

Credit figured by the IRS. To have the IRS figure your EIC, do the following.

1. Enter "EIC" on the dotted line next to line 27a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering that amount on line 1i. See *Combat pay, nontaxable*, earlier.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file*, later.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you. Also see *Kidnapped child* under *Who Qualifies as Your Dependent*, earlier, and *Members of the military*, later. A child is considered to have lived with you for more than half of 2025 if the child was born or died in 2025 and your home was this child's home for more than half the time the child was alive in 2025 or, if you adopted the child in 2025, the child was lawfully placed with you for legal adoption by you in 2025, or if the child was an eligible foster child placed with you during 2025 and your main home was the child's main home for more than half the time since the child was adopted or placed with you in 2025.

Form 4797 filers. If the amount on Form 1040 or 1040-SR, line 7a, includes an amount from Form 4797, you must use Worksheet 1 in Pub. 596 to see if you can take the EIC. Otherwise, stop; you can't take the EIC.

Form 8862, who must file. You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But don't file Form 8862 if either of the following applies.

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC hasn't been reduced or disallowed again for any reason other than a math or clerical error.
- You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the other year was because it was determined that a child listed on Schedule EIC wasn't your qualifying child.

Also, don't file Form 8862 or take the credit for the:

- 2 years after the most recent tax year for which there was a final determination that your EIC claim was due to reckless or intentional disregard of the EIC rules, or
- 10 years after the most recent tax year for which there was a final determination that your EIC claim was due to fraud.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. For more details on authorized placement agencies, see Pub. 596.

Full-time student. A full-time student is a child who during any part of 5 calendar months of 2025 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Main home. Your main home may be your house, apartment, mobile home, shelter, temporary lodging, or other location and doesn't need to be the same physical location throughout 2025. You don't need a permanent address.

Married child. A child who was married at the end of 2025 is a qualifying child only if (a) you can claim the child as your dependent, or (b) you could have claimed the child as your dependent except for the special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

Members of the military. If you were on extended active duty outside the United States, your main home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you don't serve more than 90 days.

Nonresident aliens. If you checked the box in the *Filing Status* section to treat a nonresident alien or dual-status alien spouse as a U.S. resident for the entire year, go to Step 2. Otherwise, stop; you can't take the EIC. Check the box on line 27c. See *Nonresident aliens and dual-status aliens*, earlier.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2025, the person couldn't engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Special rule for separated spouses. If you are married, but not filing a joint return, had a qualifying child who lived with you in the United States for more than half of 2025, and either of the following apply, you can claim the EIC if:

- You lived apart from your spouse for the last 6 months of 2025, or
- You are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you didn't live in the same household as your spouse at the end of 2025.

If you meet these requirements, make sure you check the box in the *Dependents* section that discusses the special rule for separated spouses on page 1 of Form 1040 or 1040-SR.

Qualifying child of more than one person. Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier, applies.

1. Child tax credit, credit for other dependents, and additional child tax credit (lines 19 and 28).
2. Head of household filing status.
3. Credit for child and dependent care expenses (Schedule 3, line 2).
4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27a).

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply. For purposes of these rules, the term "parent" means a biological or adoptive parent of an individual. It doesn't include a step-parent or foster parent unless that person has adopted the individual.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2025. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2025.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2025.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2025, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.



If, under these rules, you can't claim a child as a qualifying child for the EIC, you may be able to claim the EIC under the rules for a taxpayer without a qualifying child. For more information, see Pub. 596.

Example. Your child, Lee, meets the conditions to be a qualifying child for both you and your parent. Lee doesn't meet the conditions to be a qualifying child of any other person, including Lee's other parent. Under the rules just described, you can claim Lee as a qualifying child for all of the five tax benefits listed here for which you otherwise qualify. Your parent can't claim any of the five tax benefits listed here based on Lee. However, if your parent's AGI is higher than yours and you don't claim Lee as a qualifying child, Lee is the qualifying child of your parent.

For more details and examples, see Pub. 596.

Social security number (SSN). For the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to allow the recipient of the SSN to apply for or receive a federally funded benefit. If "Not Valid for Employment" is printed on the social security

card and the cardholder's immigration status has changed so that they are now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your social security card, your SSN is valid for EIC purposes only as long as the DHS authorization is still valid.

To find out how to get an SSN, see *Social Security Number (SSN)* near the beginning of these instructions. If you won't have an SSN by the date your return is due, see *What if You Can't File on Time?*

If you didn't have an SSN issued on or before the due date of your 2025 return (including extensions), you can't claim the EIC on your original or an amended 2025 return. If a child didn't have an SSN issued on or before the due date of your return (including extensions), you can't count that child as a qualifying child in figuring the amount of the EIC on your original or an amended 2025 return.

United States. The United States means the 50 states and the District of Columbia. It doesn't include Puerto Rico or U.S. territories. If you are a member of the military stationed outside the United States, see *Members of the military*, earlier.

Welfare benefits, effect of credit on. Any refund you receive as a result of taking the EIC can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

Before you begin: ✓ Be sure you are using the correct worksheet. Use this worksheet only if you answered “No” to Step 5, question 2. Otherwise, use Worksheet B.

Part 1

All Filers Using Worksheet A

1. Enter your earned income from Step 5. 1

2. Look up the amount on line 1 above in the EIC Table (right after Worksheet B) to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have valid SSNs as defined earlier. Enter the credit here.

If line 2 is zero,  You can't take the credit.
Check the box on Form 1040 or 1040-SR, line 27c.

3. Enter the amount from Form 1040 or 1040-SR, line 11b. 3

4. Are the amounts on lines 3 and 1 the same?

Yes. Skip line 5; enter the amount from line 2 on line 6.

No. Go to line 5.

5. If you have:

- No qualifying children who have valid SSNs, is the amount on line 3 less than \$10,620 (\$17,730 if married filing jointly)?
- 1 or more qualifying children who have valid SSNs, is the amount on line 3 less than \$23,350 (\$30,470 if married filing jointly)?

Yes. Leave line 5 blank; enter the amount from line 2 on line 6.

No. Look up the amount on line 3 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have valid SSNs. Enter the credit here.
Look at the amounts on lines 5 and 2.
Then, enter the **smaller** amount on line 6.

25

Part 2

Filers Who Answered “No” on Line 4

6. This is your earned income credit. 6

6

Enter this amount on
Form 1040 or 1040-SR,
line 27a.

Reminder—

- ✓ If you have a qualifying child, complete and attach Schedule EIC.



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2025.

Worksheet B—2025 EIC—Line 27a

Keep for Your Records

Use this worksheet if you answered “Yes” to Step 5, question 2.

- ✓ Complete the parts below (Parts 1 through 3) that apply to you. Then, continue to Part 4.
- ✓ If you are married filing a joint return, include your spouse’s amounts, if any, with yours to figure the amounts to enter in Parts 1 through 3.

Part 1

Self-Employed, Members of the Clergy, and People With Church Employee Income Filing Schedule SE

- 1a. Enter the amount from Schedule SE, Part I, line 3.
- 1b. Enter any amount from Schedule SE, Part I, line 4b and line 5a.
- 1c. Combine lines 1a and 1b.
- 1d. Enter the amount from Schedule SE, Part I, line 13.
- 1e. Subtract line 1d from line 1c.

1a	
+ 1b	
= 1c	
- 1d	
= 1e	

Part 2

Self-Employed NOT Required To File Schedule SE

For example, your net earnings from self-employment were less than \$400.

2. Don’t include on these lines any statutory employee income, any net profit from services performed as a notary public, any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361, or any other amounts exempt from self-employment tax.
- 2a. Enter any net farm profit or (loss) from Schedule F, line 34; and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.
- 2b. Enter any net profit or (loss) from Schedule C, line 31; and Schedule K-1 (Form 1065), box 14, code A (other than farming)*.
- 2c. Combine lines 2a and 2b.

2a	
+ 2b	
= 2c	

**If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Part I. Reduce the Schedule K-1 amounts as described in the Partner’s Instructions for Schedule K-1. Enter your name and social security number on Schedule SE and attach it to your return.*

Part 3

Statutory Employees Filing Schedule C

3. Enter the amount from Schedule C, line 1, that you are filing as a statutory employee.

3	
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Part 4

All Filers Using Worksheet B

Note. If line 4b includes income on which you should have paid self-employment tax but didn’t, we may reduce your credit by the amount of self-employment tax not paid.

- 4a. Enter your earned income from Step 5.
- 4b. Combine lines 1e, 2c, 3, and 4a. **This is your total earned income.**

4a	
4b	

- If line 4b is zero or less,  You can’t take the credit. Check the box on Form 1040 or 1040-SR, line 27c.
5. If you have:
 - 3 or more qualifying children who have valid SSNs, is line 4b less than \$61,555 (\$68,675 if married filing jointly)?
 - 2 qualifying children who have valid SSNs, is line 4b less than \$57,310 (\$64,430 if married filing jointly)?
 - 1 qualifying child who has a valid SSN, is line 4b less than \$50,434 (\$57,554 if married filing jointly)?
 - No qualifying children who have valid SSNs, is line 4b less than \$19,104 (\$26,214 if married filing jointly)?
- Yes.** If you want the IRS to figure your credit, see *Credit figured by the IRS*, earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet.
- No.**  You can’t take the credit. Check the box on Form 1040 or 1040-SR, line 27c.

Part 5**All Filers Using Worksheet B**

6. Enter your total earned income from Part 4, line 4b.

6	
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7. Look up the amount on line 6 above in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have valid SSNs. Enter the credit here.

7	
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If line 7 is zero,  You can't take the credit.
Check the box on Form 1040 or 1040-SR, line 27c.

8. Enter the amount from Form 1040 or 1040-SR, line 11b.

8	
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9. Are the amounts on lines 8 and 6 the same?

Yes. Skip line 10; enter the amount from line 7 on line 11.

No. Go to line 10.

Part 6**Filers Who Answered "No" on Line 9**

10. If you have:

- No qualifying children who have valid SSNs, is the amount on line 8 less than \$10,620 (\$17,730 if married filing jointly)?
- 1 or more qualifying children who have valid SSNs, is the amount on line 8 less than \$23,350 (\$30,470 if married filing jointly)?

Yes. Leave line 10 blank; enter the amount from line 7 on line 11.

No. Look up the amount on line 8 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have valid SSNs. Enter the credit here.

10	
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Look at the amounts on lines 10 and 7.

Then, enter the **smaller** amount on line 11.

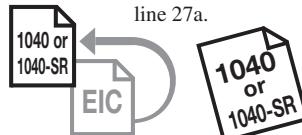
Part 7**Your Earned Income Credit**

11. This is your earned income credit.

11	
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Enter this amount on Form 1040 or 1040-SR, line 27a.

✓ If you have a qualifying child, complete and attach Schedule EIC.



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2025.

2025 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

1. To find your credit, read down the "At least - But less than" columns and find the line that includes the amount you were told to look up from your EIC Worksheet.

2. Then, go to the column that includes your filing status and the number of qualifying children you have who have valid SSNs as defined earlier. Enter the credit from that column on your EIC Worksheet.

Example. If your filing status is single, you have one qualifying child who has a valid SSN, and the amount you are looking up from your EIC Worksheet is \$2,455, you would enter \$842.

If the amount you are looking up from the worksheet is—				And your filing status is—					
				Single, head of household, or qualifying surviving spouse* and the number of children you have is—					
				0	1	2	3		
At least	But less than	Your credit is—		At least	But less than	Your credit is—	Your credit is—		
1	50	2	9	10	11	2	9	10	11
50	100	6	26	30	34	6	26	30	34
100	150	10	43	50	56	10	43	50	56
150	200	13	60	70	79	13	60	70	79
200	250	17	77	90	101	17	77	90	101
250	300	21	94	110	124	21	94	110	124
300	350	25	111	130	146	25	111	130	146
350	400	29	128	150	169	29	128	150	169
400	450	33	145	170	191	33	145	170	191
450	500	36	162	190	214	36	162	190	214
500	550	40	179	210	236	40	179	210	236
550	600	44	196	230	259	44	196	230	259
600	650	48	213	250	281	48	213	250	281
650	700	52	230	270	304	52	230	270	304
700	750	55	247	290	326	55	247	290	326
750	800	59	264	310	349	59	264	310	349
800	850	63	281	330	371	63	281	330	371
850	900	67	298	350	394	67	298	350	394
900	950	71	315	370	416	71	315	370	416
950	1,000	75	332	390	439	75	332	390	439
1,000	1,050	78	349	410	461	78	349	410	461
1,050	1,100	82	366	430	484	82	366	430	484
1,100	1,150	86	383	450	506	86	383	450	506
1,150	1,200	90	400	470	529	90	400	470	529
1,200	1,250	94	417	490	551	94	417	490	551
1,250	1,300	98	434	510	574	98	434	510	574
1,300	1,350	101	451	530	596	101	451	530	596
1,350	1,400	105	468	550	619	105	468	550	619
1,400	1,450	109	485	570	641	109	485	570	641
1,450	1,500	113	502	590	664	113	502	590	664
1,500	1,550	117	519	610	686	117	519	610	686
1,550	1,600	120	536	630	709	120	536	630	709
1,600	1,650	124	553	650	731	124	553	650	731
1,650	1,700	128	570	670	754	128	570	670	754
1,700	1,750	132	587	690	776	132	587	690	776
1,750	1,800	136	604	710	799	136	604	710	799
1,800	1,850	140	621	730	821	140	621	730	821
1,850	1,900	143	638	750	844	143	638	750	844
1,900	1,950	147	655	770	866	147	655	770	866
1,950	2,000	151	672	790	889	151	672	790	889
2,000	2,050	155	689	810	911	155	689	810	911
2,050	2,100	159	706	830	934	159	706	830	934
2,100	2,150	163	723	850	956	163	723	850	956
2,150	2,200	166	740	870	979	166	740	870	979
2,200	2,250	170	757	890	1,001	170	757	890	1,001
2,250	2,300	174	774	910	1,024	174	774	910	1,024
2,300	2,350	178	791	930	1,046	178	791	930	1,046
2,350	2,400	182	808	950	1,069	182	808	950	1,069
2,400	2,450	186	825	970	1,091	186	825	970	1,091
2,450	2,500	189	842	990	1,114	189	842	990	1,114
2,500	2,550	193	859	1,010	1,136	193	859	1,010	1,136
2,550	2,600	197	876	1,030	1,159	197	876	1,030	1,159
2,600	2,650	201	893	1,050	1,181	201	893	1,050	1,181
2,650	2,700	205	910	1,070	1,204	205	910	1,070	1,204
2,700	2,750	208	927	1,090	1,226	208	927	1,090	1,226
2,750	2,800	212	944	1,110	1,249	212	944	1,110	1,249

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

(Continued)

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-					Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-				
		0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3		
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
5,600	5,650	430	1,913	2,250	2,531	430	1,913	2,250	2,531	8,800	8,850	649	3,001	3,530	3,971	649	3,001	3,530	3,971
5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554	8,850	8,900	649	3,018	3,550	3,994	649	3,018	3,550	3,994
5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576	8,900	8,950	649	3,035	3,570	4,016	649	3,035	3,570	4,016
5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599	8,950	9,000	649	3,052	3,590	4,039	649	3,052	3,590	4,039
5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621	9,000	9,050	649	3,069	3,610	4,061	649	3,069	3,610	4,061
5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644	9,050	9,100	649	3,086	3,630	4,084	649	3,086	3,630	4,084
5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666	9,100	9,150	649	3,103	3,650	4,106	649	3,103	3,650	4,106
5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689	9,150	9,200	649	3,120	3,670	4,129	649	3,120	3,670	4,129
6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711	9,200	9,250	649	3,137	3,690	4,151	649	3,137	3,690	4,151
6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734	9,250	9,300	649	3,154	3,710	4,174	649	3,154	3,710	4,174
6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756	9,300	9,350	649	3,171	3,730	4,196	649	3,171	3,730	4,196
6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779	9,350	9,400	649	3,188	3,750	4,219	649	3,188	3,750	4,219
6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801	9,400	9,450	649	3,205	3,770	4,241	649	3,205	3,770	4,241
6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824	9,450	9,500	649	3,222	3,790	4,264	649	3,222	3,790	4,264
6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846	9,500	9,550	649	3,239	3,810	4,286	649	3,239	3,810	4,286
6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869	9,550	9,600	649	3,256	3,830	4,309	649	3,256	3,830	4,309
6,400	6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891	9,600	9,650	649	3,273	3,850	4,331	649	3,273	3,850	4,331
6,450	6,500	495	2,202	2,590	2,914	495	2,202	2,590	2,914	9,650	9,700	649	3,290	3,870	4,354	649	3,290	3,870	4,354
6,500	6,550	499	2,219	2,610	2,936	499	2,219	2,610	2,936	9,700	9,750	649	3,307	3,890	4,376	649	3,307	3,890	4,376
6,550	6,600	503	2,236	2,630	2,959	503	2,236	2,630	2,959	9,750	9,800	649	3,324	3,910	4,399	649	3,324	3,910	4,399
6,600	6,650	507	2,253	2,650	2,981	507	2,253	2,650	2,981	9,800	9,850	649	3,341	3,930	4,421	649	3,341	3,930	4,421
6,650	6,700	511	2,270	2,670	3,004	511	2,270	2,670	3,004	9,850	9,900	649	3,358	3,950	4,444	649	3,358	3,950	4,444
6,700	6,750	514	2,287	2,690	3,026	514	2,287	2,690	3,026	9,900	9,950	649	3,375	3,970	4,466	649	3,375	3,970	4,466
6,750	6,800	518	2,304	2,710	3,049	518	2,304	2,710	3,049	9,950	10,000	649	3,392	3,990	4,489	649	3,392	3,990	4,489
6,800	6,850	522	2,321	2,730	3,071	522	2,321	2,730	3,071	10,000	10,050	649	3,409	4,010	4,511	649	3,409	4,010	4,511
6,850	6,900	526	2,338	2,750	3,094	526	2,338	2,750	3,094	10,050	10,100	649	3,426	4,030	4,534	649	3,426	4,030	4,534
6,900	6,950	530	2,355	2,770	3,116	530	2,355	2,770	3,116	10,100	10,150	649	3,443	4,050	4,556	649	3,443	4,050	4,556
6,950	7,000	534	2,372	2,790	3,139	534	2,372	2,790	3,139	10,150	10,200	649	3,460	4,070	4,579	649	3,460	4,070	4,579
7,000	7,050	537	2,389	2,810	3,161	537	2,389	2,810	3,161	10,200	10,250	649	3,477	4,090	4,601	649	3,477	4,090	4,601
7,050	7,100	541	2,406	2,830	3,184	541	2,406	2,830	3,184	10,250	10,300	649	3,494	4,110	4,624	649	3,494	4,110	4,624
7,100	7,150	545	2,423	2,850	3,206	545	2,423	2,850	3,206	10,300	10,350	649	3,511	4,130	4,646	649	3,511	4,130	4,646
7,150	7,200	549	2,440	2,870	3,229	549	2,440	2,870	3,229	10,350	10,400	649	3,528	4,150	4,669	649	3,528	4,150	4,669
7,200	7,250	553	2,457	2,890	3,251	553	2,457	2,890	3,251	10,400	10,450	649	3,545	4,170	4,691	649	3,545	4,170	4,691
7,250	7,300	557	2,474	2,910	3,274	557	2,474	2,910	3,274	10,450	10,500	649	3,562	4,190	4,714	649	3,562	4,190	4,714
7,300	7,350	560	2,491	2,930	3,296	560	2,491	2,930	3,296	10,500	10,550	649	3,579	4,210	4,736	649	3,579	4,210	4,736
7,350	7,400	564	2,508	2,950	3,319	564	2,508	2,950	3,319	10,550	10,600	649	3,596	4,230	4,759	649	3,596	4,230	4,759
7,400	7,450	568	2,525	2,970	3,341	568	2,525	2,970	3,341	10,600	10,650	649	3,613	4,250	4,781	649	3,613	4,250	4,781
7,450	7,500	572	2,542	2,990	3,364	572	2,542	2,990	3,364	10,650	10,700	649	3,630	4,270	4,804	649	3,630	4,270	4,804
7,500	7,550	576	2,559	3,010	3,386	576	2,559	3,010	3,386	10,700	10,750	649	3,647	4,290	4,826	649	3,647	4,290	4,826
7,550	7,600	579	2,576	3,030	3,409	579	2,576	3,030	3,409	10,750	10,800	649	3,664	4,310	4,849	649	3,664	4,310	4,849
7,600	7,650	583	2,593	3,050	3,431	583	2,593	3,050	3,431	10,800	10,850	649	3,681	4,330	4,871	649	3,681	4,330	4,871
7,650	7,700	587	2,610	3,070	3,454	587	2,610	3,070	3,454	10,850	10,900	649	3,698	4,350	4,894	649	3,698	4,350	4,894
7,700	7,750	591	2,627	3,090	3,476	591	2,627	3,090	3,476	10,900	10,950	649	3,715	4,370	4,916	649	3,715	4,370	4,916
7,750	7,800	595	2,644	3,110	3,499	595	2,644	3,110	3,499	10,950	11,000	649	3,732	4,390	4,939	649	3,732	4,390	4,939
7,800	7,850	599	2,661	3,130	3,521	599	2,661	3,130	3,521	11,000	11,050	649	3,749	4,410	4,961	649	3,749	4,410	4,961
7,850	7,900	602	2,678	3,150	3,544	602	2,678	3,150	3,544	11,050	11,100	649	3,766	4,430	4,984	649	3,766	4,430	4,984
7,900	7,950	606	2,695	3,170	3,566	606	2,695	3,170	3,566	11,100	11,150	649	3,783	4,450	5,006	649	3,783	4,450	5,006
7,950	8,000	610	2,712	3,190	3,589	610	2,712	3,190	3,589	11,150	11,200	649	3,800	4,470	5,029	649	3,800	4,470	5,029
8,000	8,050	614	2,729	3,210	3,611	614	2,729	3,210	3,611	11,200	11,250	649	3,817	4,490	5,051	649	3,817	4,490	5,051
8,050	8,100	618	2,746	3,230	3,634	618	2,746	3,230	3,634	11,250	11,300	649	3,834	4,510	5,074	649	3,834	4,510	5,074
8,100	8,150	622	2,763	3,250	3,656	622	2,763	3,250	3,656	11,300	11,350	649	3,851	4,530	5,096	649	3,851	4,530	5,096
8,150</td																			

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-					Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-				
0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
12,000	12,050	542	4,089	4,810	5,411	649	4,089	4,810	5,411	15,200	15,250	297	4,328	6,090	6,851	649	4,328	6,090	6,851
12,050	12,100	538	4,106	4,830	5,434	649	4,106	4,830	5,434	15,250	15,300	293	4,328	6,110	6,874	649	4,328	6,110	6,874
12,100	12,150	534	4,123	4,850	5,456	649	4,123	4,850	5,456	15,300	15,350	289	4,328	6,130	6,896	649	4,328	6,130	6,896
12,150	12,200	530	4,140	4,870	5,479	649	4,140	4,870	5,479	15,350	15,400	285	4,328	6,150	6,919	649	4,328	6,150	6,919
12,200	12,250	526	4,157	4,890	5,501	649	4,157	4,890	5,501	15,400	15,450	281	4,328	6,170	6,941	649	4,328	6,170	6,941
12,250	12,300	522	4,174	4,910	5,524	649	4,174	4,910	5,524	15,450	15,500	278	4,328	6,190	6,964	649	4,328	6,190	6,964
12,300	12,350	519	4,191	4,930	5,546	649	4,191	4,930	5,546	15,500	15,550	274	4,328	6,210	6,986	649	4,328	6,210	6,986
12,350	12,400	515	4,208	4,950	5,569	649	4,208	4,950	5,569	15,550	15,600	270	4,328	6,230	7,009	649	4,328	6,230	7,009
12,400	12,450	511	4,225	4,970	5,591	649	4,225	4,970	5,591	15,600	15,650	266	4,328	6,250	7,031	649	4,328	6,250	7,031
12,450	12,500	507	4,242	4,990	5,614	649	4,242	4,990	5,614	15,650	15,700	262	4,328	6,270	7,054	649	4,328	6,270	7,054
12,500	12,550	503	4,259	5,010	5,636	649	4,259	5,010	5,636	15,700	15,750	258	4,328	6,290	7,076	649	4,328	6,290	7,076
12,550	12,600	499	4,276	5,030	5,659	649	4,276	5,030	5,659	15,750	15,800	255	4,328	6,310	7,099	649	4,328	6,310	7,099
12,600	12,650	496	4,293	5,050	5,681	649	4,293	5,050	5,681	15,800	15,850	251	4,328	6,330	7,121	649	4,328	6,330	7,121
12,650	12,700	492	4,310	5,070	5,704	649	4,310	5,070	5,704	15,850	15,900	247	4,328	6,350	7,144	649	4,328	6,350	7,144
12,700	12,750	488	4,328	5,090	5,726	649	4,328	5,090	5,726	15,900	15,950	243	4,328	6,370	7,166	649	4,328	6,370	7,166
12,750	12,800	484	4,328	5,110	5,749	649	4,328	5,110	5,749	15,950	16,000	239	4,328	6,390	7,189	649	4,328	6,390	7,189
12,800	12,850	480	4,328	5,130	5,771	649	4,328	5,130	5,771	16,000	16,050	236	4,328	6,410	7,211	649	4,328	6,410	7,211
12,850	12,900	476	4,328	5,150	5,794	649	4,328	5,150	5,794	16,050	16,100	232	4,328	6,430	7,234	649	4,328	6,430	7,234
12,900	12,950	473	4,328	5,170	5,816	649	4,328	5,170	5,816	16,100	16,150	228	4,328	6,450	7,256	649	4,328	6,450	7,256
12,950	13,000	469	4,328	5,190	5,839	649	4,328	5,190	5,839	16,150	16,200	224	4,328	6,470	7,279	649	4,328	6,470	7,279
13,000	13,050	465	4,328	5,210	5,861	649	4,328	5,210	5,861	16,200	16,250	220	4,328	6,490	7,301	649	4,328	6,490	7,301
13,050	13,100	461	4,328	5,230	5,884	649	4,328	5,230	5,884	16,250	16,300	216	4,328	6,510	7,324	649	4,328	6,510	7,324
13,100	13,150	457	4,328	5,250	5,906	649	4,328	5,250	5,906	16,300	16,350	213	4,328	6,530	7,346	649	4,328	6,530	7,346
13,150	13,200	454	4,328	5,270	5,929	649	4,328	5,270	5,929	16,350	16,400	209	4,328	6,550	7,369	649	4,328	6,550	7,369
13,200	13,250	450	4,328	5,290	5,951	649	4,328	5,290	5,951	16,400	16,450	205	4,328	6,570	7,391	649	4,328	6,570	7,391
13,250	13,300	446	4,328	5,310	5,974	649	4,328	5,310	5,974	16,450	16,500	201	4,328	6,590	7,414	649	4,328	6,590	7,414
13,300	13,350	442	4,328	5,330	5,996	649	4,328	5,330	5,996	16,500	16,550	197	4,328	6,610	7,436	649	4,328	6,610	7,436
13,350	13,400	438	4,328	5,350	6,019	649	4,328	5,350	6,019	16,550	16,600	193	4,328	6,630	7,459	649	4,328	6,630	7,459
13,400	13,450	434	4,328	5,370	6,041	649	4,328	5,370	6,041	16,600	16,650	190	4,328	6,650	7,481	649	4,328	6,650	7,481
13,450	13,500	431	4,328	5,390	6,064	649	4,328	5,390	6,064	16,650	16,700	186	4,328	6,670	7,504	649	4,328	6,670	7,504
13,500	13,550	427	4,328	5,410	6,086	649	4,328	5,410	6,086	16,700	16,750	182	4,328	6,690	7,526	649	4,328	6,690	7,526
13,550	13,600	423	4,328	5,430	6,109	649	4,328	5,430	6,109	16,750	16,800	178	4,328	6,710	7,549	649	4,328	6,710	7,549
13,600	13,650	419	4,328	5,450	6,131	649	4,328	5,450	6,131	16,800	16,850	174	4,328	6,730	7,571	649	4,328	6,730	7,571
13,650	13,700	415	4,328	5,470	6,154	649	4,328	5,470	6,154	16,850	16,900	170	4,328	6,750	7,594	649	4,328	6,750	7,594
13,700	13,750	411	4,328	5,490	6,176	649	4,328	5,490	6,176	16,900	16,950	167	4,328	6,770	7,616	649	4,328	6,770	7,616
13,750	13,800	408	4,328	5,510	6,199	649	4,328	5,510	6,199	16,950	17,000	163	4,328	6,790	7,639	649	4,328	6,790	7,639
13,800	13,850	404	4,328	5,530	6,221	649	4,328	5,530	6,221	17,000	17,050	159	4,328	6,810	7,661	649	4,328	6,810	7,661
13,850	13,900	400	4,328	5,550	6,244	649	4,328	5,550	6,244	17,050	17,100	155	4,328	6,830	7,684	649	4,328	6,830	7,684
13,900	13,950	396	4,328	5,570	6,266	649	4,328	5,570	6,266	17,100	17,150	151	4,328	6,850	7,706	649	4,328	6,850	7,706
13,950	14,000	392	4,328	5,590	6,289	649	4,328	5,590	6,289	17,150	17,200	148	4,328	6,870	7,729	649	4,328	6,870	7,729
14,000	14,050	389	4,328	5,610	6,311	649	4,328	5,610	6,311	17,200	17,250	144	4,328	6,890	7,751	649	4,328	6,890	7,751
14,050	14,100	385	4,328	5,630	6,334	649	4,328	5,630	6,334	17,250	17,300	140	4,328	6,910	7,774	649	4,328	6,910	7,774
14,100	14,150	381	4,328	5,650	6,356	649	4,328	5,650	6,356	17,300	17,350	136	4,328	6,930	7,796	649	4,328	6,930	7,796
14,150	14,200	377	4,328	5,670	6,379	649	4,328	5,670	6,379	17,350	17,400	132	4,328	6,950	7,819	649	4,328	6,950	7,819
14,200	14,250	373	4,328	5,690	6,401	649	4,328	5,690	6,401	17,400	17,450	128	4,328	6,970	7,841	649	4,328	6,970	7,841
14,250	14,300	369	4,328	5,710	6,424	649	4,328	5,710	6,424	17,450	17,500	125	4,328	6,990	7,864	649	4,328	6,990	7,864
14,300	14,350	366	4,328	5,730	6,446	649	4,328	5,730	6,446	17,500	17,550	121	4,328	7,010	7,886	649	4,328	7,010	7,886
14,350	14,400	362	4,328	5,750	6,469	649	4,328	5,750	6,469	17,550	17,600	117	4,328	7,030	7,909	649	4,328	7,030	7,909
14,400	14,450	358	4,328	5,770	6,491	649	4,328	5,770	6,491	17,600	17,650	113	4,328	7,050	7,931	649	4,328	7,050	7,931
14,450	14,500	354	4,328	5,790	6,514	649	4,328	5,790	6,514	17,650	17,700	109	4,328	7,070	7,954	649	4,328	7,070	7,954
14,500	14,550	350	4,328	5,810	6,536</														

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying surviving spouse★ and you have-			Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ and you have-			Married filing jointly and you have-					
		0	1	2	3		0	1	2	3	0	1	2	3	0	1	2	3	
At least	But less than	Your credit is-				Your credit is-				Your credit is-				Your credit is-					
56,800	56,850	0	0	102	996	0	116	1,602	2,496	59,200	59,250	0	0	0	491	0	0	1,096	1,990
56,850	56,900	0	0	92	986	0	108	1,591	2,485	59,250	59,300	0	0	0	480	0	0	1,086	1,980
56,900	56,950	0	0	81	975	0	100	1,581	2,475	59,300	59,350	0	0	0	470	0	0	1,075	1,969
56,950	57,000	0	0	71	965	0	93	1,570	2,464	59,350	59,400	0	0	0	459	0	0	1,065	1,959
57,000	57,050	0	0	60	954	0	85	1,560	2,454	59,400	59,450	0	0	0	449	0	0	1,054	1,948
57,050	57,100	0	0	50	944	0	77	1,549	2,443	59,450	59,500	0	0	0	438	0	0	1,044	1,938
57,100	57,150	0	0	39	933	0	69	1,538	2,432	59,500	59,550	0	0	0	428	0	0	1,033	1,927
57,150	57,200	0	0	28	922	0	61	1,528	2,422	59,550	59,600	0	0	0	417	0	0	1,022	1,916
57,200	57,250	0	0	18	912	0	53	1,517	2,411	59,600	59,650	0	0	0	406	0	0	1,012	1,906
57,250	57,300	0	0	7	901	0	45	1,507	2,401	59,650	59,700	0	0	0	396	0	0	1,001	1,895
57,300	57,350	0	0	*	891	0	37	1,496	2,390	59,700	59,750	0	0	0	385	0	0	991	1,885
57,350	57,400	0	0	0	880	0	29	1,486	2,380	59,750	59,800	0	0	0	375	0	0	980	1,874
57,400	57,450	0	0	0	870	0	21	1,475	2,369	59,800	59,850	0	0	0	364	0	0	970	1,864
57,450	57,500	0	0	0	859	0	13	1,465	2,359	59,850	59,900	0	0	0	354	0	0	959	1,853
57,500	57,550	0	0	0	849	0	5	1,454	2,348	59,900	59,950	0	0	0	343	0	0	949	1,843
57,550	57,600	0	0	0	838	0	**	1,444	2,338	59,950	60,000	0	0	0	333	0	0	938	1,832
57,600	57,650	0	0	0	828	0	0	1,433	2,327	60,000	60,050	0	0	0	322	0	0	928	1,822
57,650	57,700	0	0	0	817	0	0	1,423	2,317	60,050	60,100	0	0	0	312	0	0	917	1,811
57,700	57,750	0	0	0	807	0	0	1,412	2,306	60,100	60,150	0	0	0	301	0	0	907	1,801
57,750	57,800	0	0	0	796	0	0	1,402	2,296	60,150	60,200	0	0	0	291	0	0	896	1,790
57,800	57,850	0	0	0	786	0	0	1,391	2,285	60,200	60,250	0	0	0	280	0	0	886	1,780
57,850	57,900	0	0	0	775	0	0	1,381	2,275	60,250	60,300	0	0	0	270	0	0	875	1,769
57,900	57,950	0	0	0	765	0	0	1,370	2,264	60,300	60,350	0	0	0	259	0	0	865	1,759
57,950	58,000	0	0	0	754	0	0	1,359	2,253	60,350	60,400	0	0	0	249	0	0	854	1,748
58,000	58,050	0	0	0	743	0	0	1,349	2,243	60,400	60,450	0	0	0	238	0	0	843	1,737
58,050	58,100	0	0	0	733	0	0	1,338	2,232	60,450	60,500	0	0	0	227	0	0	833	1,727
58,100	58,150	0	0	0	722	0	0	1,328	2,222	60,500	60,550	0	0	0	217	0	0	822	1,716
58,150	58,200	0	0	0	712	0	0	1,317	2,211	60,550	60,600	0	0	0	206	0	0	812	1,706
58,200	58,250	0	0	0	701	0	0	1,307	2,201	60,600	60,650	0	0	0	196	0	0	801	1,695
58,250	58,300	0	0	0	691	0	0	1,296	2,190	60,650	60,700	0	0	0	185	0	0	791	1,685
58,300	58,350	0	0	0	680	0	0	1,286	2,180	60,700	60,750	0	0	0	175	0	0	780	1,674
58,350	58,400	0	0	0	670	0	0	1,275	2,169	60,750	60,800	0	0	0	164	0	0	770	1,664
58,400	58,450	0	0	0	659	0	0	1,265	2,159	60,800	60,850	0	0	0	154	0	0	759	1,653
58,450	58,500	0	0	0	649	0	0	1,254	2,148	60,850	60,900	0	0	0	143	0	0	749	1,643
58,500	58,550	0	0	0	638	0	0	1,244	2,138	60,900	60,950	0	0	0	133	0	0	738	1,632
58,550	58,600	0	0	0	628	0	0	1,233	2,127	60,950	61,000	0	0	0	122	0	0	728	1,622
58,600	58,650	0	0	0	617	0	0	1,223	2,117	61,000	61,050	0	0	0	112	0	0	717	1,611
58,650	58,700	0	0	0	607	0	0	1,212	2,106	61,050	61,100	0	0	0	101	0	0	707	1,601
58,700	58,750	0	0	0	596	0	0	1,201	2,095	61,100	61,150	0	0	0	91	0	0	696	1,590
58,750	58,800	0	0	0	585	0	0	1,191	2,085	61,150	61,200	0	0	0	80	0	0	686	1,580
58,800	58,850	0	0	0	575	0	0	1,180	2,074	61,200	61,250	0	0	0	70	0	0	675	1,569
58,850	58,900	0	0	0	564	0	0	1,170	2,064	61,250	61,300	0	0	0	59	0	0	664	1,558
58,900	58,950	0	0	0	554	0	0	1,159	2,053	61,300	61,350	0	0	0	48	0	0	654	1,548
58,950	59,000	0	0	0	543	0	0	1,149	2,043	61,350	61,400	0	0	0	38	0	0	643	1,537
59,000	59,050	0	0	0	533	0	0	1,138	2,032	61,400	61,450	0	0	0	27	0	0	633	1,527
59,050	59,100	0	0	0	522	0	0	1,128	2,022	61,450	61,500	0	0	0	17	0	0	622	1,516
59,100	59,150	0	0	0	512	0	0	1,117	2,011	61,500	61,550	0	0	0	6	0	0	612	1,506
59,150	59,200	0	0	0	501	0	0	1,107	2,001	61,550	61,600	0	0	0	***	0	0	601	1,495

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

* If the amount you are looking up from the worksheet is at least \$57,300 but less than \$57,310, and you have two qualifying children who have valid SSNs, your credit is \$1.

If the amount you are looking up from the worksheet is \$57,310 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.

** If the amount you are looking up from the worksheet is at least \$57,550 but less than \$57,554, and you have one qualifying child who has a valid SSN, your credit is \$0.

If the amount you are looking up from the worksheet is \$57,554 or more, and you have one qualifying child who has a valid SSN, you can't take the credit.

*** If the amount you are looking up from the worksheet is at least \$61,550 but less than \$61,555, and you have three qualifying children who have valid SSNs, your credit is \$1.

If the amount you are looking up from the worksheet is \$61,555 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

(Continued)

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-						
		Single, head of household, or qualifying surviving spouse★ and you have-			Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ and you have-			Married filing jointly and you have-			
At least	But less than	Your credit is-			Your credit is-				At least	But less than	Your credit is-			Your credit is-			
		0	1	2	3	0	1	2	0	1	2	3	0	1	2	3	
68,000	68,050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	137	
68,050	68,100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	126	
68,100	68,150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	116	
68,150	68,200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	105	
68,200	68,250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	95	
68,250	68,300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84	
68,300	68,350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	74	
68,350	68,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63	
68,400	68,450	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	
68,450	68,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42	
68,500	68,550	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	
68,550	68,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	
68,600	68,650	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
68,650	68,700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

* If the amount you are looking up from the worksheet is at least \$68,650 but less than \$68,675, and you have three qualifying children who have valid SSNs, your credit is \$3.

If the amount you are looking up from the worksheet is \$68,675 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

Line 28

Additional Child Tax Credit

 **To claim the additional child tax credit, you must have a valid SSN, which means it must be valid for employment and issued before the due date of your return (including extensions). If you are filing a joint return, only one spouse is required to have a valid SSN in order to be eligible for the credit. The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return.**

See Schedule 8812 and its instructions for information on figuring and claiming any additional child tax credit that you may qualify to claim. If you are claiming the additional child tax credit, complete Schedule 8812 and attach it to your Form 1040 or 1040-SR.

If you **do not** want to claim the additional child tax credit, check the box on line 28.

Form 8862, who must file. You must file Form 8862 to claim the additional child tax credit if your child tax credit (refundable or nonrefundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2025 return to claim the credit for 2025. Don't file Form 8862 if you filed Form 8862 for 2024 and the child tax credit, additional child tax credit, or credit for other dependents was allowed for that year. See Form 8862 and its instructions for details.

 **If you claim the additional child tax credit even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the additional child tax credit rules, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you claim the additional child tax credit even though you aren't eligible and it is later determined that you fraudulently claimed the credit, you won't be allowed to take the child tax credit, the**

credit for other dependents, or the additional child tax credit for 10 years. You may also have to pay penalties.



Refunds for returns claiming the additional child tax credit can't be issued before mid-February 2026. This delay applies to the entire refund, not just the portion associated with the additional child tax credit.

Line 29

American Opportunity Credit

If you meet the requirements to claim an education credit (see the instructions for Schedule 3, line 3), enter on line 29 the amount, if any, from Form 8863, line 8. You may be able to increase an education credit and reduce your total tax or increase your tax refund if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income. See Pub. 970 and the Instructions for Form 8863 for more information.

Form 8862 required. You must file Form 8862 to claim the American opportunity credit if your American opportunity credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2025 return to claim the credit for 2025. Don't file Form 8862 if you filed Form 8862 for 2024 and the American opportunity credit was allowed for that year. See Form 8862 and its instructions for details.



If you claim the American opportunity credit even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the American opportunity credit rules, you won't be allowed to take the credit for 2 years even if you're otherwise eligible to do so. If you claim the American opportunity credit even though you aren't eligible and it is determined that you fraudulently claimed the credit, you won't be allowed to take the credit for 10 years. You may also have to pay penalties.

Line 30

Refundable Adoption Credit

See Form 8839 and its instructions for information on figuring any refundable adoption credit that you may be eligible to claim. If you are eligible to claim the refundable portion of the adoption credit, enter on line 30 the amount from Form 8839, line 13. You may also be eligible to claim a nonrefundable adoption credit on Schedule 3, line 6c. See the Instructions for Form 8839 for more information.

Refund

Line 34

Amount Overpaid

If line 34 is under \$1, we will send a refund only on written request.

Refund Offset

If you owe past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 34 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Bureau of the Fiscal Service. For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from the Fiscal Service. To find out if you may have an offset or if you have any questions about it, contact the agency to which you owe the debt.

Deposit Refund Into Multiple Accounts

If you want your refund to be split and direct deposited into more than one account, file Form 8888. Use Form 8888 to direct deposit your refund (or part of it) to one or more accounts in your name at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States.

Injured Spouse

If you file a joint return and your spouse hasn't paid past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 34 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, see Form 8379.

Lines 35a Through 35d

Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go app or go to [IRS.gov/Refunds](#). See *Refund Information*, later. Information about your refund will generally be available within 24 hours after the IRS receives your *e-filed* return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2025 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

Where's My Refund will provide a personalized refund date as soon as the IRS processes your tax return and approves your refund.

Claiming a refund for a deceased taxpayer. If you are filing a joint return with your deceased spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and include a copy of the certificate that shows your appointment. All other filers requesting the deceased taxpayer's refund must file the return and attach Form 1310.

Effect of refund on benefits. Any refund you receive can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nu-

trition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

DIRECT >DEPOSIT

Simple. Safe. Secure.

Have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs, later.

- It is more convenient. You don't have to make a trip to the bank to deposit your check.

- It saves tax dollars. It costs the government less to refund by direct deposit.

- It's proven itself. Nearly 98% of social security and veterans' benefits are sent electronically using direct deposit.



If you file a joint return and check the box on line 35a and attach Form 8888 or fill in lines 35b through 35d, your spouse may get at least part of the refund.

Starting in October 2025, the IRS will generally stop issuing paper checks for federal disbursements, including tax refunds, unless an exception applies. For more information, go [IRS.gov/ModernPayments](#).

To directly deposit the amount shown on line 35a to your checking, savings, health savings, brokerage, or other similar account, including an IRA, at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Complete lines 35b through 35d if you want your refund deposited to only one account), or
- Check the box on line 35a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account.

Account must be in your name. Don't request a deposit of your refund to an account that isn't in your name, such as your tax return preparer's account. Although you may owe your tax return preparer a fee for preparing your return, don't have any part of your refund deposited into the preparer's account to pay the fee.

The number of refunds that can be directly deposited to a single account or prepaid debit card is limited to three a year. Learn more at [IRS.gov/DepositLimit](#).

Benefits of Direct Deposit

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.

IRA. You can have your refund (or part of it) directly deposited to a traditional IRA or Roth IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your account of the year to which the deposit is to be applied (unless the trustee or custodian won't accept a deposit for 2025). If you don't, the trustee or custodian can assume the deposit is for the year during which you are filing the return. For example, if you file your 2025 return during 2026 and don't notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2026. If you designate your deposit to be for 2025, you must verify that the deposit was actually made to the account by the due date of the return (not counting extensions). If the deposit isn't made by that date, the deposit isn't an IRA contribution for 2025. In that case, you must file an amended 2025 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



You and your spouse, if filing jointly, each may be able to contribute up to \$7,000 (\$8,000 if age 50 or older at the end of 2025) to a traditional IRA or Roth IRA for 2025. You may owe an additional tax if your contributions exceed these limits, and the limits may be lower depending on your compensation and income. For more information on IRA contributions, see Pub. 590-A.

For more information on IRAs, see Pub. 590-A and Pub. 590-B.

Form 8888. You can have your refund directly deposited into more than one account. For more information, see the Form 8888 instructions.



Your refund can be split and directly deposited into up to three different accounts in your name on Form 8888.

You can't have your refund deposited into more than one account if you file Form 8379, Injured Spouse Allocation.

Line 35b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check shown later, the routing number is 250250025. Stella and Bailey Keys would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter on line 35b if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that doesn't allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

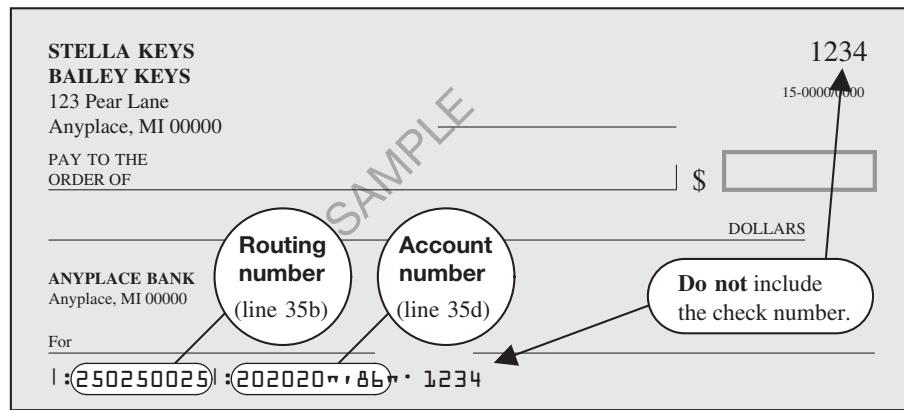
Line 35c

Check the appropriate box for the type of account. Don't check more than one box. If the deposit is to an account such as an IRA, health savings account, brokerage account, or other similar account, ask your financial institution whether you should check the "Checking" or "Savings" box. You must check the correct box to ensure your deposit is accepted.

Line 35d

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check shown later,

Sample Check—Lines 35b Through 35d



the account number is 20202086. Don't include the check number.

If the direct deposit to your account(s) is different from the amount you expected, you will receive an explanation in the mail about 2 weeks after your refund is deposited.

Reasons Your Direct Deposit Request Will Be Rejected

If any of the following apply, your direct deposit request will be rejected and your refund may be delayed.

- You are asking to have a joint refund deposited to an individual account, and your financial institution(s) won't allow this. The IRS isn't responsible if a financial institution rejects a direct deposit.

- The name on your account doesn't match the name on the refund, and your financial institution(s) won't allow a refund to be deposited unless the name on the refund matches the name on the account.

- Three direct deposits of tax refunds already have been made to the same account or prepaid debit card.

- You haven't given a valid account number.

- Any numbers or letters on lines 35b through 35d are crossed out or whited out.



The IRS isn't responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers to make sure your direct deposit will be accepted.

Line 36

Applied to Your 2026 Estimated Tax

Enter on line 36 the amount, if any, of the overpayment on line 34 you want applied to your 2026 estimated tax. We will apply this amount to your account unless you include a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the statement.



This election to apply part or all of the amount overpaid to your 2026 estimated tax can't be changed later.

Amount You Owe



To avoid interest and penalties, pay your taxes in full by the due date of your return (not including extensions)—April 15, 2026, for most taxpayers. You don't have to pay if line 37 is under \$1.

Include any estimated tax penalty from line 38 in the amount you enter on line 37. Don't include any estimated payments for 2026 in this payment. In-

stead, make the estimated payment separately.

Insufficient funds. The penalty for making a payment to the IRS that was dishonored is \$25 or 2% of the dishonored payment amount, whichever is more. However, if the dishonored payment amount is less than \$25, the penalty equals the amount paid. Use [Tax Topic 206](#).

Line 37

Amount You Owe

The IRS offers several payment options. Go to [IRS.gov/ModernPayments](#) to see your options.

Pay Online

Paying online is convenient and secure and helps make sure we get your payments on time. To pay your taxes online or for more information, go to [IRS.gov/ModernPayments](#). You can pay using any of the following methods.

- **Your Online Account.** You can make tax payments through your online account, including balance payments, estimated tax payments, or other types. You can also see your payment history and other tax records there. Go to [IRS.gov/Account](#).

- **IRS Direct Pay.** For online transfers directly from your checking or savings account at no cost to you, go to [IRS.gov/Payments](#).

- **Pay by Card or Digital Wallet.** To pay by debit or credit card, or digital wallet, go to [IRS.gov/Payments](#). A fee is charged by these service providers. You can also pay by phone with a debit or credit card. See *Debit or credit card* under *Pay by Phone*, later.

- **Electronic Funds Withdrawal (EFW)** is an integrated e-file/e-pay option offered when filing your federal taxes electronically using tax return preparation software, through a tax professional or the IRS at [IRS.gov/Payments](#).

- **Online Payment Agreement.** If you can't pay in full by the due date of your tax return, you can apply for an online monthly installment agreement at [IRS.gov/OPA](#). Once you complete the online process, you will receive immediate notification of whether your agree-

ment has been approved. A user fee is charged.

• **Electronic Federal Tax Payment System (EFTPS).** Allows you to pay your taxes online or by phone directly from your checking or savings account. There is no fee for this service. You must be enrolled either online or have an enrollment form mailed to you. See *EFTPS* under *Pay by Phone*, later.

Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Use one of the following methods: (1) call one of the debit or credit card service providers, or (2) use the Electronic Federal Tax Payment System (EFTPS) to pay directly from your checking or savings account.

Debit or credit card. Call one of our service providers. Each charges a fee that varies by provider, card type, and payment amount.

Link2Gov Corporation
888-PAY-1040™
(888-729-1040)
www.PAY1040.com

ACI Payments, Inc.
888-UPAY-TAX™
(888-872-9829)
fed.acipayonline.com

EFTPS. To get more information about EFTPS or to enroll in EFTPS, visit [EFTPS.gov](#) or call 800-555-4477. To contact EFTPS using Telecommunications Relay Services (TRS) for people who are deaf, hard of hearing, or have a speech disability, dial 711 and then provide the TRS assistant the 800-555-4477 number or 800-733-4829. Additional information about EFTPS is also available in Pub. 966.

Pay by Mobile Device

To pay through your mobile device, download the IRS2Go app.

Pay by Cash

You can pay your taxes in cash. To find out about the different cash payment methods, go to [IRS.gov/PayCash](#). Don't send cash payments through the mail.

Pay by Check or Money Order

Before submitting a payment through the mail, please consider alternative methods. One of our safe, quick, and easy electronic payment options might be right for you. If you choose to mail a tax payment, attach Form 1040-V. For the most up-to-date information on Form 1040-V, go to [IRS.gov/Form1040V](#).

What if You Can't Pay?

If you can't pay the full amount shown on line 37 when you file, you can ask for:

- An installment agreement, or
- An extension of time to pay.

Installment agreement. Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if an installment agreement is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by the due date of your return (not counting extensions)—April 15, 2026, for most people. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to [IRS.gov/OPA](#).

Extension of time to pay. If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by the due date of your return (not counting extensions)—April 15, 2026, for most people. An extension generally won't be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2026. You must pay the tax before the extension runs out. If you do not pay the tax by the extended due date, penalties and interest will be imposed until taxes are paid in full. For the most up-to-date information on Form 1127, go to [IRS.gov/Form1127](#).

Line 38

Estimated Tax Penalty

You may owe this penalty if:

- Line 37 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You didn't pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

For most people, the "tax shown on your return" is the amount on your 2025 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27a, 28, 29, and 30; Schedule 3, lines 9 and 12; and Forms 8828, 4137, 5329 (Parts III through IX only), and 8919. Also subtract from line 24 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance,
- Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would owe the penalty even if you didn't include those taxes.

Exception. You won't owe the penalty if your 2024 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2024 return and you were a U.S. citizen or resident for all of 2024.

2. The total of lines 25d, 26, and Schedule 3, line 11, on your 2025 return is at least 100% of the tax shown on your 2024 return (110% of that amount if you aren't in the business of farming or fishing, and your adjusted gross income (AGI) shown on your 2024 return was more than \$150,000 (more than \$75,000 if married filing separately for 2025)). Your estimated tax payments for 2025 must have been made on time and for the required amount.

For most people, the "tax shown on your 2024 return" is the amount on your 2024 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, and 29; Schedule 3,

lines 9 and 12; and Forms 8828, 4137, 5329 (Parts III through IX only), and 8919. Also subtract from line 24 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and
- Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would have owed the estimated tax penalty for 2024 even if you didn't include those taxes.

If the *Exception* just described doesn't apply, see the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

Figuring the Penalty

If you choose to figure the penalty yourself, use Form 2210 (or 2210-F for farmers and fishers).

Enter any penalty on line 38. Add the penalty to any tax due and enter the total on line 37.

However, if you have an overpayment on line 34, subtract the penalty from the amount you would otherwise enter on line 35a or line 36. Lines 35a, 36, and 38 must equal line 34.

If the penalty is more than the overpayment on line 34, enter -0- on lines 35a and 36. Then, subtract line 34 from line 38 and enter the result on line 37.

Don't file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



Because Form 2210 is complicated, you can leave line 38 blank and the IRS will figure the penalty and send you a bill. We won't charge you interest on the penalty if you pay by the date specified on the bill. There are situations where the IRS can't figure your penalty for you and you must file Form 2210. See Form 2210 for details.

Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2025 tax return with the IRS, check the "Yes" box in the "Third Party Designee" area of your return. Also enter the designee's name, phone number, and any five digits the designee chooses as their personal identification number (PIN).

If you check the "Yes" box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give the IRS any information that is missing from your return;
- Call the IRS for information about the processing of your return or the status of your refund or payment(s);
- Receive copies of notices or transcripts related to your return, upon request; and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

You aren't authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee's authorization, see Pub. 947.

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2026 tax return. This is April 15, 2027, for most people.

Sign Your Return

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use

Form 2848. If you are filing a joint return with your spouse who died in 2025, see *Death of a Taxpayer*, earlier.

Court-Appointed Conservator, Guardian, or Other Fiduciary

If you are a court-appointed conservator, guardian, or other fiduciary for a mentally or physically incompetent individual who has to file Form 1040 or 1040-SR, sign your name for the individual and file Form 56.

Child's Return

If your child can't sign their return, either parent can sign the child's name in the space provided. Then, enter "By (your signature), parent for minor child."

Requirements for a Paper Return

You must handwrite your signature on your return if you file it on paper. Digital, electronic, or typed-font signatures are not valid signatures for Form 1040 or 1040-SR filed on paper.

Requirements for an Electronic Return

The requirements for signing an electronic return will be different depending on whether you use tax software or a tax practitioner. To file your return electronically, you must sign the return electronically using a personal identification number (PIN) and provide the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

If we issued you an identity protection personal identification number (IP PIN) (as described in more detail next), all six digits of your IP PIN must appear in the IP PIN spaces provided next to the space for your occupation for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint return and both taxpayers were issued an IP PIN, enter both IP PINs in the spaces provided.

Self-Select PIN. The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there are no papers to sign and nothing to mail—not even your Form(s) W-2.

Your electronic return signed with a Self-Select PIN is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN, if applicable, and your adjusted gross income (AGI) from your originally filed 2024 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, IP PIN, if applicable, and AGI, if applicable, in order to be considered validly signed. (You, and your spouse if filing jointly, may each use your own prior-year PIN to verify your identity if you filed electronically last year. If you use your prior-year PIN or enter your IP PIN, you are not required to enter your prior-year AGI. The prior-year PIN is the five-digit PIN you used to electronically sign your 2024 return.)

If you need your AGI from your originally filed 2024 federal income tax return, and you don't have your 2024 income tax return, you can access your transcript through your online account at [IRS.gov/Account](https://irs.gov/Account). You can also go to [IRS.gov/Transcript](https://irs.gov/Transcript) or call the IRS at 800-908-9946 to get a free transcript of your return. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2024 Form 1040 or 1040-SR, line 11.

For more information, go to [IRS.gov/Efile](https://irs.gov/Efile).



You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2025.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of

birth, and IP PIN, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, and IP PIN, if applicable, in order to be considered validly signed. The practitioner can provide you with details.

Form 8453. You must send in a paper Form 8453 if you have to attach certain forms or other documents that can't be electronically filed. See Form 8453.

Identity Protection PIN



All taxpayers are now eligible for an Identity Protection Personal Identification Number (IP PIN). For more information, see Pub. 5477. To apply for an IP PIN, go to [IRS.gov/IPPIN](https://irs.gov/IPPIN) and use the Get an IP PIN tool.

If you received an IP PIN from the IRS, enter it in the IP PIN spaces provided next to the space for your occupation. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.



New IP PINs are generated every year. They will generally be sent out by mid-January 2026. Use this IP PIN on your 2025 return as well as any prior-year returns you file in 2026.

If you are filing a joint return and both taxpayers receive an IP PIN, enter both IP PINs in the spaces provided.

If you need more information, including how to retrieve your IP PIN online, go to [IRS.gov/IPPIN](https://irs.gov/IPPIN). If you're unable to retrieve your IP PIN online, you can call 800-908-4490.

Phone Number and Email Address

You have the option of entering your phone number and email address in the spaces provided. There will be no effect on the processing of your return if you choose not to enter this information. Note that the IRS initiates most contacts through regular mail delivered by the United States Postal Service.

For information on how to report phone scams or unsolicited emails

claiming to be from the IRS, see *Secure Your Tax Records From Identity Theft*, later.

Paid Preparer Must Sign Your Return

Generally, anyone you pay to prepare your return must sign it and include their Preparer Tax Identification Number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but doesn't charge you shouldn't sign your return.

If your paid preparer is self-employed, then they should check the "self-employed" checkbox.

Assemble Your Return

Assemble any schedules and forms behind Form 1040 or 1040-SR in order of the "Attachment Sequence No." shown in the upper-right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. File your return, sched-

ules, and other attachments on standard size paper. Cutting the paper may cause problems in processing your return. Don't attach correspondence or other items unless required to do so. Attach Forms W-2 and 2439 to Form 1040 or 1040-SR. If you received a Form W-2c (a corrected Form W-2), attach your original Forms W-2 and any Forms W-2c. Attach Forms W-2G and 1099-R to Form 1040 or 1040-SR if tax was withheld.

2025 Tax Table



See the instructions for line 16 to see if you must use the Tax Table below to figure your tax.

Example. A married couple is filing a joint return. Their taxable income on Form 1040, line 15, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,562. This is the tax amount they should enter in the entry space on Form 1040, line 16.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of household	Your tax is—
25,200	25,250	2,789	2,550	2,789	2,687	
25,250	25,300	2,795	2,556	2,795	2,693	
25,300	25,350	2,801	(2,562)	2,801	2,699	
25,350	25,400	2,807	2,568	2,807	2,705	

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of household
Your tax is—					
0	5	0	0	0	0
5	15	1	1	1	1
15	25	2	2	2	2
25	50	4	4	4	4
50	75	6	6	6	6
75	100	9	9	9	9
100	125	11	11	11	11
125	150	14	14	14	14
150	175	16	16	16	16
175	200	19	19	19	19
200	225	21	21	21	21
225	250	24	24	24	24
250	275	26	26	26	26
275	300	29	29	29	29
300	325	31	31	31	31
325	350	34	34	34	34
350	375	36	36	36	36
375	400	39	39	39	39
400	425	41	41	41	41
425	450	44	44	44	44
450	475	46	46	46	46
475	500	49	49	49	49
500	525	51	51	51	51
525	550	54	54	54	54
550	575	56	56	56	56
575	600	59	59	59	59
600	625	61	61	61	61
625	650	64	64	64	64
650	675	66	66	66	66
675	700	69	69	69	69
700	725	71	71	71	71
725	750	74	74	74	74
750	775	76	76	76	76
775	800	79	79	79	79
800	825	81	81	81	81
825	850	84	84	84	84
850	875	86	86	86	86
875	900	89	89	89	89
900	925	91	91	91	91
925	950	94	94	94	94
950	975	96	96	96	96
975	1,000	99	99	99	99

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of household
Your tax is—					

1,000

1,000	1,025	101	101	101	101
1,025	1,050	104	104	104	104
1,050	1,075	106	106	106	106
1,075	1,100	109	109	109	109
1,100	1,125	111	111	111	111
1,125	1,150	114	114	114	114
1,150	1,175	116	116	116	116
1,175	1,200	119	119	119	119
1,200	1,225	121	121	121	121
1,225	1,250	124	124	124	124
1,250	1,275	126	126	126	126
1,275	1,300	129	129	129	129
1,300	1,325	131	131	131	131
1,325	1,350	134	134	134	134
1,350	1,375	136	136	136	136
1,375	1,400	139	139	139	139
1,400	1,425	141	141	141	141
1,425	1,450	144	144	144	144
1,450	1,475	146	146	146	146
1,475	1,500	149	149	149	149
1,500	1,525	151	151	151	151
1,525	1,550	154	154	154	154
1,550	1,575	156	156	156	156
1,575	1,600	159	159	159	159
1,600	1,625	161	161	161	161
1,625	1,650	164	164	164	164
1,650	1,675	166	166	166	166
1,675	1,700	169	169	169	169
1,700	1,725	171	171	171	171
1,725	1,750	174	174	174	174
1,750	1,775	176	176	176	176
1,775	1,800	179	179	179	179
1,800	1,825	181	181	181	181
1,825	1,850	184	184	184	184
1,850	1,875	186	186	186	186
1,875	1,900	189	189	189	189
1,900	1,925	191	191	191	191
1,925	1,950	194	194	194	194
1,950	1,975	196	196	196	196
1,975	2,000	199	199	199	199

2,000

2,000	2,025	201	201	201	201
2,025	2,050	204	204	204	204
2,050	2,075	206	206	206	206
2,075	2,100	209	209	209	209
2,100	2,125	211	211	211	211
2,125	2,150	214	214	214	214
2,150	2,175	216	216	216	216
2,175	2,200	219	219	219	219
2,200	2,225	221	221	221	221
2,225	2,250	224	224	224	224
2,250	2,275	226	226	226	226
2,275	2,300	229	229	229	229
2,300	2,325	231	231	231	231
2,325	2,350	234	234	234	234
2,350	2,375	236	236	236	236
2,375	2,400	239	239	239	239
2,400	2,425	241	241	241	241
2,425	2,450	244	244	244	244
2,450	2,475	246	246	246	246
2,475	2,500	249	249	249	249
2,500	2,525	251	251	251	251
2,525	2,550	254	254	254	254
2,550	2,575	256	256	256	256
2,575	2,600	259	259	259	259
2,600	2,625	261	261	261	261
2,625	2,650	264	264	264	264
2,650	2,675	266	266	266	266
2,675	2,700	269	269	269	269
2,700	2,725	271	271	271	271
2,725	2,750	274	274	274	274
2,750	2,775	276	276	276	276
2,775	2,800	279	279	279	279
2,800	2,825	281	281	281	281
2,825	2,850	284	284	284	284
2,850	2,875	286	286	286	286
2,875	2,900	289	289	289	289
2,900	2,925	291	291	291	291
2,925	2,950	294	294	294	294
2,950	2,975	296	296	296	296
2,975	3,000	299	299	299	299

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of house- hold
Your tax is—					

57,000

57,000	57,050	7,460	6,366	7,460	6,503
57,050	57,100	7,471	6,372	7,471	6,509
57,100	57,150	7,482	6,378	7,482	6,515
57,150	57,200	7,493	6,384	7,493	6,521
57,200	57,250	7,504	6,390	7,504	6,527
57,250	57,300	7,515	6,396	7,515	6,533
57,300	57,350	7,526	6,402	7,526	6,539
57,350	57,400	7,537	6,408	7,537	6,545
57,400	57,450	7,548	6,414	7,548	6,551
57,450	57,500	7,559	6,420	7,559	6,557
57,500	57,550	7,570	6,426	7,570	6,563
57,550	57,600	7,581	6,432	7,581	6,569
57,600	57,650	7,592	6,438	7,592	6,575
57,650	57,700	7,603	6,444	7,603	6,581
57,700	57,750	7,614	6,450	7,614	6,587
57,750	57,800	7,625	6,456	7,625	6,593
57,800	57,850	7,636	6,462	7,636	6,599
57,850	57,900	7,647	6,468	7,647	6,605
57,900	57,950	7,658	6,474	7,658	6,611
57,950	58,000	7,669	6,480	7,669	6,617

60,000

60,000	60,050	8,120	6,726	8,120	6,863
60,050	60,100	8,131	6,732	8,131	6,869
60,100	60,150	8,142	6,738	8,142	6,875
60,150	60,200	8,153	6,744	8,153	6,881
60,200	60,250	8,164	6,750	8,164	6,887
60,250	60,300	8,175	6,756	8,175	6,893
60,300	60,350	8,186	6,762	8,186	6,899
60,350	60,400	8,197	6,768	8,197	6,905
60,400	60,450	8,208	6,774	8,208	6,911
60,450	60,500	8,219	6,780	8,219	6,917
60,500	60,550	8,230	6,786	8,230	6,923
60,550	60,600	8,241	6,792	8,241	6,929
60,600	60,650	8,252	6,798	8,252	6,935
60,650	60,700	8,263	6,804	8,263	6,941
60,700	60,750	8,274	6,810	8,274	6,947
60,750	60,800	8,285	6,816	8,285	6,953
60,800	60,850	8,296	6,822	8,296	6,959
60,850	60,900	8,307	6,828	8,307	6,965
60,900	60,950	8,318	6,834	8,318	6,971
60,950	61,000	8,329	6,840	8,329	6,977

63,000

63,000	63,050	8,780	7,086	8,780	7,223
63,050	63,100	8,791	7,092	8,791	7,229
63,100	63,150	8,802	7,098	8,802	7,235
63,150	63,200	8,813	7,104	8,813	7,241
63,200	63,250	8,824	7,110	8,824	7,247
63,250	63,300	8,835	7,116	8,835	7,253
63,300	63,350	8,846	7,122	8,846	7,259
63,350	63,400	8,857	7,128	8,857	7,265
63,400	63,450	8,868	7,134	8,868	7,271
63,450	63,500	8,879	7,140	8,879	7,277
63,500	63,550	8,890	7,146	8,890	7,283
63,550	63,600	8,901	7,152	8,901	7,289
63,600	63,650	8,912	7,158	8,912	7,295
63,650	63,700	8,923	7,164	8,923	7,301
63,700	63,750	8,934	7,170	8,934	7,307
63,750	63,800	8,945	7,176	8,945	7,313
63,800	63,850	8,956	7,182	8,956	7,319
63,850	63,900	8,967	7,188	8,967	7,325
63,900	63,950	8,978	7,194	8,978	7,331
63,950	64,000	8,989	7,200	8,989	7,337

58,000

61,000	61,050	8,340	6,846	8,340	6,983
61,050	61,100	8,351	6,852	8,351	6,989
61,100	61,150	8,362	6,858	8,362	6,995
61,150	61,200	8,373	6,864	8,373	7,001
61,200	61,250	8,384	6,870	8,384	7,007
61,250	61,300	8,395	6,876	8,395	7,013
61,300	61,350	8,406	6,882	8,406	7,019
61,350	61,400	8,417	6,888	8,417	7,025
61,400	61,450	8,428	6,894	8,428	7,031
61,450	61,500	8,439	6,900	8,439	7,037
61,500	61,550	8,450	6,906	8,450	7,043
61,550	61,600	8,461	6,912	8,461	7,049
61,600	61,650	8,472	6,918	8,472	7,055
61,650	61,700	8,483	6,924	8,483	7,061
61,700	61,750	8,494	6,930	8,494	7,067
61,750	61,800	8,505	6,936	8,505	7,073
61,800	61,850	8,516	6,942	8,516	7,079
61,850	61,900	8,527	6,948	8,527	7,085
61,900	61,950	8,538	6,954	8,538	7,091
61,950	62,000	8,549	6,960	8,549	7,097

61,000

64,000	64,050	9,000	7,206	9,000	7,343
64,050	64,100	9,011	7,212	9,011	7,349
64,100	64,150	9,022	7,218	9,022	7,355
64,150	64,200	9,033	7,224	9,033	7,361
64,200	64,250	9,044	7,230	9,044	7,367
64,250	64,300	9,055	7,236	9,055	7,373
64,300	64,350	9,066	7,242	9,066	7,379
64,350	64,400	9,077	7,248	9,077	7,385
64,400	64,450	9,088	7,254	9,088	7,391
64,450	64,500	9,099	7,260	9,099	7,397
64,500	64,550	9,110	7,266	9,110	7,403
64,550	64,600	9,121	7,272	9,121	7,409
64,600	64,650	9,132	7,278	9,132	7,415
64,650	64,700	9,143	7,284	9,143	7,421
64,700	64,750	9,154	7,290	9,154	7,427
64,750	64,800	9,165	7,296	9,165	7,433
64,800	64,850	9,176	7,302	9,176	7,439
64,850	64,900	9,187	7,308	9,187	7,448
64,900	64,950	9,198	7,314	9,198	7,459
64,950	65,000	9,209	7,320	9,209	7,470

65,000

65,000	65,050	9,220	7,326	9,220	7,481
65,050	65,100	9,231	7,332	9,231	7,492
65,100	65,150	9,242	7,338	9,242	7,503
65,150	65,200	9,253	7,344	9,253	7,514
65,200	65,250	9,264	7,350	9,264	7,525
65,250	65,300	9,275	7,356	9,275	7,536
65,300	65,350	9,286	7,362	9,286	7,547
65,350	65,400	9,297	7,368	9,297	7,558
65,400	65,450	9,308	7,374	9,308	7,569
65,450	65,500	9,319	7,380	9,319	7,580
65,500	65,550	9,330	7,386	9,330	7,591
65,550	65,600	9,341	7,392	9,341	7,602
65,600	65,650	9,352	7,398	9,352	7,613
65,650	65,700	9,363	7,404	9,363	7,624
65,700	65,750	9,374	7,410	9,374	7,635
65,750	65,800	9,385	7,416	9,385	7,646
65,800	65,850	9,396	7,422	9,396	7,657
65,850	65,900	9,407	7,428	9,407	7,668
65,900	65,950	9,418	7,434	9,418	7,679
65,950	66,000	9,429	7,440	9,429	7,690

(Continued)

* This column must also be used by a qualifying surviving spouse.

2025 Tax Computation Worksheet—Line 16



See the instructions for line 16 to see if you must use the worksheet below to figure your tax.

Note. If you are required to use this worksheet to figure the tax on an amount from another form or worksheet, such as the Qualified Dividends and Capital Gain Tax Worksheet, the Schedule D Tax Worksheet, Schedule J, Form 8615, or the Foreign Earned Income Tax Worksheet, enter the amount from that form or worksheet in column (a) of the row that applies to the amount you are looking up. Enter the result on the appropriate line of the form or worksheet that you are completing.

Section A—Use if your filing status is **Single**. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15.	(b) Multiplication amount.	(c) Multiply (a) by (b).	(d) Subtraction amount.	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$103,350	\$	× 22% (0.22)	\$	\$ 5,086.00	\$
Over \$103,350 but not over \$197,300	\$	× 24% (0.24)	\$	\$ 7,153.00	\$
Over \$197,300 but not over \$250,525	\$	× 32% (0.32)	\$	\$ 22,937.00	\$
Over \$250,525 but not over \$626,350	\$	× 35% (0.35)	\$	\$ 30,452.75	\$
Over \$626,350	\$	× 37% (0.37)	\$	\$ 42,979.75	\$

Section B—Use if your filing status is **Married filing jointly** or **Qualifying surviving spouse**. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15.	(b) Multiplication amount.	(c) Multiply (a) by (b).	(d) Subtraction amount.	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$206,700	\$	× 22% (0.22)	\$	\$ 10,172.00	\$
Over \$206,700 but not over \$394,600	\$	× 24% (0.24)	\$	\$ 14,306.00	\$
Over \$394,600 but not over \$501,050	\$	× 32% (0.32)	\$	\$ 45,874.00	\$
Over \$501,050 but not over \$751,600	\$	× 35% (0.35)	\$	\$ 60,905.50	\$
Over \$751,600	\$	× 37% (0.37)	\$	\$ 75,937.50	\$

Section C—Use if your filing status is **Married filing separately**. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15.	(b) Multiplication amount.	(c) Multiply (a) by (b).	(d) Subtraction amount.	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$103,350	\$	× 22% (0.22)	\$	\$ 5,086.00	\$
Over \$103,350 but not over \$197,300	\$	× 24% (0.24)	\$	\$ 7,153.00	\$
Over \$197,300 but not over \$250,525	\$	× 32% (0.32)	\$	\$ 22,937.00	\$
Over \$250,525 but not over \$375,800	\$	× 35% (0.35)	\$	\$ 30,452.75	\$
Over \$375,800	\$	× 37% (0.37)	\$	\$ 37,968.75	\$

Section D—Use if your filing status is **Head of household**. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15.	(b) Multiplication amount.	(c) Multiply (a) by (b).	(d) Subtraction amount.	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$103,350	\$	× 22% (0.22)	\$	\$ 6,825.00	\$
Over \$103,350 but not over \$197,300	\$	× 24% (0.24)	\$	\$ 8,892.00	\$
Over \$197,300 but not over \$250,500	\$	× 32% (0.32)	\$	\$ 24,676.00	\$
Over \$250,500 but not over \$626,350	\$	× 35% (0.35)	\$	\$ 32,191.00	\$
Over \$626,350	\$	× 37% (0.37)	\$	\$ 44,718.00	\$

General Information

How To Avoid Common Mistakes

Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to file electronically. Tax software does the math for you and will help you avoid mistakes. Free File provides eligible taxpayers the ability to file their taxes electronically for free. See [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) for details and to see if you are eligible.

- File your return on a standard size sheet of paper. Cutting the paper may cause problems in processing your return.

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim in the *Dependents* section. Check that each dependent's name and SSN agrees with the dependent's social security card. For each child under age 17 who is a qualifying child for the child tax credit or each dependent who qualifies you for the credit for other dependents, make sure you checked the appropriate box on row (7) of the *Dependents* section.

- Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, taxable income, total tax, federal income tax withheld, and refund or amount you owe.

- Be sure you used the correct method to figure your tax. See the instructions for line 16.

- Be sure to enter your SSN in the space provided on page 1 of Form 1040 or 1040-SR. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

- Make sure your name and address are correct. Enter your (and your spouse's) name in the same order as shown on your last return.

The IRS Mission. Provide America's taxpayers top-quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all.

- If you live in an apartment, be sure to include your apartment number in your address.

- If you are taking the standard deduction, see the instructions for line 12e to be sure you entered the correct amount.

- If you received capital gain distributions but weren't required to file Schedule D, make sure you checked the box on line 7b.

- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of qualifying children you have who have valid SSNs.

- Remember to sign and date Form 1040 or 1040-SR and enter your occupation(s).

- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return*, earlier.

- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 37 for details.

- Make sure to check *Where Do You File?* before mailing your return. Over the next several years, the IRS will be reducing the number of paper tax return processing sites. Because of this, you may need to mail your return to a different address than you have in the past. You can also file electronically.

- Don't file more than one original return for the same year, even if you haven't gotten your refund or haven't heard from the IRS since you filed. Filing more than one original return for the same year, or sending in more than one copy of the same return (unless we ask you to do so), could delay your refund.

- Make sure that if you, your spouse with whom you are filing a joint return, or your dependent was enrolled in Marketplace coverage, and advance payments of the premium tax credit were made for the coverage, that you attach Form 8962. For tax years other than 2020, you may have to repay excess ad-

vance payments, even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 1a, and the Instructions for Form 8962. You or whoever enrolled you should have received Form 1095-A from the Marketplace with information about who was covered and any advance payments of the premium tax credit.

Innocent Spouse Relief

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits; (b) you are divorced, separated, or no longer living with your spouse; or (c) given all the facts and circumstances, it wouldn't be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state but didn't file a joint return and are now liable for an unpaid or understated tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Don't file Form 8857 with your Form 1040 or 1040-SR. For more information, see Pub. 971 and Form 8857, or you can call the Innocent Spouse office toll free at 855-851-2009.

Income Tax Withholding and Estimated Tax Payments for 2026

TIP You can use the [Tax Withholding Estimator](#) instead of Pub. 505 or the worksheets included with Form W-4 or W-4P to determine whether you need to have your withholding increased or decreased.

In general, you don't have to make estimated tax payments if you expect that your 2026 Form 1040 or 1040-SR will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2026 is \$1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

Secure Your Tax Records From Identity Theft

TIP All taxpayers can now apply for an Identity Protection PIN (IP PIN). Go to [IRS.gov/GetAnIPPIN](#) to request an IP PIN through your online account, file Form 15227 if your AGI on your last filed return is less than \$84,000 (\$168,000 if married filing jointly), or make an appointment to visit a Taxpayer Assistance Center.

Identity theft occurs when someone uses your personal information, such as your name, social security number (SSN), or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the

IRS notice or letter. For more information, see Pub. 5027.

If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit [IRS.gov/IdentityTheft](#) to learn what steps you should take.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that haven't been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the National Taxpayer Advocate helpline at 877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through Telecommunications Relay Services at [FCC.gov/TRS](#).

Protect yourself from suspicious emails, texts, and social media messages, phishing schemes, and phone scams. Phishing is the creation and use of emails, texts, social media messages, and websites designed to mimic legitimate business communication and websites. The most common form is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS doesn't initiate contact with or request detailed personal information from taxpayers via emails, texts, or social media messages. Also, the IRS doesn't ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward the message to phishing@irs.gov. For more information, go to [IRS.gov/Phishing](#). You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll free at 800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-877-8339. You can report suspicious emails, texts, and

social media messages to the Federal Trade Commission (FTC) at [ftc.gov/complaint](#). You can contact them at [www.ftc.gov/idtheft](#) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](#) and Pub. 5027. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 866-653-4261.

Visit IRS.gov and enter "identity theft" in the search box to learn more about identity theft and how to reduce your risk.

You can report a phone scam to the Treasury Inspector General for Tax Administration at [IRS Impersonation Scam Reporting](#) or the FTC using the [FTC Complaint Assistant](#) at FTC.gov. Add "IRS Telephone Scam" in the notes.

How Do You Make a Gift To Reduce Debt Held By the Public?

If you wish to do so, go to [Pay.gov](#) and make a contribution by credit card, debit card, PayPal, checking account, or savings account. Don't add your gift to any tax you may owe. See the instructions for line 37 for details on how to pay any tax you owe. For more information, go to [TreasuryDirect.gov/Help-Center/Public-Debt-FAQs/#DebtFinance](#) and click on "How do you make a contribution to reduce the debt?"



You may be able to deduct this gift on your 2026 tax return.

How Long Should Records Be Kept?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or

replacement property. For more details, see chapter 1 of Pub. 17.

Amended Return

File Form 1040-X to change a return you already filed. Generally, to timely claim a refund on your amended return, Form 1040-X must be filed within 3 years after the date the original return was filed or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040-X if you live in a federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

You can file Form 1040-X electronically with tax filing software to amend Forms 1040 and 1040-SR. See [IRS.gov/Filing/Amended-Return-Frequently-Asked-Questions](#) for more information.

Use the [Where's My Amended Return](#) application on IRS.gov to track the status of your amended return. It can take up to 3 weeks from the date you mailed it to show up in our system.

Need a Copy of Your Tax Return Information?

Tax return transcripts are free and are generally used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax return preparation. To get a free transcript:

- Access your online account at [IRS.gov/Account](#),
- Visit [IRS.gov/Transcript](#),
- Use Form 4506-T or 4506T-EZ, or
- Call us at 800-908-9946.

If you need a copy of your actual tax return, use Form 4506. There is a fee for each return requested. See Form 4506 for the current fee. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived.

Past Due Returns

If you or someone you know needs to file past due tax returns, go to [Filing past due returns](#) or [IRS.gov/Individuals](#) for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 and 1040-SR instructions. For example, if you are filing

a 2022 return in 2026 use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](#) to find resources that can help you right away.

Tax reform. Tax reform legislation impacting federal taxes, credits, and deductions was enacted in P.L. 119-21, commonly known as the One Big Beautiful Bill Act, on July 4, 2025. Go to [IRS.gov/OBBB](#) for more information and updates on how this legislation affects your taxes.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](#) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.

- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/VITA](#), download the

free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](#) or download the free IRS2Go app for information on free tax return preparation.

- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource/MilTax](#).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

Using online tools to help prepare your return. Go to [IRS.gov/Tools](#) for the following.

- The [Earned Income Tax Credit Assistant](#) ([IRS.gov/EITCAssistant](#)) determines if you're eligible for the earned income credit (EITC).

- The [Online EIN Application](#) ([IRS.gov/EIN](#)) helps you get an employer identification number (EIN) at no cost.

- The [Tax Withholding Estimator](#) ([IRS.gov/W4App](#)) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.

- The [Sales Tax Deduction Calculator](#) ([IRS.gov/SalesTax](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



Getting answers to your tax questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](#): A variety of tools to help you get answers to some of the most common tax questions.

- [IRS.gov/ITA](#): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.

- [IRS.gov/Forms](#): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.

- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at [SSA.gov/employer](#) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

Business tax account. If you are a sole proprietor, a partnership, an S corporation, a C corporation, or a single-member limited liability company (LLC), you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/BusinessAccount](#) for more information.

IRS social media. Go to [IRS.gov/SocialMedia](#) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services.

At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](#).
- [Youtube.com/irsvideomultilingua](#).
- [Youtube.com/irsvideosASL](#).

Online tax information in other languages. You can find information on [IRS.gov/MyLanguage](#) if English isn't your native language.

Over-the-Phone Interpreter (OPI) Service. The IRS offers the OPI Service to taxpayers needing language interpretation. The OPI Service is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. This service is available in Spanish, Mandarin, Cantonese, Korean, Vietnamese, Russian, and Haitian Creole.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille-ready, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](#).

Alternative media preference. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille-Ready File (BRF).

Disasters. Go to [IRS.gov/DisasterRelief](#) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/Forms](#) to view, download, or print all the forms, instructions, and publications you may need. Or you can go to [IRS.gov/OrderForms](#) to place an order.

Mobile-friendly forms. You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to [IRS.gov/MobileFriendlyForms](#) for more information.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](#).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](#) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.

Get a transcript of your return. With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/Account](#).

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to [IRS.gov/TaxProAccount](#).

Using direct deposit. The safest and easiest way to receive a tax refund is to *e-file* and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](#) for more information on where to find a bank or credit union that can open an account online.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.

- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.

- Go to [IRS.gov/IdentityTheft](#), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.

- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](#).

Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](#).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



The IRS can't issue refunds before mid-February for returns that claimed the EITC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. The IRS recommends paying electronically whenever possible. Options to pay electronically are included in the list below. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. *Digital assets* are not accepted. Go to [IRS.gov/Payments](#) for information on how to make a payment using any of the following options.

- [IRS Direct Pay](#): Pay taxes from your bank account. It's free and secure, and no sign-in is required. You can change or cancel within 2 days of scheduled payment.

- [Debit Card, Credit Card, or Digital Wallet](#): Choose an approved payment processor to pay online or by phone.

- [Electronic Funds Withdrawal](#): Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.

- [Electronic Federal Tax Payment System](#): This is the best option for businesses. Enrollment is required.

- [Check or Money Order](#): Mail your payment to the address listed on the notice or instructions.

- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.

- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note: The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick and easy.

What if I can't pay now? Go to [IRS.gov/Payments](#) for more information about your options.

- Apply for an [online payment agreement](#) ([IRS.gov/OPA](#)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process,

you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](#).

Filing an amended return. Go to [IRS.gov/1040X](#) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns.



It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to [IRS.gov/Notices](#) to find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able to use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](#).

Schedule LEP. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](#) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need

without long wait times. Before you visit, go to [IRS.gov/TAC](#) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on “Local Offices.”

Interest and Penalties

You don't have to figure the amount of any interest or penalties you may owe. We will send you a bill for any amount due.

If you choose to include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040 or 1040-SR, page 2. Don't include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 37. For more information on the estimated tax penalty, see *Line 38*, earlier.

Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties im-

posed for failure to file, negligence, fraud, substantial or gross valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

Penalties

Late filing. If you don't file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you have a reasonable explanation for filing late, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$525 or the amount of any tax you owe, whichever is smaller.

Late payment of tax. If you pay your taxes late, the penalty is usually $\frac{1}{2}$ of 1% of the unpaid amount for each month or part of a month the tax isn't paid. The penalty can be as much as

25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

Frivolous return. In addition to any other penalties, the law imposes a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that doesn't contain information needed to figure the correct tax or shows a substantially incorrect tax because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, available at [IRS.gov/irb/2010-17_IRB#NOT-2010-33](#).

Other. Other penalties can be imposed for, among other things, negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See Pub. 17 for details on some of these penalties.

Refund Information

where's my refund? To check the status of your refund, go to [IRS.gov/Refunds](https://www.irs.gov/Refunds)

or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.

The IRS can't issue refunds before mid-February 2026 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.

 To use *Where's My Refund*, have a copy of your tax return handy. You will need to enter the following information from your return.

- Your social security number (or individual taxpayer identification number).
- Your filing status.
- The exact whole dollar amount of your refund.

Where's My Refund will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.



Updates to refund status are made once a day—usually at night.



If you don't have Internet access, you can call 800-829-1954, 24 hours a day, 7 days a week, for automated refund information. Our phone and walk-in assistants can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Don't send in a copy of your return unless asked to do so.

To get a refund, you must generally file your return within 3 years from the date the return was due (including extensions).

Where's My Refund doesn't track refunds that are claimed on an amended tax return.

Refund information is also available in Spanish at [IRS.gov/Spanish](https://www.irs.gov/Spanish) and by calling 800-829-1954.

Instructions for Schedule 1

Additional Income and Adjustments to Income

General Instructions

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Additional income is entered on Schedule 1, Part I. The amount on line 10 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, Part II. The amount on line 26 is entered on Form 1040, 1040-SR, or 1040-NR, line 10.

Form(s) 1099-K

If, for tax year 2025, you received a Form(s) 1099-K that shows payments that were included in error (for example, money for gifts or reimbursements) or for personal items that you sold at a loss (for example, an old refrigerator), enter the amount that was included in error or for personal items sold at a loss in the entry space at the top of Schedule 1.

- If the entire amount reported to you on Form(s) 1099-K was in error or for personal items sold at a loss, enter the total amount from Form(s) 1099-K, box 1(a), in the entry space at the top of Schedule 1.

- If only some of the amount reported to you on Form(s) 1099-K in box 1(a) was in error or for personal items sold at a loss, only enter the amount that was in error or for personal items sold at a loss in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transactions.

- If you received more than one incorrect Form(s) 1099-K, with amounts reported in error or for personal items sold at a loss, add the incorrect amounts together and enter the total incorrect amount in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K in

box 1(a) should be reported elsewhere on your return depending on the nature of the transactions.

TIP *If you received a Form 1099-K for a personal item that you sold at a gain, don't report this amount in the entry space at the top of Schedule 1; instead, report it as you would report any other capital gain on Form 8949 and Schedule D.*

TIP *For 2025, payment card companies, payment apps, and online marketplaces will be required to send you a Form 1099-K only if the amount of your business transactions during the year is more than \$20,000 and the total number of your transactions is more than 200.*

Example—Incorrect Form 1099-K. You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You would enter \$800 in the entry space at the top of Schedule 1.

Example—Personal item sold at a loss. You bought a couch for \$1,000 and sold it through a third-party vendor for \$700, which was reported in box 1(a) of your Form 1099-K. You would enter \$700 in the entry space at the top of Schedule 1.

Example—Personal items sold at a loss and a gain. In addition to selling your couch for \$700, you also sold a handbag that you bought for \$800 and sold for \$1,200. Your Form 1099-K shows \$1,900 in box 1(a). You would enter \$700 in the entry space at the top of Schedule 1 for your loss on selling the couch, and the remaining \$400 of gain from the sale of the handbag would be reported as capital gain on Form 8949 and Schedule D.

Example—Multiple incorrect Form(s) 1099-K. You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You also received a Form 1099-K that reported \$6,000 in box 1(a) but \$700 of that amount was reported in error. You

would enter \$1,500 in the entry space at the top of Schedule 1. The remaining \$5,300 should be reported elsewhere on your return depending on the nature of the transactions.

Additional Income

Line 1

Taxable Refunds, Credits, or Offsets of State and Local Income Taxes

TIP *None of your refund is taxable if, in the year you paid the tax, you either (a) didn't itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.*

If you received a refund, credit, or offset of state or local income taxes in 2025, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you. Your 2025 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2025 estimated state or local income tax, the amount applied is treated as received in 2025. If the refund was for a tax you paid in 2024 and you deducted state and local income taxes on your 2024 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

Exception. See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

1. You received a refund in 2025 that is for a tax year other than 2024.

2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2025 of an amount deducted or credit claimed in an earlier year.

3. You had taxable income on your 2024 Form 1040 or 1040-SR, line 15, but no tax on your Form 1040 or 1040-SR, line 16, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

4. Your 2024 state and local income tax refund is more than your 2024 state and local income tax deduction minus the amount you could have deducted as your 2024 state and local general sales taxes.

5. You made your last payment of 2024 estimated state or local income tax in 2025.

6. You owed alternative minimum tax in 2024.

7. You couldn't use the full amount of credits you were entitled to in 2024 because the total credits were more than the amount shown on your 2024 Form 1040 or 1040-SR, line 16.

8. You could be claimed as a dependent by someone else in 2024.

9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2025 Form 1040 or 1040-SR with the same person.

Lines 2a and 2b

Alimony Received

Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security num-

ber. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

Line 3

Business Income or (Loss)

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C.

Line 4

Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, and are filing Form 4797, include the amount from Form 4797, line 18b, on line 4 and check the "4797" box. For more information, see the Instructions for Form 4797.

If Form 4797 isn't otherwise required, include the amount from Form 4684, line 31, on line 4 and check the "4684" box. For more information, see the Instructions for Form 4684.

Line 7

Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2025. Report this amount on line 7.



CAUTION If the amount reported in box 1 of your Form(s) 1099-G is incorrect, report on line 7 only the actual amount of unemployment compensation paid to you in 2025.

If you made contributions to a governmental unemployment compensation program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.

If you received an overpayment of unemployment compensation in 2025, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also, check the box on line 7 and enter the amount you repaid in the entry space. If, in 2025, you repaid more than \$3,000 of unemployment compensation that you included in gross income in an earlier year, see *Repayments* in Pub. 525 for details on how to report the payment.



Beginning in 2025, if you made contributions to a governmental paid family leave program, you will now include the full amount of those contributions in your income. If you itemize your deductions on Schedule A, you can include the amounts contributed as part of the state and local taxes that you paid.



If you received unemployment compensation in 2025, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.

Lines 8a Through 8z

Other Income



Do not report on lines 8a through 8z any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, even if you don't have any business expenses. Also don't report on lines 8a through 8z any non-employee compensation shown on Form 1099-MISC, 1099-NEC, or 1099-K (unless it isn't self-employment income, such as income from a hobby or a

State and Local Income Tax Refund Worksheet—Schedule 1, Line 1

Before you begin: ✓ Be sure you have read the **Exception** in the instructions for this line to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.

1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **don't** enter more than the amount of your state and local income taxes shown on your 2024 Schedule A, line 5d 1. _____
2. Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2024 (generally, this is the amount reported on your 2024 Schedule A, line 5d) more than the amount on your 2024 Schedule A, line 5e?

No. Enter the amount from line 1 on line 3 and go to line 4.
 Yes. Subtract the amount on your 2024 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2024 (generally, this is the amount reported on your 2024 Schedule A, line 5d).

} 2. _____
3. Is the amount on line 1 more than the amount on line 2?

No. None of your refund is taxable.
 Yes. Subtract line 2 from line 1.

} 3. _____
4. Enter your total itemized deductions from your 2024 Schedule A, line 17. 4. _____
- Note.** If the filing status on your 2024 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2024, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.

5. Enter the amount shown below for the filing status claimed on your **2024** Form 1040 or 1040-SR.

 - Single or married filing separately—\$14,600
 - Married filing jointly or qualifying surviving spouse—\$29,200
 - Head of household—\$21,900

} 5. _____
6. Check any boxes that apply.*

You were born before January 2, 1960.
 Spouse was born before January 2, 1960.

No boxes checked. Enter -0-.
 Multiply the number of boxes checked by \$1,550 (\$1,950 if your 2024 filing status was single or head of household).

6. _____

*If your filing status is married filing separately, you can check the boxes for your spouse only if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.
7. Add lines 5 and 6 7. _____
8. Is the amount on line 7 less than the amount on line 4?

No. None of your refund is taxable.
 Yes. Subtract line 7 from line 4 8. _____
9. **Taxable part of your refund.** Enter the **smaller** of line 3 or line 8 here and on Schedule 1, line 1 9. _____

sporadic activity). Instead, see the Instructions for Recipient included on Form 1099-MISC, or 1099-NEC, to find out where to report that income. For more information about what is being reported on Form 1099-K, see the Instructions for Payee included on that form and visit [IRS.gov/1099K](https://www.irs.gov/1099K).

Line 8a

Net operating loss (NOL) deduction. Enter any deduction for an NOL from an earlier year. Enter the amount in the pre-printed parentheses (as a negative number). The amount of your deduction will be subtracted from the other amounts of income listed on lines 8b through 8z. See the Instructions for Form 172 for details.

Line 8b

Gambling. Enter gambling winnings not attributable to a trade or business. Gambling winnings include lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 16.



Attach Form(s) W-2G to Form 1040 or 1040-SR if any federal income tax was withheld.

Line 8c

Cancellation of debt. Enter any canceled debt. Canceled debt may be shown in box 2 of Form 1099-C. However, part or all of your income from cancellation of debt may be nontaxable. See Pub. 4681 or go to IRS.gov and enter “canceled debt” or “foreclosure” in the search box.

Line 8d

Foreign earned income exclusion and housing exclusion from Form 2555. Enter the amount of your foreign earned income and housing exclusion from Form 2555, line 45. Enter the amount in the preprinted parentheses (as a negative number). The amount from Form 2555, line 45, will be subtracted from the other amounts of income listed on lines 8a through 8c and lines 8e through 8z.

Complete the Foreign Earned Income Tax Worksheet if you enter an amount on Form 2555, line 45.

Line 8e

Income from Form 8853. Enter the total of the amounts from Form 8853, lines 8, 12, and 26. See Pub. 969.



You may have to pay an additional tax if you received a taxable distribution from an Archer MSA or Medicare Advantage MSA. See the Instructions for Form 8853.

Line 8f

Income from Form 8889. Enter the total of the amounts from Form 8889, lines 16 and 20.



You may have to pay an additional tax if you received a taxable distribution from a health savings account. See the Instructions for Form 8889.

Line 8h

Jury duty pay. Enter any jury duty pay and see the instructions for line 24a.

Line 8i

Prizes and awards. Enter prizes and awards but see the instructions for line 8m, *Olympic and Paralympic medals and USOC prize money*, later.

Line 8j

Activity not engaged in for profit income. See Pub. 525.

Line 8k

Stock options. Enter any income from the exercise of stock options not otherwise reported on Form 1040 or 1040-SR, line 1h.

Line 8l

Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also see the instructions for line 24b, later.

Line 8m

Olympic and Paralympic medals and USOC prize money. The value of Olympic and Paralympic medals and the amount of United States Olympic Committee (USOC) prize money you receive on account of your participation in the Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8m, then subtract it by including it on line 24c.

Line 8n

Section 951(a) inclusion. Section 951 generally requires that a U.S. shareholder of a controlled foreign corporation include in income its pro rata share of the corporation's subpart F income and its amount determined under section 956. Enter on line 8n the sum of any amounts reported on lines 1a through 1h and line 2 of your Forms 5471, Schedule(s) I.

Line 8o

Section 951A(a) inclusion. Section 951A generally requires that a U.S. shareholder of a controlled foreign corporation include in income its global intangible low-taxed income (GILTI). Enter on line 8o from your Forms 8992 the sum of any amounts reported on Part II, line 5. Remember to attach copies of your Forms 8992.



If you made a section 962 election and have an income inclusion under section 951 or 951A, do not report that income on line 8n or 8o, as applicable. Instead, report the tax with respect to the section 962 election on Form 1040 or 1040-SR, line 16, and attach a statement showing how you figured the tax that includes the gross amounts of section 951 and section 951A income.

Line 8p

461(l) excess business loss adjustment. Enter the amount of your excess business loss from Form 461, line 16.

Line 8q

Taxable distributions from an ABLE account. Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. See Pub. 907 for more information.



You may have to pay an additional tax if you received a taxable distribution from an ABLE account. See the Instructions for Form 5329.

Line 8r

Scholarship and fellowship grants not reported on Form W-2. Enter the amount of scholarship and fellowship grants not reported on Form W-2. However, if you were a degree candidate, include on line 8r only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 8r.

Line 8s

Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d. Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. Your nontaxable Medicaid waiver payments should be reported to you on Form(s) W-2 in box 12, Code II. If nontaxable payments were reported to you in box 1 of Form(s) W-2, report the amount on Form 1040 or 1040-SR, line 1a. If you did not receive a Form W-2 for nontaxable payments, or you received nontaxable payments that you didn't report on line 1a, and choose to include nontaxable amounts in earned income for purposes of claiming a credit or other tax benefit, report the amount on Form 1040 or 1040-SR, line 1d. Then, on line 8s, enter the total amount of the nontaxable payments reported on Form 1040 or 1040-SR, line 1a or 1d, in

the entry space in the preprinted parentheses (as a negative number). For more information about these payments, see Pub. 525.

If you do not have a separate trade or business of providing these services, enter any nontaxable Medicaid waiver payments on Schedule 1, line 8s. Also, enter your Medicaid waiver payments reported on Form 1099-MISC or Form 1099-NEC on Form 1040, line 1d.

Line 8t

Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. Enter the amount that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental 457 plan. This may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer or the payer for the amount received.

Line 8u

Wages earned while incarcerated. Enter the amount that you received for services performed while an inmate in a penal institution. You may receive Form(s) W-2 or Form(s) 1099.

Line 8v

Digital assets not reported elsewhere. If, in 2025, you received ordinary income in connection with digital assets that isn't reported elsewhere on your return (for example, digital assets, such as income from forks, staking, or mining, which aren't wages reported on line 1a or capital gain or loss reported on Form 8949 and Schedule D), report this income on line 8v. Don't report a gift or inheritance of digital assets on line 8v. For more information, go to [IRS.gov/Digital-Assets](https://www.irs.gov/Digital-Assets)

If you used a broker to effect the sale of a digital asset, your broker should send you Form 1099-DA. You must answer the digital asset question on Form 1040 whether or not you received a Form 1099-DA.

Line 8z

Other income. Use line 8z to report any taxable income not reported else-

where on your return or other schedules. List the type and amount of income. If necessary, include a statement showing the required information. For more details, see *Miscellaneous Income* in Pub. 525.

Examples of income to report on line 8z include the following.

- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.

- Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.

- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.

- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for Schedule 2, line 17g.

- Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.

- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable part.

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2025 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2025; and (b) they were not included in a qualified rollover. Nontaxa-

ble distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.

CAUTION You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

Nontaxable income. Don't report any nontaxable income on line 8z. Examples of nontaxable income include the following.

- Child support.
- Life insurance proceeds received because of someone's death (with some exceptions; any taxable amounts will generally be reported to you on Form 1099-R).
- Gifts and bequests. You may have to report information on your gifts or bequests on Form 3520, Part IV, if you received:

1. A gift or bequest from a foreign individual or foreign estate (including foreign persons related to that foreign individual or foreign estate) totaling more than \$100,000; or

2. Amounts totaling more than \$20,116 from a foreign corporation or foreign partnership (including foreign persons related to such foreign corporations or foreign partnerships) that you treated as gifts.

See the Instructions for Form 3520.

Adjustments to Income

Line 11

Educator Expenses

If you were an eligible educator in 2025, you can deduct on line 11 up to \$300 of qualified expenses you paid in 2025. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$600. However, neither spouse can de-

duct more than \$300 of their qualified expenses on line 11. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid:

- For professional development courses you have taken related to the curriculum you teach or to the students you teach; or
- In connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom.

An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense doesn't have to be required to be considered necessary.



Qualified expenses include amounts paid or incurred in 2025 for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.

Qualified expenses don't include expenses for home schooling or for non-athletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.
- Any reimbursements you received for these expenses that weren't reported to you in box 1 of your Form W-2.

For more details, use [Tax Topic 458](#) or see Pub. 529.

Line 12

Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government Officials

Include the following deductions on

line 12.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.

- Performing-arts-related expenses as a qualified performing artist.

- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106.

Line 13

Health Savings Account (HSA) Deduction

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA) were made to your HSA for 2025. See Form 8889.

Line 14

Moving Expenses

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. Use [Tax Topic 455](#) or see Form 3903.

If you are claiming only storage fees during your absence from the United States, check the box on line 14. For more information, see the Instructions for Form 3903.

Line 15

Deductible Part of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction. The deductible part of your self-employment tax is on line 13 of Schedule SE.

Line 16

Self-Employed SEP, SIMPLE, and Qualified Plans

If you were self-employed or a partner, you may be able to take this deduc-

Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 17

Before you begin: ✓ Be sure you have read the **Exceptions** in the instructions for this line to see if you can use this worksheet instead of Form 7206 to figure your deduction.

1. Enter the total amount paid in 2025 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2025 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2025, even if the child wasn't your dependent. But don't include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer 1. _____
2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Schedule 1, lines 15 and 16. Don't include Conservation Reserve Program payments exempt from self-employment tax 2. _____
3. **Self-employed health insurance deduction.** Enter the **smaller** of line 1 or line 2 here and on Schedule 1, line 17. **Don't** include this amount in figuring any medical expense deduction on Schedule A 3. _____

*If you used either optional method to figure your net earnings from self-employment, don't enter your net profit. Instead, enter the amount from Schedule SE, line 4b.

****Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it doesn't include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.

tion. See Pub. 560 or, if you were a minister, Pub. 517.

Line 17

Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance (which includes medical, dental, and vision insurance and qualified long-term care insurance) for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2025, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in *Who Qualifies as Your Dependent* in the Instructions for Form 1040).

One of the following statements must be true.

- You were self-employed and had a net profit for the year reported on Schedule C or F.
- You were a partner with net earnings from self-employment.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2025 from an S corporation in which you were a

more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and report the premiums as guaranteed payments.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reim-

bursed as wages in box 1 of your Form W-2 in 2025 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1a.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2025, amounts paid for health insurance coverage for that month can't be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2025, don't use amounts paid for coverage for that month to figure the deduction.



A qualified small employer health reimbursement arrangement (QSEHRA) is considered to be a subsidized health plan maintained by an employer.

Example. If you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you can't use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer can't be used to figure the deduction.

For more details, see Instructions for Form 7206.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

Exceptions. Use Form 7206 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions to figure your deduction if any of the following applies.

- You had more than one source of income subject to self-employment tax.
- You file Form 2555.
- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan was considered to be established under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

Line 18

Penalty on Early Withdrawal of Savings

The Form 1099-INT or Form 1099-OID you received will show the amount of any penalty you were charged.

Lines 19a, 19b, and 19c

Alimony Paid

Line 19a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments you made to or for your spouse if you

entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use [Tax Topic 452](#) or see Pub. 504.

Line 19c

On line 19c, enter the month and year of your original divorce or separation agreement that relates to this deduction for alimony paid.

Line 20

IRA Deduction



If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2025, you must report them on Form 8606.



You are entitled to a deduction for your contribution to a traditional IRA regardless of age.

If you made contributions to a traditional IRA for 2025, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on Schedule 1, line 2a. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by June 1, 2026, that shows all contributions to your traditional IRA for 2025.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

1. You can't deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for Schedule 3, line 4.

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2025, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

3. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE IRA plan, or the federal Thrift Savings Plan. Except for designated Roth contributions, these amounts aren't included as income in box 1 of your Form W-2.

4. If you made contributions to your IRA in 2025 that you deducted for 2024, don't include them in the worksheet.

5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 1 of Form 1099-NEC, don't include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 15 of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 20.

7. Don't include rollover contributions in figuring your deduction. Instead, see the instructions for Form 1040 or 1040-SR, lines 4a and 4b.

8. Don't include trustees' fees that were billed separately and paid by you for your IRA.

9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.

10. If the total of your IRA deduction on line 20 plus any nondeductible contributions to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2025, see Pub. 590-A for special rules.

Were You Covered by a Retirement Plan? If you were covered by a retirement plan (qualified pension,

profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them. In any case, the income earned on your IRA contributions isn't taxed until it is paid to you.

The "Retirement plan" box in box 13 of your Form W-2 should be checked if you were covered by a plan at work even if you weren't vested in the plan. You are also covered by a plan if you

were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555 or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

Married persons filing separately. If you weren't covered by a retirement plan but your spouse was, you are considered covered by a plan unless you

lived apart from your spouse for all of 2025.

If you are married filing separately and you lived apart from your spouse for all of 2025, check the box on line 20. If you don't check the box on line 20, you may get a math error notice from the IRS.



You may be able to take the retirement savings contributions credit. See the Schedule 3, line 4, instructions.

IRA Deduction Worksheet—Schedule 1, Line 20

Before you begin:

- ✓ Be sure you have read the instructions for this line. You may not be able to use this worksheet.
- ✓ If the instructions for Schedule 1, line 24z, have you enter a write-in adjustment on line 24z, figure that write-in before completing this worksheet (see the instructions for Schedule 1, line 24z).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2025, check the box on line 20.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan?</i>)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan?	1b. <input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Next. If you checked “No” on line 1a (and “No” on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b, if applicable), and go to line 8.</p> <ul style="list-style-type: none"> • \$7,000 if under age 50 at the end of 2025. • \$8,000 if age 50 or older at the end of 2025. <p>Otherwise, go to line 2.</p>		
2. Enter the amount shown below that applies to you.	<ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2025, enter \$89,000. • Qualifying surviving spouse, enter \$146,000. • Married filing jointly, enter \$146,000 in both columns. But if you checked “No” on either line 1a or 1b, enter \$246,000 for the person who wasn’t covered by a plan. • Married filing separately and you lived with your spouse at any time in 2025, enter \$10,000. 	
2a. Enter the amount shown below that applies to you.		
3. Enter the amount from Form 1040 or 1040-SR, line 9	3. _____	
4. Enter the total of the amounts from Schedule 1, lines 11 through 19a, plus 23 and 25	4. _____	
5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	5a. _____	5b. _____
6. Is the amount on line 5 less than the amount on line 2?	<p><input type="checkbox"/> No.  None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.</p> <p><input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. Follow the instructions below that apply to you.</p> <ul style="list-style-type: none"> • If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8. <ul style="list-style-type: none"> i. \$7,000 if under age 50 at the end of 2025. ii. \$8,000 if age 50 or older at the end of 2025. If the result is less than \$10,000, go to line 7. • If married filing jointly or qualifying surviving spouse, and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn’t covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8. <ul style="list-style-type: none"> i. \$7,000 if under age 50 at the end of 2025. ii. \$8,000 if age 50 or older at the end of 2025. <p>Otherwise, go to line 7.</p>	
6a. _____		

IRA Deduction Worksheet—Continued

	Your IRA	Spouse's IRA
7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result isn't a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.		
<ul style="list-style-type: none"> Single, head of household, or married filing separately, multiply by 70% (0.70) (or by 80% (0.80) in the column for the IRA of a person who is age 50 or older at the end of 2025). Married filing jointly or qualifying surviving spouse, multiply by 35% (0.35) (or by 40% (0.40) in the column for the IRA of a person who is age 50 or older at the end of 2025). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who wasn't covered by a retirement plan, multiply by 70% (0.70) (or by 80% (0.80) if age 50 or older at the end of 2025). 	7a.	7b.
8. Enter the total of your (and your spouse's if filing jointly):		
<ul style="list-style-type: none"> Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 20. Alimony and separate maintenance payments reported on Schedule 1, line 2a. Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q or reported on Form 1040, line 1i. 	8.	
9. Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Schedule 1, lines 15 and 16. If zero or less, enter -0-. For more details, see Pub. 590-A	9.	
10. Add lines 8 and 9	10.	
 <p>If married filing jointly and line 10 is less than \$14,000 (\$15,000 if one spouse is age 50 or older at the end of 2025; \$16,000 if both spouses are age 50 or older at the end of 2025), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.</p>		
11. Enter traditional IRA contributions made, or that will be made by the due date of your 2025 return not counting extensions (April 15, 2026, for most people), for 2025 to your IRA on line 11a and to your spouse's IRA on line 11b	11a.	11b.
12. On line 12a, enter the smallest of line 7a, 10, or 11a. On line 12b, enter the smallest of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 20. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	12a.	12b.

Line 21 Student Loan Interest Deduction

You can take this deduction only if all of the following apply.

- You paid interest in 2025 on a qualified student loan (defined later).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than \$100,000 if single, head of household, or qualifying

surviving spouse; \$200,000 if married filing jointly. Use lines 2 through 4 of the worksheet in these instructions to figure your modified AGI.

- You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2025 tax return.

Don't include any amount paid from a distribution of earnings made from a qualified tuition program (QTP) after 2018 to the extent the earnings are treated as tax free because they were used to pay student loan interest.

Use the worksheet in these instructions to figure your student loan interest deduction.

Exception. Use Pub. 970 instead of the worksheet in these instructions to figure your student loan interest deduction if you file Form 2555 or 4563, or you exclude income from sources within Puerto Rico.

Qualified student loan. A qualified student loan is any loan you took out to pay the qualified higher education expenses for any of the following individuals who were eligible students.

1. Yourself or your spouse.

Student Loan Interest Deduction Worksheet—Schedule 1, Line 21

Before you begin:	
✓ If the instructions for Schedule 1, line 24z, have you enter a write-in adjustment on line 24z, figure that write-in before completing this worksheet (see the instructions for Schedule 1, line 24z).	
✓ Be sure you have read the Exception in the instructions for this line to see if you can use this worksheet instead of Pub. 970 to figure your deduction.	
1.	Enter the total interest you paid in 2025 on qualified student loans (see the instructions for line 21). Don't enter more than \$2,500 1. _____
2.	Enter the amount from Form 1040 or 1040-SR, line 9 2. _____
3.	Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25 3. _____
4.	Subtract line 3 from line 2 4. _____
5.	Enter the amount shown below for your filing status. • Single, head of household, or qualifying surviving spouse—\$85,000 • Married filing jointly—\$170,000 } 5. _____
6.	Is the amount on line 4 more than the amount on line 5? <input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> Yes. Subtract line 5 from line 4 6. _____
7.	Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000 7. _____
8.	Multiply line 1 by line 7 8. _____
9.	Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 21. Don't include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.) 9. _____

2. Any person who was your dependent when the loan was taken out.

3. Any person you could have claimed as a dependent for the year the loan was taken out except that:

- a. The person filed a joint return;
- b. The person had gross income that was equal to or more than the exemption amount for that year or \$5,200 for 2025; or
- c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan isn't a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. For details, see Pub. 970.

Qualified higher education expenses. Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as

books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. For details, see Pub. 970.

Line 22

Line 22 has been reserved for future use.

Line 23

Archer MSA Deduction

See Form 8853.

Lines 24a Through 24z

Line 24a

Jury duty pay. Enter your jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury.

Line 24b

Enter the deductible expenses related to income reported on line 8l from the rental of personal property you engaged in for profit but were not in the business of renting such property.

Line 24c

Enter the nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m.

Line 24d

Enter reforestation amortization and expenses (see the Instructions for Form 4562).

Line 24e

Enter repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525).

Line 24f

Enter contributions to section 501(c)(18) (D) pension plans (see Pub. 525).

Line 24g

Enter contributions by certain chaplains to section 403(b) plans (see Pub. 517).

Line 24h

Enter attorney fees and court costs for actions involving certain unlawful dis-

crimination claims, but only to the extent of gross income from such actions (see Pub. 525).

Line 24i

Enter attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income.

Line 24j

Enter the housing deduction from Form 2555.

Line 24k

Enter excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041).

Line 24z

Leave line 24z blank.

Instructions for Schedule 1-A

Additional Deductions

General Instructions

Use Schedule 1-A to report additional deductions that can't be entered directly on Form 1040, 1040-SR, or 1040-NR. You can claim these deductions whether you claim the standard deduction or itemize deductions on Schedule A or Schedule A (Form 1040-NR).

These additional deductions are deductions for qualified tips, qualified overtime compensation, no tax on car loan interest, and the enhanced deduction for seniors. The amount on line 38 of Schedule 1-A is entered on Form 1040 or 1040-SR, line 13b, and on Form 1040-NR, line 13c.



If you are filing a tax return on Form 1041 for an estate or trust and intend to claim the deduction for car loan interest, see the "No Tax on Car Loan Interest" worksheet in the Instructions for Form 1041.

Part I Modified Adjusted Gross Income (MAGI) Amount

Use Part I of Schedule 1-A to figure your MAGI. If you don't have income from Puerto Rico that you excluded from your income, or you aren't filing Form 2555 or 4563, then enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11b, on Schedule 1-A, line 3. If you do have excluded income from Puerto Rico, or you are filing Form 2555 or 4563, complete lines 2a through 2e in Part I of Schedule 1-A to figure your MAGI.

Part II No Tax on Tips

In general, tips received as an employee or from self-employment must be included in your gross income and are subject to income tax and social security and Medicare tax.

If you received cash and charge tips of \$20 or more in a calendar month and didn't report all of those tips to your employer, you must file Form 4137. You must also file Form 4137 if your Form(s) W-2, box 8, shows allocated tips that you must report as income.

If you have net earnings from self-employment, use Schedule SE to figure the tax due on net earnings from self-employment.

You may be able to claim a deduction for qualified tips paid to you in 2025 that are included on Form W-2, Form 1099-NEC, Form 1099-MISC, Form 1099-K, or reported directly by you on Form 4137.

You can claim this deduction whether you claim the standard deduction or itemize deductions on Schedule A or Schedule A (Form 1040-NR).



If you are married, you must file a joint return with your spouse to claim this deduction.



For tax year 2025, Form W-2, Form 1099-NEC, Form 1099-MISC, and Form 1099-K were not updated to separately identify tips that may qualify for this deduction. See Determining the amount of qualified tips received by employees and Determining the amount of qualified tips received by non-employees, later. Also, see the instructions for lines 4a and 5 for more information about how to identify the qualified tips included in the amounts reported on these forms.

Fill out Schedule 1-A, Part II, only if:

- You (and/or your spouse if filing a joint return) received qualified tips in 2025.

- You have a valid social security number (SSN). If you are married filing a joint return, the spouse who received the qualified tips must have a valid SSN.

Maximum amount of deduction. You can't deduct more than \$25,000 of qualified tips, regardless of your filing status. If you are self-employed, your tips from your trade or business are taken into account in figuring the deduction only to the extent you had net income. Your net income is the gross income from the trade or business in which the qualified tips were received less the amount of the total deductions (other than the deduction for qualified tips) allocable to that trade or business. See [Net income limitation](#), later.



If you are married and filing a joint return, and both you and your spouse have qualified tip income, the \$25,000 maximum amount of deduction limit applies to your combined qualified tip income. It is not a per spouse limit.

The deduction amount (after applying the \$25,000 deduction limit) is reduced if your MAGI is more than the amount shown next for your filing status.

- Married filing jointly—\$300,000.
- Single, Head of household, or Qualifying surviving spouse—\$150,000.

Your MAGI is the amount on line 3 in Part I of Schedule 1-A.

Qualified Tips

Qualified tips are tips that you received from customers or, as an employee, through a tip-sharing arrangement in an occupation that customarily and regularly received tips on or before December 31, 2024. See *Occupations that customarily and regularly received tips on or before December 31, 2024*, later. Qualified tips are tips that are:

- Cash tips,
- Paid voluntarily,
- Not the subject of negotiation, and

- Determined by the customer/payer.

Cash tips. Cash tips are tips received from customers or, in the case of an employee, through a mandatory or voluntary tip-sharing arrangement, such as a tip pool, that are paid in a cash medium, including by cash, check, credit card, debit card, gift card, tangible or intangible tokens that are readily exchangeable for a fixed amount (for example, casino chips), and any other form of electronic settlement or mobile payment app that is denominated in cash. Tips are the excess amount paid by a customer for services over the amount agreed to or otherwise reasonably expected to have been paid for the services in an arm's-length transaction.

Cash tips don't include items paid in any medium other than cash. For example, cash tips don't include:

- Event tickets,
- Meals,
- Services, or
- Other assets that aren't exchangeable for a fixed amount of cash.

TRDA and GITCA programs. Tips reported pursuant to a Tipped Employee Participation Agreement as part of the Tip Rate Determination Agreement (TRDA) program or a Model Gaming Employee Tip Reporting Agreement as part of the Gaming Industry Tip Compliance Agreement (GITCA) program are considered qualified tips as long as the participating employee is otherwise eligible for the deduction for qualified tips and reports tips using the tip rates established under their agreement. An employee participating in a TRDA or GITCA program may report any additional qualified tips on Form 4137.

Paid voluntarily, not subject to negotiation, and determined by the customer/payer. Amounts are qualified tips only if they are paid voluntarily and without any consequence in the event of nonpayment. Qualified tips do not include service charges, automatic gratuities, or any other mandatory amounts automatically added to a customer's bill by the vendor or the establishment, unless the customer is expressly provided an option to disregard or modify such charges, gratuities, and amounts without consequence.

Example 1. You work on the wait staff at a restaurant. You serve a table with a group of six people. The restaurant has an automatic 18% charge added to a bill of any party of six or more people. The bill includes the 18% automatic gratuity on the "tip line," and the total bill includes this amount. Even though the restaurant distributed the amount to you and bussers, because the customer did not determine the amount of the additional charge and was not given an express option to ignore or change the amount, the 18% charge is not a qualified tip and may not be deducted.

Example 2. You work on the wait staff at a restaurant. When you give customers the bill, you present the customer an electronic handheld point-of-sale (POS) device. Besides the charges for the meal and sales tax, the POS device also prompts the customer to leave a tip, giving the option of 15%, 18%, 20%, other, and no tip. The customer selects 18% and pays the total with a credit card. Because the customer had the right to determine the tip amount, including the option to leave no tip, the 18% is a qualified tip.

Amounts received that are not qualified tips. The following are examples of amounts that are not qualified tips.

- If your employer is in a specified service trade or business (SSTB), tips received as an employee of that employer are not qualified tips. If you are self-employed in an SSTB, tips received in the course of that trade or business are not qualified tips. If you received tips in the course of another trade or business that is not an SSTB, those tips may be qualified tips if they meet the other requirements. For more information on SSTBs, see the instructions for Form 8995-A.



Until the issuance of final regulations determining whether a trade or business is an SSTB for purposes of this deduction, and for taxable years beginning before the date the final regulations are published, the IRS will treat employees and self-employed individuals as having received tips in the course of a trade or business that is not an SSTB if the employee is in an occupation that customarily and regularly received tips on or before December 31, 2024.

ber 31, 2024. For more information on the transition relief, see [Notice 2025-69](#).

- Tips received while performing a service that is a felony or misdemeanor under applicable law are not qualified tips. However, tips you received for a service that is legal but were received while working for an establishment that violates applicable law in other respects may be qualified tips.

- Amounts received for prostitution and pornographic activity are not qualified tips.

Example 1. You are an employee who works as a bartender but don't have a license that is required by the state to serve alcohol. State law provides that serving alcohol without a license is a misdemeanor. You received \$10,000 in tips during 2025 while serving alcohol at the bar. "Bartender" is on the list of occupations that customarily and regularly received tips. However, because you served alcohol in violation of applicable state law, the \$10,000 in tips that you received in 2025 are not qualified tips and may not be deducted.

Example 2. You are an employee who works as a server at a restaurant that has a bar that serves alcohol. The restaurant doesn't have a liquor license required by state law. You received \$10,000 in tips in 2025 waiting tables at the restaurant. "Wait Staff" is on the list of occupations that customarily and regularly received tips. Even though the restaurant is in violation of applicable state law by not having a liquor license, because working as a server is legal under state law, the \$10,000 in tips you received in 2025 are qualified tips and qualify for the deduction.

Occupations that customarily and regularly received tips on or before December 31, 2024. In order for a tip to be a qualified tip, it must have been paid to you while you were working in an occupation that customarily and regularly received tips on or before December 31, 2024. The list of occupations that customarily and regularly received tips on or before December 31, 2024, provides for each occupation a numeric Treasury Tipped Occupation Code (TTOC), an occupation title, a description of the types of services performed by individuals working in the

occupation, illustrative examples of specific occupations that would be included, and the Standard Occupation Classification (SOC) system code(s) that related to the occupation.

The full list of occupations, including the TTOC, occupation title, occupation description, illustrative examples, and SOC code(s) can be found at [IRS.gov/TippedOccupations](https://www.irs.gov/TippedOccupations).

Examples of occupations that customarily and regularly received tips on or before December 31, 2024, as well as the occupation title and TTOC, are listed next.

- **Beverage and food service:** bartenders (101); wait staff (102); chefs and cooks (105); dishwashers (108); host staff, restaurant, lounge, and coffee shop (109); and bakers (110).

- **Entertainment and events:** gambling dealers (201), dancers (205), musicians and singers (206), and digital content creators (209).

- **Hospitality and guest services:** baggage porters and bellhops (301), concierges (302), and maids and housekeeping cleaners (304).

- **Home services:** home maintenance and repair workers (401), home landscaping workers and groundskeeping workers (402), home cleaning service workers (407), locksmiths (408), and roadside assistance workers (409).

- **Personal services:** personal care and service workers (501), private event planners (502), private event and portrait photographers (503), pet caretakers (506), tutors (507), and nannies and babysitters (508).

- **Personal appearance and wellness:** massage therapists (602); barbers, hairdressers, hairstylists, and cosmetologists (603); exercise trainers and group fitness instructors (608); and tattoo artists and piercers (609).

- **Recreation and instruction:** golf caddies (701), tour guides (704), and sports and recreation instructors (706).

- **Transportation and delivery:** parking and valet attendants (801), taxi and rideshare drivers and chauffeurs (802), goods delivery people (804), and home movers (809).

Determining the amount of qualified tips received by an employee for 2025. Because no changes have been made to Form W-2 for 2025, a separate account-

ing for cash tips you report to your employer may not appear on your Form W-2 for 2025. For 2026, Form W-2 will be updated to provide for a separate accounting for cash tips you report to your employer.

If you received tips as an employee in more than one occupation for the same employer, only those tips that were received in an occupation on the list of occupations that customarily and regularly received tips on or before December 31, 2024, are considered qualified tips. Do not include tips received in occupations that are not included on this list in line 4a, 4b, or 4c.

In order to determine the qualified tips you received as an employee for 2025, you can figure your qualified tips using one of the methods described in paragraphs 1 through 4.

1. You can use the amount reported to you on your Form W-2 in box 7. Enter this amount on line 4a. If you had more than one employer, see the instructions for line 4c and enter this amount in column 1(b) of the Qualified Tips From More Than One Employer Worksheet.

2. You can use the total amount of tips reported to your employer on all your Forms 4070 or any similar form used to report your tips monthly to your employer. This amount may be more accurate if the amount in box 1 or box 5 is more than \$176,100. Enter this amount on line 4a. If you received tips as an employee from more than one employer, see the instructions for line 4c and enter this amount in column 1(b) of the Qualified Tips From More Than One Employer Worksheet.



If you are a railroad employee who received tips in your RRTA compensation, the tips you report to your employer should be reported to you on your Form W-2, box 14.

3. If your employer voluntarily chooses to report the amount of your tips in box 14 of your Form W-2 (or on a separate statement), you can use the amount reported to you.

4. If you are submitting Form 4137, you can use the amount of qualified tips included for the employer in column 1(c) of Form 4137 to enter on line 4b. If you received tips as an employee from more than one employer, see the instruc-

tions for line 4c and use this amount to enter in column 1(c) of the Qualified Tips From More Than One Employer Worksheet.

Example 1. You are a restaurant server and have only one employer. Your Form W-2, box 7, is \$18,000. You have no unreported tips. You can use the \$18,000 in box 7 to figure the deduction for qualified tips. You enter \$18,000 on Schedule 1-A, lines 4a and 4c.

Example 2. You are a bartender and have only one employer. Your 2025 Form W-2 shows \$200,000 in box 1 and \$15,000 in box 7. You report \$20,000 of tips on Form 4070 and report \$4,000 of unreported tips on Form 4137, line 4. You can use the \$4,000 reported on Form 4137 plus either the \$15,000 from box 7 of your Form W-2 or the \$20,000 of tips reported on Form 4070 to figure the deduction for qualified tips.

Determining the amount of qualified tips received by a non-employee for 2025. Because no changes have been made to Form 1099-NEC, Form 1099-MISC, or Form 1099-K for 2025, a separate accounting for cash tips received by you as a non-employee won't appear on these Forms. For 2025, the separate accounting requirement is treated as satisfied if your qualified tips are included in the total amount of compensation, income, or payments reported to you on one or more of these Forms. For 2026, these Forms will be updated to provide for a separate accounting for cash tips received by you as a non-employee.

Base your determination of the amount of your qualified tips on documentation such as receipts, point-of-sale system reports, daily tip logs, third party settlement organization records, or other documents that show that the amount you reported as qualified tips is the correct amount.

Make sure to keep a record of the documents you use when determining the amount of your qualified tips.

Example 1. You are a rideshare driver and receive a Form 1099-K from the rideshare company that includes tips in the total amount of compensation, income, or payments. The rideshare company reports separately in your earnings statement on its rideshare app or website

Qualified Tips From More Than One Employer Worksheet — Keep for Your Records

1	(a) Name of employer	(b) Amount of qualified tips reported by this employer on Form W-2, or reported by you to this employer on Form(s) 4070	(c) Qualified tips reported on Form 4137, column 1(c), for this employer	(d) Enter the greater of column (b) or column (c)
A				
B				
C				
D				
E				
2	Add lines 1A through 1E, column (d), and enter this amount on Schedule 1-A, line 4c			

the fares you earned and tips you received during the year. In order to figure the amount of your qualified tips for 2025, you can use the amount designated as tips by the rideshare company in your earnings statement on the rideshare app or website.

Example 2. You are a self-employed travel guide who operates as a sole proprietor. In 2025, you received cash tips from customers in connection with guided tours. These tips are voluntarily paid by customers in addition to the stated price of the tour. During 2025, you receive a Form 1099-K from the online booking platform customers use to book the guided tours. The Form 1099-K shows \$55,000 of total payments, of which \$7,000 is customer tips. The Form 1099-K doesn't separately identify the tips, but you keep a log of each tour that shows the date, customer, and tip amount. Because you have daily tip logs substantiating the \$7,000 tip amount, you can use the \$7,000 tip amount to figure your deduction for qualified tips. You enter \$7,000 on Schedule 1-A, line 5.



Only amounts that appear in the aggregate on Forms 1099 can be considered qualified tips. Any “cash tips” received by the tour guide in actual cash that don’t appear on Form 1099-K cannot be included in the deduction.

If you received qualified tips in the course of more than one trade or business, see the instructions for line 5 and the Multiple Trades or Businesses Worksheet.

Valid SSN for No Tax on Tips. You and/or your spouse who received qualified tips must have a valid social security number to claim the deduction for qualified tips. A valid SSN for purposes of the deduction for qualified tips is one that is valid for employment and that is issued by the Social Security Administration (SSA) before the due date of your 2025 return (including extensions). If you were a U.S. citizen when you received your SSN, the SSN is valid for employment. If “Not Valid for Employment” is printed on your social security card and your immigration status has changed so that you are now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if “Valid for Work Only with DHS Authorization” is printed on your social security card, your SSN is valid only as long as the DHS authorization is valid.

Line 4a. See *Determining the amount of qualified tips received by an employee for 2025*, earlier, for the amount to enter on this line. If you received qualified tips as an employee with respect to employment with more than one employer, enter -0- on line 4a and see the instructions for line 4c.

Line 4b. Enter the qualified tips included on Form 4137, line 1, row A, column (c). If you have multiple jobs for which you filed a Form 4137, see the instructions for line 4c and the Qualified Tips From More Than One Employer Worksheet.

Line 4c. If you and/or your spouse received qualified tips as employees with respect to employment with more than one employer, complete the Qualified

Tips From More Than One Employer Worksheet.

Line 5. Include the qualified tips you and/or your spouse received in the course of a trade or business, but only to the extent the trade or business in which you received the qualified tips has net income. See *Net income limitation*, later. If you and/or your spouse received qualified tips in the course of more than one trade or business, complete the Multiple Trades or Businesses Worksheet. If you and/or your spouse received more than three Forms 1099-NEC, 1099-MISC, or 1099-K, then complete as many copies of the worksheet as needed and include the total for all worksheets in column (i) on the row for the business in which you received the Forms 1099.

Net income limitation. Qualified tips from a trade or business can't be more than the gross income from the trade or business in which the qualified tips were received minus the total of all deductions (other than the deduction for qualified tips) allocable to that trade or business. This limitation applies to each trade or business separately. For example, in the case of a sole proprietor who reports all deductions allocable to the trade or business in which qualified tips were received on a Schedule C, the net income limitation will be the net profit shown on the Schedule C for that trade or business; the sole proprietor would include on line 5 the lesser of (i) the qualified tips received in the trade or business, or (ii) the net profit for the trade or business. If the trade or business shows a net loss on the Schedule C, then the net profit is -0- for this purpose and

Multiple Trades or Businesses Worksheet — Keep for Your Records

1	(a) Name of your business	(b) Net profit of business from Schedule C, line 31; the total of Schedule E, line 28(g) through 28(k); or Schedule F, line 34	(c) Other deductions allocable to the trade or business and not reported on Schedule C, Schedule E, or Schedule F (as applicable)	(d) Subtract column (c) from column (b)	(e) Qualified tip amount from first Form 1099-NEC, box 1; Form 1099-MISC, box 3; or Form 1099-K, box 1a	(f) Qualified tip amount from second Form 1099-NEC, box 1; Form 1099-MISC, box 3; or Form 1099-K, box 1a	(g) Qualified tip amount from third Form 1099-NEC, box 1; Form 1099-MISC, box 3; or Form 1099-K, box 1a	(h) Qualified tip amount from fourth Form 1099-NEC, box 1; Form 1099-MISC, box 3; or Form 1099-K, box 1a	(i) Total qualified tip amount. Add columns (e), (f), (g), and (h)	(j) Enter the lesser of column (d) and column (i)
A										
B										
C										
D										
E										
2	Add lines 1A through 1E, column (j), and enter the total on Schedule 1-A, line 5									

the sole proprietor would not include any qualified tips received in that trade or business on line 5.

Example 1. You have a business tutoring for local schools as an independent contractor. You operate your business as a sole proprietorship. During 2025, you received \$500 in qualified tips from students that were reported to you by the schools on Forms 1099-NEC and reported separately in earnings statements provided by the schools. Your gross income from the business for 2025 was \$5,000 and your deductible expenses from the business are \$500. Your net income limitation from your tutoring business is \$4,500. On Schedule 1-A, line 5, you enter \$500. You can take the full amount of qualified tips from the business into account when figuring your deduction because the net income from that business was more than the amount of qualified tips from the business.

Example 2. You are a rideshare driver who operates as a sole proprietor. During 2025, you received \$1,800 in qualified tips from customers that were reported to you on Form 1099-NEC and reported separately in your earnings statement provided on the rideshare

company's app. Your gross income from the business for 2025 was \$15,000 and your deductible expenses from the business were \$14,000. Your net income limitation for this business is \$1,000. You enter \$1,000 of qualified tips on Schedule 1-A, line 5. Do not enter the remaining \$800 of qualified tips. This portion of your qualified tips from the business can't be taken into account in figuring your deduction because it is more than your net income limitation from the business.

Example 3. The facts are the same as in *Example 1* and *Example 2*, except that you own and operate both businesses. You enter \$1,500 of qualified tips on Schedule 1-A, line 5. This includes \$500 from the tutoring business because the net income from that business was more than the amount of qualified tips received in the course of that business. It also includes \$1,000 in qualified tips from your rideshare business. It does not include the remaining \$800 of qualified tips from your rideshare business because the qualified tips received in the course of the rideshare business are more than the net income from that business by that amount.

Line 10. If the amount on line 10 is zero or less, your deduction for your qualified tips is not reduced. Skip lines 11 and 12 and enter the amount from Schedule 1-A, line 7, on Schedule 1-A, line 13.



For more information on the qualified tips deduction, see [Notice 2025-69](#).

Part III No Tax on Overtime

Overtime compensation must be included in your gross income and is subject to income tax and generally social security and Medicare tax.

If you have net earnings from self-employment, use Schedule SE to figure the tax due on net earnings from self-employment.

You may be able to claim a deduction for qualified overtime compensation paid to you in 2025 and that is reported on Form W-2, Form 1099-NEC, or Form 1099-MISC. You can claim this deduction whether you claim the standard deduction or itemize deductions on

Schedule A or Schedule A (Form 1040-NR).



If you are married, you must file a joint return with your spouse to claim this deduction.



For tax year 2025, qualified overtime was not required to be separately accounted for on Form W-2, Form 1099-NEC, or Form 1099-MISC. See the instructions for lines 14a and 14b for more information about how to identify the qualified overtime included in the amounts reported on these forms.

Fill out Schedule 1-A, Part III, only if:

- You (and/or your spouse if filing a joint return) received qualified overtime compensation in 2025; and
- You have a valid social security number (SSN). If you are married filing jointly, the spouse who received the qualified overtime compensation must have a valid SSN.

Maximum amount of deduction. You can't deduct more than \$12,500 (\$25,000 if married filing jointly) of qualified overtime compensation.



If you are married and filing a joint return, and both you and your spouse have qualified overtime compensation, the \$25,000 maximum amount of deduction limit applies to your combined overtime compensation. It is not a per spouse limit.

The deduction amount (after applying the \$12,500 (\$25,000 if married filing jointly) limit) is reduced if your MAGI is greater than the amount shown next for your filing status.

- Married filing jointly—\$300,000.
- Single, Head of household, or Qualifying surviving spouse—\$150,000.

Your MAGI is the amount on line 3 on Part I of Schedule 1-A.

Qualified overtime compensation. Qualified overtime compensation means overtime compensation that is paid to you as required under section 7 of the Fair Labor Standards Act of 1938 (FLSA) that is more than the amount of your regular rate of pay. This generally means the "half" portion of "time-and-a-half" compensation that is required by the FLSA. This "half" portion may be

described by employers on various forms and statements as "overtime premium" or "FLSA Overtime Premium".

In order for overtime to be required to be paid to you under the FLSA, you must (among other requirements) be covered by and not exempt from the FLSA (an FLSA-eligible employee). If you are ineligible for federal overtime, you are an FLSA-ineligible employee and you generally won't be paid overtime.

If you are an FLSA-eligible employee, you must generally receive overtime pay for hours you work that are more than a 40-hour workweek. Generally, the rate can't be less than one and a half times your regular rate of pay.

Amounts that are not qualified overtime compensation. The following amounts are not qualified overtime compensation and can't be included when figuring your deduction for qualified overtime compensation.

- **Premium pay.** Some employers under a collective bargaining agreement and/or under state law provide more pay than section 7 of the FLSA requires. For example, an employer might choose to pay more than "time-and-a-half." The amount of overtime paid that is over "time-and-a-half" is not qualified overtime compensation.

- **Payment for holidays and weekends.** Some employers may pay more for certain weekends or holidays even if the employee doesn't work more than 40 hours in the workweek. Extra pay for certain weekends or holidays is generally not qualified overtime compensation if the employee doesn't work more than 40 hours in the workweek.

- **Qualified tips.** Qualified overtime compensation doesn't include any amount you receive as a qualified tip.

- **Coverage under state rules.** Some FLSA-ineligible employees are eligible for overtime under state law or are paid premium rates for certain work for other reasons. Overtime pay that is paid to these FLSA-ineligible employees is not qualified overtime compensation and these amounts can't be included when figuring the deduction for qualified overtime compensation.



Qualified overtime must be paid to a covered, nonexempt employee under the FLSA (an FLSA-eligible employee). Ask your employer or other service recipients whether you are an FLSA-eligible employee. For more information on coverage and exemption under the FLSA, see [WHD Fact Sheets](#), [Overtime Pay](#), and [FLSA Guide](#).

Determining the amount of qualified overtime compensation for 2025. Because no changes have been made to Form W-2, Form 1099-NEC, or Form 1099-MISC to account for a separate accounting of qualified overtime compensation, a separate accounting may not appear on your Form W-2, Form 1099-NEC, or Form 1099-MISC. Some employers may choose to provide for the amount of qualified overtime compensation using Form W-2, box 14. If your employer does provide a separate accounting of your qualified overtime on Form W-2, box 14, you can generally rely on this amount, and the methods described in paragraphs 1 through 5 don't apply to you.



If you request the amount of your FLSA Overtime Premium from your employer or the service recipient, you can rely on the information that is provided to you to determine the amount of your qualified overtime compensation.

If the amount of your qualified overtime compensation isn't separately identified on your Form W-2, Form 1099-NEC, or Form 1099-MISC, you can figure your qualified overtime compensation using one of the methods described in paragraphs 1 through 5.

If your employer is covered by a different overtime rule in section 7 of the FLSA, rather than the general rule in section 7(a), you must compute your overtime compensation using the rule that applies to you and may use any of the following methods so long as it produces a reasonable result under the rule that applies to you. This may apply if, for example, you are a public sector employee in fire protection or law enforcement, or an employee of a political subdivision of a state or an interstate governmental agency who receives compen-

sory time off instead of cash overtime. See *Example 4* and *Example 5* for how this might apply to certain employees.

1. Statement received separately accounts for overtime. If a statement from your employer separately shows the “half” portion of the “time and a half” compensation (FLSA Overtime Premium), you can use the FLSA Overtime Premium that is separately shown to determine the amount of your qualified overtime compensation.

2. Statement shows the overtime premium and regular wages. If you are paid FLSA Overtime Premium and you receive a statement from your employer or the service recipient and the statement shows the total of all wages for the overtime hours (FLSA Overtime Premium plus regular wages), you can divide the total amount by three (3) and use the result when figuring your qualified overtime compensation.

3. Statement shows the overtime premium and the premium you are paid is more than the amount of the FLSA Overtime Premium. If you are paid more than the amount of FLSA Overtime Premium (for example, your employer pays you double your regular wages) and you receive a statement from your employer or the service recipient that shows the portion of the overtime earnings that is more than your regular wage rate for the overtime hours, then you can multiply that portion by the appropriate fraction to calculate the half portion of FLSA Overtime Premium. See *Example 2* for more information on how to figure the amount of your qualified overtime compensation in this situation.

4. Statement shows the overtime premium and regular wages and the premium you are paid is more than the amount of the FLSA Overtime Premium. If you are paid more than the amount of FLSA Overtime Premium (for example, your employer pays you double your regular rate of pay) and you receive a statement from your employer or the service recipient that shows the total of all pay for the overtime hours (for example, double your regular wages), then you can multiply the total amount by the appropriate fraction to estimate the half portion of FLSA Overtime Premium. See *Example 3* for more

information on how to figure the amount of your qualified overtime compensation in this situation.

5. Statement doesn’t show overtime and employer or service recipient won’t provide information. If the statements you receive from your employer or the service recipient don’t show the extra pay or the FLSA Overtime Premium and your employer or service recipient doesn’t give you any additional information, you can use a reasonable method to figure the amount of your qualified overtime compensation, that takes into account:

- The regular rate paid to you by your employer or service recipient, and
- The number of hours over the 40-hour workweek or an estimate if you don’t have records of the actual hours you worked.



If you use the method described in paragraph 2 or paragraph 4 to determine the amount of your qualified overtime compensation, and the method results in underestimating your qualified overtime compensation (for example, because your regular rate of pay is increased by a discretionary bonus), you can adjust the method to take the difference into account.

Make sure to keep a record of the documents you use when determining the amount of your qualified overtime compensation.

Example 1. You are an FLSA-eligible employee. In 2025, you received \$50,000 in regular pay and \$15,000 for overtime hours worked. Your Form W-2 does not separately show your qualified overtime compensation; however, you have access to your payroll system that shows you were paid \$15,000 for overtime hours in 2025. You can include \$5,000 of your wages for the overtime hours when figuring your deduction for qualified overtime compensation. The \$5,000 is the “half” portion of “time-and-a-half” (\$15,000 divided by 3).

Example 2. You are an FLSA-eligible employee and work for an employer who pays overtime equal to twice the regular pay. In 2025, you were paid \$50,000 for non-overtime hours and \$20,000 for overtime hours worked.

Your Form W-2 does not separately show qualified overtime compensation. However, you have a pay stub showing that \$10,000 of the overtime pay was for the normal rate of pay for the overtime hours and \$10,000 of the overtime pay was the premium amount. “Time-and-a-half” would be equal to \$15,000 (the \$10,000 for your regular wage for the overtime hours multiplied by 1.5). The “half” portion of the “time-and-a-half” rate required by the FLSA is \$5,000 (\$15,000 divided by 3). You can include \$5,000 when figuring your deduction for qualified overtime compensation.

Example 3. The facts are the same as in *Example 2*, but your pay stub does not separately show the premium amount of overtime pay that is more than your regular wages. Instead, it shows that \$20,000 was the total amount of pay for the overtime hours. The \$20,000 is double your regular wages for the overtime hours you worked. Your regular wages are \$10,000 (the \$20,000 total amount of overtime pay divided by 2). “Time-and-a-half” would be equal to \$15,000 (the \$10,000 of your regular wages for the overtime hours multiplied by 1.5). The “half” portion of the “time-and-a-half” rate required by the FLSA is \$5,000 (\$15,000 divided by 3). You can include \$5,000 when figuring your deduction for qualified overtime compensation.

Example 4. You work in law enforcement and your employer is covered by a special overtime rule in section 7 of the FLSA. In 2025, you were paid \$15,000 for overtime hours worked on a “work period” basis of 14 days. You can include \$5,000 of your overtime pay when figuring your deduction for qualified overtime compensation (\$15,000 divided by 3).

Example 5. You work for a state government agency that is covered by a special overtime rule in section 7 of the FLSA. Your state agency pays compensatory time at a rate of one and one-half hours for each overtime hour worked. In 2025, you were paid wages of \$4,500 for the compensatory time you took off during the year. You can include \$1,500 when figuring your deduction for qualified overtime compensation (\$4,500 divided by 3).

Qualified Overtime Compensation From More Than One Employer Worksheet — Keep for Your Records

1	(a) Name of employer	(b) Qualified overtime reported on Form W-2, box 1
A		
B		
C		
D		
E		
2	Add the amounts from lines 1A through 1E, column (b), and enter this amount on Schedule 1-A, line 14a	

Qualified Overtime Compensation From More Than One Payor Worksheet — Keep for Your Records

1	(a) Payor's name	(b) Qualified overtime reported on Form 1099-NEC, box 1, or Form 1099-MISC, box 3
A		
B		
C		
D		
E		
2	Add the amounts from lines 1A through 1E, column (b) and enter this amount on Schedule 1-A, line 14b	

Valid SSN. You and/or your spouse who received qualified overtime compensation must have a valid SSN to take this deduction. A valid SSN for purposes of the deduction for qualified overtime compensation is one that is valid for employment and that is issued by the SSA before the due date of your 2025 return (including extensions). For more information, see *Valid SSN for No Tax on Tips*, earlier.

Line 14a. In most cases, the amount on Form W-2, box 1, includes all of your wages and compensation, including your regular wages plus any qualified overtime compensation. Enter on line 14a only the qualified overtime compensation amount that is included on Form W-2. Some employers may choose to provide the amount of qualified overtime compensation to employees using box 14 of Form W-2. See *Determining the amount of qualified overtime compensation for 2025*, earlier, to figure the amount to enter on Schedule 1-A, line 14a. Keep a copy of any document you relied on to support your calculation of qualified overtime compensation.

If you and/or your spouse received qualified overtime compensation from more than one employer in 2025, complete the Qualified Overtime Compensation

From More Than One Employer Worksheet. If you received qualified overtime compensation that is not included in box 1 of Form W-2 (for example, overtime amounts that are deferred under a qualified retirement plan), enter that amount here. Keep a copy of any document you relied on to support your calculation of qualified overtime compensation.

Line 14b. The amount on Form 1099-NEC, box 1, or Form 1099-MISC, box 3, is your nonemployee compensation or other income, including your compensation and other income plus any qualified overtime compensation. Enter on Line 14b only the qualified overtime compensation amount that is included in Form 1099-NEC, box 1, or Form 1099-MISC, box 3. Do not enter the total amount from Form 1099-NEC, box 1, or Form 1099-MISC, box 3. See *Determining the amount of qualified overtime compensation for 2025*, earlier, to figure the amount to enter on Schedule 1-A, line 14b. Keep a copy of any document you relied on to support your calculation of qualified overtime compensation.

If you and/or your spouse received qualified overtime compensation from more than one payor in 2025, complete

the Qualified Overtime Compensation From More Than One Payor Worksheet.

Line 18. If the amount on line 18 is zero or less, your deduction for your qualified overtime compensation is not reduced. Skip lines 19 and 20 and enter the amount from Schedule 1-A, line 15, on Schedule 1-A, line 21.



For more information on the qualified overtime deduction, see [Notice 2025-69](#).

Part IV No Tax on Car Loan Interest

You may be able to claim a deduction if you and/or your spouse paid or accrued qualified passenger vehicle loan interest (QPVLI) (see *Qualified passenger vehicle loan interest*, later) in 2025. You can claim this deduction whether you claim the standard deduction or itemize deductions on Schedule A (Form 1040) or Schedule A (Form 1040-NR).

Fill out Schedule 1-A, Part IV, only if you paid or accrued QPVL in 2025.

VIN required on your return. In order to take the QPVL deduction, you must

include the vehicle identification number (VIN) of the purchased applicable passenger vehicle (APV) (see *Applicable passenger vehicle*, later) on your tax return. If you paid QPVLI allocable to multiple APVs, include the VIN of each APV.

If the purchased APV was replaced due to an unforeseen intervening event (for example, a defective APV was replaced under a state lemon law), include the VIN of the substitute APV. For more information, see Proposed Regulations section 1.163-16(c)(3)(ii).

Maximum amount of deduction. You can't deduct more than \$10,000 of the QPVLI you paid or accrued in 2025.

The amount of the QPVLI deduction (after applying the \$10,000 limit) is reduced if your MAGI is greater than the amount shown next to your filing status below.

- Married filing jointly—\$200,000.
- All other filing statuses—\$100,000.

Your MAGI is the amount on line 3 in Part I of Schedule 1-A.

Qualified passenger vehicle loan interest. To qualify for the QPVLI deduction, the interest must be paid or accrued on a loan that generally meets all the following requirements.

1. Your loan was originated after December 31, 2024.
2. The loan was originated by you.
3. The proceeds from your loan were used to purchase an APV (lease payments do not qualify).
4. Your APV is for personal use (which means you don't expect it to be used predominantly for business or commercial use. See *Personal use*, later).
5. Your loan is secured by a first lien on the purchased APV.

Change in obligor by reason of previous obligor's death. The obligor on the loan is generally the person responsible for paying the loan. If a loan met requirements 1 through 5 at the time it was originated by a previous obligor, and you became the obligor by reason of a previous obligor's death, interest paid by you on the loan is generally QPVLI if the loan continues to be secured by a first lien on the purchased APV. A

change in obligor by reason of a previous obligor's death could occur, for example, when you inherit an APV subject to a loan originated by the person who died. See Proposed Regulation section 1.163-16(d)(5).

Loan amount. Indebtedness that can be counted for purposes of determining QPVLI includes indebtedness incurred to finance the purchase price of the APV, as well as items or amounts that are customarily financed in an APV purchase transaction and that are directly related to the purchased APV. For example, this includes vehicle service plans, extended warranties, sales tax, and vehicle-related fees. Interest on items and services not customarily financed in an APV purchase transaction and that are directly related to the purchased APV, such as liability insurance, a trailer, or amounts representing debt on a vehicle traded in as part of the purchase transaction for the APV (so-called negative equity), is not eligible for the deduction.

Refinanced loan. If your prior loan that had QPVLI is later refinanced, interest paid on the refinanced amount is generally eligible for the deduction, so long as the new loan is secured by a first lien on the APV with respect to which the refinanced loan was incurred. The loan amount is limited to the outstanding balance of the refinanced loan as of the date of the refinancing.

Applicable passenger vehicle. In general, an APV is any vehicle that meets the following conditions:

- The original use of the vehicle starts with you (a used vehicle does not qualify),
- The vehicle is a motor vehicle manufactured primarily for use on public streets, roads, and highways (not including a vehicle operated exclusively on a rail or rails),
- The vehicle has at least 2 wheels,
- The vehicle is a car, minivan, van, SUV, pickup truck, or motorcycle, and has a gross vehicle weight rating of less than 14,000 pounds, and
- The vehicle has undergone final assembly in the United States.

Final assembly in the United States. The location of final assembly will be listed on the vehicle information label attached to each vehicle on a dealer's

premises. You can rely on that information label. You can also rely on the vehicle's plant of manufacture as reported in the VIN to determine whether the vehicle has undergone final assembly in the United States. The [VIN Decoder](#) website for the National Highway Traffic Safety Administration provides plant of manufacture information. You can follow the instructions on that website to see if your vehicle's plant of manufacture is located in the United States.

Personal use. Personal use means a use other than:

- Use in any trade or business (except for the use in the trade or business of performing services as an employee), or
- For the production of income.

You are considered to have purchased an APV for personal use if, at the time you incur a loan to purchase an APV, you expect that the APV will be used for personal use for more than 50% of the time by you and/or any combination of individuals with certain relationships to you, including your spouse; your or your spouse's child, grandchild, father, mother, brother, or sister; as well as an individual who has the same main home as you and is a member of your household.

Example. You purchase an APV that you expect to use to earn income as a driver for a rideshare service for 15% of the time you expect to own the APV. You expect to use the APV for personal use for the remaining 85% of the time. You are considered to have purchased your APV for personal use.

Interest deducted elsewhere on your return instead of on Schedule 1-A. If some or all of the QPVLI qualifies to be deducted in more than one place on your return, you may choose where to report the deduction, but you cannot deduct the same amount more than once. For example, if you deducted some or all of the interest that you paid or accrued on your loan as interest on Schedule C, Schedule E, or Schedule F, then you can't deduct that same interest as QPVLI on Schedule 1-A.

Line 22. Enter the VIN(s) of the APV(s) on line 22, column (i). If you need to report more than two VINs, attach a statement to your return showing the information required on line 22.

Next, for each entered VIN, enter the QPVLI paid or accrued on the loan originated for the purchase of that APV. On line 22, column (ii), enter the amount of the QPVLI, if any, that was deducted elsewhere on your return (for example, on Schedule C, Schedule E, or Schedule F). On line 22, column (iii), enter the total amount of the QPVLI paid or accrued on the loan during the taxable year minus the amount on line 22, column (ii).

Line 24. The amount on line 24 cannot be more than \$10,000, the maximum amount of the QPVLI deduction.

Line 27. If the amount on line 27 is zero or less, the amount of your QPVLI reported on line 24 is not reduced. Skip lines 28 and 29 and enter the amount from Schedule 1-A, line 24, on Schedule 1-A, line 30.

Part V Enhanced Deduction for Seniors

You may be able to claim the enhanced deduction for seniors. You can claim this

deduction whether you claim the standard deduction or itemize deductions on Schedule A or Schedule A (Form 1040-NR).



If you are married, you must file a joint return with your spouse to claim this deduction.



The special rules that apply to U.S. nationals; residents of Canada, Mexico, and South Korea; and residents of India who were students or business apprentices don't apply to the enhanced deduction for seniors. See Pub. 519 for more information.

Fill out Schedule 1-A, Part V, only if:

- You (and/or your spouse if filing a joint return) were born before January 2, 1961.
- You have a valid social security number (SSN). If you are married filing jointly, the spouse who is claiming the enhanced deduction for seniors must have a valid SSN.

Maximum amount of deduction. The maximum amount of the enhanced deduction for seniors is \$6,000 per person. If you are married filing jointly, and

both you and your spouse were born before January 2, 1961, and you both have a valid SSN, the maximum amount of the enhanced deduction for seniors is \$12,000. The \$6,000 per person amount is reduced if your MAGI is more than the amount shown next for your filing status.

- Married filing jointly—\$150,000.
- Single, Head of household, or Qualifying surviving spouse—\$75,000.

Your MAGI is the amount on line 3 on Part I of Schedule 1-A.

Valid SSN. You and/or your spouse must have a valid SSN to take this deduction. A valid SSN for purposes of the enhanced deduction for seniors is one that is valid for employment and that is issued by the SSA before the due date of your 2025 return (including extensions). For more information, see *Valid SSN for No Tax on Tips*, earlier.

Instructions for Schedule 2

Additional Taxes

General Instructions

Use Schedule 2 if you have additional taxes that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Include the amount on Schedule 2, line 3, in the total on Form 1040, 1040-SR, or 1040-NR, line 17.

Enter the amount on Schedule 2, line 21, on Form 1040 or 1040-SR, line 23; or 1040-NR, line 23b.

Specific Instructions

Lines 1a Through 1z

Additions to Tax

Line 1a. Excess advance premium tax credit repayment. The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 29. Enter that amount, if any, on line 1a.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the

Form 1095-A for the coverage. You may also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

Line 1b. Repayment of new clean vehicle credit(s) from Schedule A (Form 8936), Part II. If you purchased a new clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part II, and you:

- Checked the "Yes" box on Part II, line 8a or 8d; and
 - Checked the "Yes" box on Part I, line 4a; then,
- enter the amount from Part I, line 4a, on Schedule 2, line 1b.

If you completed more than one Schedule A (Form 8936), Part II, and you need to report an amount from more than one Schedule A (Form 8936), Part II, enter the total of those amounts on line 1b.

Line 1c. Repayment of previously owned clean vehicle credit(s) from Schedule A (Form 8936), Part IV. If you purchased a previously owned clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part IV, and you:

- Checked the "Yes" box on Part IV, line 13a or 13c; and
 - Checked the "Yes" box on Part I, line 4a; then,
- enter the amount from Part I, line 4a, on Schedule 2, line 1c.

If you completed more than one Schedule A (Form 8936), Part IV, and you need to report an amount from more than one Schedule A (Form 8936), Part IV, enter the total of those amounts on line 1c.

Line 1d. Recapture of net EPE. Enter any amount of net elective payment election (EPE) recapture from Form 4255, line 2a, column (l).

Line 1e. Excessive payments (EPs) on gross EPE from Form 4255. If you reported an amount on Form 4255, column (n)(1), on line 1a, 1c, 1d, and/or 2a, check the applicable box and enter the amount on line 1e. If you checked more than one box, enter the total amount on line 1e.

Line 1f. 20% EP from Form 4255. If you reported an amount on Form 4255, column (n)(3), line 1a, 1c, 1d, and/or 2a, check the applicable box and enter the amount on line 1f. If you checked more than one box, enter the total on line 1f.

Line 1y. Other additions to tax. Enter the following additions to tax.

1. Recapture of the alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."

2. Any EPE related to the credit applied against tax from Form 8933 reported on Form 4255, line 2a, column (k). Identify as "EPE8933."

3. Recapture of any non-EPE credit from Form 8933 reported on Form 4255, line 2a, column (j). Also, any section 6418(g)(3) amounts attributable to recapture from Form 8933 reported on Form 4255, line 2a, column (m)(3). Identify as "NEPE8933."

4. Any amount that was reported on Form 4255, column (n)(2), line 1a, 1c, 1d, and/or 2a. Identify as "EPGEPE."

5. Any section 6418(g)(2) excessive credit transfer amount reported on Form 4255, column (m)(1) and (m)(2). Identify as "6418(g)(2)."



For more information about elective pay and credit transferability, go to [IRS.gov/Credits-Deductions/Elective-Pay-and-Transferability-Frequently-Asked-Questions-Transferability](https://www.irs.gov/Credits-Deductions/Elective-Pay-and-Transferability-Frequently-Asked-Questions-Transferability).

Line 2

Alternative Minimum Tax (AMT)

The AMT exemption amount is increased to \$88,100 (\$137,000 if married filing jointly or qualifying surviving spouse; \$68,500 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$626,350 (\$1,252,700 if married filing jointly or qualifying surviving spouse).

See the Instructions for Form 6251 to see if you must file the form and then use Form 6251 to figure the amount, if any, of your AMT. Enter the amount from Form 6251, line 11, on line 2.

For help with the alternative minimum tax, go to [IRS.gov/AMT](https://www.irs.gov/AMT).

Line 4

Self-employment Tax

On line 4, enter the amount of the tax due on net earning from self-employment from Schedule SE, line 12.

If you filed Form 4361, received IRS approval, and had no other income subject to self-employment tax, check box 1 on line 4.

If you filed Form 4029 and received IRS approval, check box 2 on line 4. See Pub. 517 for details.

If you are a U.S. citizen or resident alien living outside the United States and your self-employment income is exempt from self-employment tax, you should get a statement from the appropriate agency of the foreign country verifying that your self-employment income is subject to social security in that country. Attach a copy of the statement, check box 3, and enter "EAS" on the entry space next to box 3.

If you have income from a business (including farming) and the income is community income, but you aren't the spouse who carried on the business and you had no other income subject to self-employment tax, check box 3 and

enter "ECI" on the entry space next to box 3.

If you received fees for services performed as a notary public and you had no other income subject to self-employment tax, check box 3 and enter "EN" on the entry space next to box 3. If you did have other earnings of \$400 or more subject to self-employment tax, check box 3 and enter "EN" and the amount of your net profit as a notary public from Schedule C on the entry space next to box 3.

For more information, see the Instructions for Schedule SE.

Line 5

Unreported Social Security and Medicare Tax From Form 4137

Enter the total of any taxes from Form 4137.

If you received tips of \$20 or more in any month and you didn't report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Don't include the value of any non-cash tips, such as tickets or passes. You don't pay social security and Medicare taxes or RRTA tax on these noncash tips.

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.



You may be charged a penalty equal to 50% of the social security and Medicare or RRTA tax due on tips you received but didn't report to your employer.

Line 6

Uncollected Social Security and Medicare Tax From Form 8919

Enter the total of any taxes from Form 8919.

If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 6 the amount from line 13 of Form 8919. Include the

amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1g.

Line 8

Additional Tax on IRAs, Other Qualified Retirement Plans, etc.

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329. Also see Form 5329 and its instructions for definitions of the terms used here.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution wasn't rolled over.

2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.

3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.

4. You didn't take the minimum required distribution from your IRA or other qualified retirement plan by April 1 of the year following the year you reached age 73.

Exception. If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 8. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also check the box on line 8 to indicate that you don't have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

Line 9

Household Employment Taxes

Enter the household employment taxes you owe for having a household employee. If any of the following apply, see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of \$2,800 or more in 2025. Cash wages include wages paid by check, money order, etc. But don't count amounts paid to an employee who was under age 18 at any time in 2025 and was a student.
2. You withheld federal income tax during 2025 at the request of any household employee.
3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2024 or 2025 to household employees.

Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, housekeepers, yard workers, and similar domestic workers.

Line 10

Reserved for Future Use

Line 10 has been reserved for future use.

Line 11

Additional Medicare Tax

See Form 8959 and its instructions if the total of your 2025 wages and any self-employment income was more than:

- \$125,000 if married filing separately;
- \$250,000 if married filing jointly; or
- \$200,000 if single, head of household, or qualifying surviving spouse.

Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than \$200,000, your employer may have withheld Additional Medicare Tax even

if you don't owe the tax. In that case, you may be able to get a refund of the tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959.

Line 12

Net Investment Income Tax

See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11b, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying surviving spouse, or
- \$200,000 if single or head of household.

If you file Form 2555, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11b, is more than:

- \$0 if married filing separately,
- \$120,000 if married filing jointly or qualifying surviving spouse, or
- \$70,000 if single or head of household.

Line 13

Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance.

This tax should be shown in box 12 of Form W-2 with codes A and B or M and N.

Line 14

Interest on Tax Due on Installment Income From the Sale of Certain Residential Lots and Timeshares

Enter interest on tax due on installment income from the sale of certain residential lots and timeshares under section 453(l)(3).

Line 15

Interest on the Deferred Tax on Gain From Certain Installment Sales With a Sales Price Over \$150,000

Enter interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000 under section 453A(c).

Line 16

Recapture of Low-Income Housing Credit

Enter the amount from Form 8611, line 14.

Lines 17a Through 17z

Other Additional Taxes

Line 17a. Recapture of the following credits.

1. Amounts from Form 4255, column (j), lines 1b, 1j, 11, and 1m. Identify as "3468."

2. Non-EPE recapture applied against tax from Form 3468, Part IV, reported on Form 4255, line 1d, column (j). Identify as "NEPE3468."

3. New markets credit (see Form 8874). Identify as "NMCR."

4. Credit for employer-provided childcare facilities (see Form 8882). Identify as "ECCFR."

5. Any section 6418(g)(3) amounts attributable to recapture from Form 4255, column (m)(3). Identify as "6418(g)(3)."

Line 17b. If you sold your home in 2025 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, you may owe a recapture tax on the mortgage subsidy. See Form 8828.

Line 17c. Enter any additional tax on health savings account (HSA) distributions you received from Form 8889, line 17b. See Form 8889, Part II.

Line 17d. Enter any additional tax for failure to remain an eligible individual during the testing period from Form 8889, line 21. See Form 8889, Part III.

Line 17e. Enter any additional tax on Archer MSA distributions from Form 8853, line 9b. See Form 8853.

Line 17f. Enter any additional tax on Medicare Advantage MSA distributions from Form 8853, line 13b. See Form 8853.

Line 17g. Enter any additional tax on recapture of a charitable contribution deduction relating to a fractional interest in

tangible personal property. See Pub. 526 for more information.

Line 17h. Enter any additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 15 of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B) (ii). See section 409A(a)(1)(B) for details.

Line 17i. Enter any additional tax on compensation you received from a non-qualified deferred compensation plan described in section 457A if the compensation would have been includable in your income in an earlier year except that the amount wasn't determinable until 2025. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 457A(c)(2). See section 457A for details.

Line 17j. Enter any section 72(m)(5) excess benefits tax. See Pub. 560 for more information.

Line 17k. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-NEC, the tax is 20% of the EPP shown in box 3. Enter this amount on line 17k.

Line 17l. Enter any tax on accumulation distribution of trusts. See Form 4970 for more information.

Line 17m. Enter any excise tax on insider stock compensation from an expatriated corporation. See section 4985.

Line 17n. Enter any look-back interest under section 167(g) or 460(b). See Form 8697 or 8866 for more information.

Line 17o. Enter any tax on non-effectively connected income for any part of the year you were a nonresident alien. See the Instructions for Form 1040-NR for more information.

Line 17p. Enter any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund.

Line 17q. Enter any interest amount from Form 8621, line 24.

Line 17z. Use line 17z to report any taxes not reported elsewhere on your return or other schedules. List the type and amount of tax.

Other taxes to be listed include the following.

- The prevailing wage and apprenticeship penalties (PWA) from Form 4255 for the following:

1. Form 7210/Form 4255, line 1c, columns (o)(1), (o)(2), (p)(1), and/or (p)(2). If you entered an amount in more than one column, enter the total on line 17z. Identify as "PWA7210."

Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z)

Complete this worksheet if you completed line 3 on the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions.

1. Enter the sum of any chapter 1 taxes* (other than your negative Form 8978 adjustment) reported in Part II of Schedule 2
2. Enter as a positive number the negative amount from line 3 of the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions
3. Is the amount on line 1 more than the amount on line 2?
 Yes. List the type (Form 8978 ADJ) and the amount from line 2 as a negative number (in parentheses) on line 17z.
 No. List the type (Form 8978 ADJ) and the amount from line 1 as a negative number (in parentheses) on line 17z.

Combine this amount with any other amounts reported on line 17z to complete the line 17z entry space.

* Chapter 1 taxes include taxes from sections 1 through 1400Z-2 of the Code, as well as certain amounts the Code treats as chapter 1 taxes. Generally, this does not include amounts reported on Schedule 2, lines 4, 7, 9, 11–13, 17k–17m, or 17z (other than chapter 1 taxes).

2. Form 8933/Form 4255, line 2a, columns (o)(1), (o)(2), (p)(1), and/or (p)(2). If you entered an amount in more than one column, enter the total on line 17z. Identify as "PWA8933."

3. Any amount from Form 4255, columns (o)(1), (o)(2), (p)(1), and/or (p)(2) not reported elsewhere. If you entered an amount in more than one column, enter the total on line 17z. Identify as "NPWA."

- Form 8978 adjustment. Complete the Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z) if you are filing Form 8978 and completed the worksheet in the Schedule 3, line 6l, instructions and the amount on line 3 of that worksheet is negative.



If you file Form 8621, don't enter the amount from line 9c on line 17z. Instead, see the Instructions for Form 8621 for how to report this amount.

Line 19

Recapture of Net EPE From Form 4255

Enter the recapture amount of the net EPE claimed on Form 4255, line 1d, column (l), related to the credit from Form 3468, Part IV.

Instructions for Schedule 3

Additional Credits and Payments

General Instructions

Use Schedule 3 if you have nonrefundable credits, other than the child tax credit or the credit for other dependents, or other payments and refundable credits.

Include the amount on Schedule 3, line 8, in the amount entered on Form 1040, 1040-SR, or 1040-NR, line 20.

Enter the amount on Schedule 3, line 15, on Form 1040, 1040-SR, or 1040-NR, line 31.

Specific Instructions

Line 1

Foreign Tax Credit

TIP If you are a shareholder in a controlled foreign corporation and made a section 962 election, see the instructions for Forms 1040 and 1040-SR, line 16, for the foreign tax credit you figured on Form 1118.

If you paid income tax to a foreign country or U.S. territory, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

Exception. You don't have to complete Form 1116 to take this credit if all of the following apply.

1. All of your foreign source gross income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-3 (or substitute statement).

2. The total of your foreign taxes wasn't more than \$300 (not more than \$600 if married filing jointly).

3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and weren't obligated to pay these amounts to someone else.

4. You aren't filing Form 4563 or excluding income from sources within Puerto Rico.

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and

b. Paid to countries that are recognized by the United States and don't support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

Do you meet all five requirements just listed?

Yes. Enter on line 1 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040 or 1040-SR, line 16, and Schedule 2, line 1a.

No. See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

Line 2

Credit for Child and Dependent Care Expenses

You may be able to take this credit if, in order to work or look for work, you paid someone to care for:

• Your qualifying child under age 13 whom you claim as your dependent,

• Your disabled spouse or any other disabled person who couldn't care for themselves, or

• Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents under Who Qualifies as Your Dependent*, earlier.

For details, use [Tax Topic 602](#) or see Form 2441.

Line 3

Education Credits

If you (or your dependent) paid qualified expenses in 2025 for yourself, your spouse, or your dependent to enroll in or

attend an eligible educational institution, you may be able to take an education credit. See Form 8863 for details. However, you can't take an education credit if any of the following applies.

• You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2025 tax return.

• Your filing status is married filing separately.

• The amount on Form 1040 or 1040-SR, line 11b, is \$90,000 or more (\$180,000 or more if married filing jointly).

• You, or your spouse, were a nonresident alien for any part of 2025 unless your filing status is married filing jointly. See *Nonresident aliens and dual-status aliens*, earlier.

You may be able to increase an education credit if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income.

For more information, see Pub. 970; the instructions for Form 1040 or 1040-SR, line 29; and [IRS.gov/EdCredit](#).

Line 4

Retirement Savings Contributions Credit (Saver's Credit)

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions, other than roll-over contributions, to a traditional or Roth IRA; (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions) or to a governmental section 457(b) plan, SIMPLE IRA, or a SEP; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); (d) contributions to a 501(c)(18)(D) plan; or (e) contributions to an ABLE account by the designated beneficiary, as defined in section 529A.

However, you can't take the credit if either of the following applies.

1. The amount on Form 1040, 1040-SR, or 1040-NR, line 11b, is more than \$39,500 (\$59,250 if head of household; \$79,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2008, (b) is claimed as a dependent on someone else's 2025 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2025, you:

- Were enrolled as a full-time student at a school; or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use [Tax Topic 610](#) or see Form 8880.

Line 5

Residential Energy Credits

Line 5a—residential clean energy credit. If you made energy saving improvements to one or more homes that you used as a residence during 2025, you may be able to take the residential clean energy credit. For more information, see Form 5695 and its instructions.

Line 5b—energy efficient home improvement credit. If you made qualified energy efficiency improvements to your main home located in the United States in 2025, you may be able to take the energy efficient home improvement credit. For more information, see Form 5695 and its instructions.

Condos and co-ops. If you are a member of a condominium management association for a condominium you own or a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of these credits.

More details. For details, see Form 5695.

Lines 6a Through 6z

Other Nonrefundable Credits

Line 6a. The general business credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.



The net elective payment election amount from Form 3800, Part III, line 6, column (j), is reported on Schedule 3, line 13c.

Line 6b. Enter any credit for prior-year minimum tax. See Form 8801.

Line 6c. You may be able to take the adoption credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2025. See the Instructions for Form 8839.

Line 6d. Enter any credit for the elderly or the disabled. See Schedule R.

Line 6e. Line 6e has been reserved for future use.

Line 6f. Enter the personal use part of any credit for new clean vehicles. See Form 8936, Part III.

Line 6g. Enter any mortgage interest credit if a state or local government gave you a mortgage credit certificate. See Form 8396.

Line 6h. You can't claim the District of Columbia first-time homebuyer credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2024. See Form 8859.

Line 6i. Enter any qualified electric vehicle credit. You can't claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit carried forward from a prior year. See Form 8834.

Line 6j. Enter any alternative fuel vehicle refueling property credit. See Form 8911.

Line 6k. Enter any credit to holders of tax credit bonds. See Form 8912.

Line 6l. Enter the amount from Form 8978, line 14 (relating to partner's audit liability under section 6226). If the amount on Form 8978, line 14, is negative, complete the following worksheet to figure the amount to enter on line 6l. If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

Line 6m. Enter any credit for previously owned clean vehicles. See Form 8936, Part IV.

Line 6z. Leave line 6z blank.

Line 9

Net Premium Tax Credit

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you,

Negative Form 8978 Adjustment Worksheet—Schedule 3 (Line 6l)

Note. Complete this worksheet if Form 8978, line 14, is negative.

1. Enter the amount from Form 1040 or 1040-SR, line 18	1. _____
2. Enter as a positive number the negative amount from Form 8978, line 14	2. _____
3. Is the amount on line 1 equal to or more than the amount on line 2?	
<input type="checkbox"/> Yes. Enter the amount from line 2 on line 6l	
<input type="checkbox"/> No. Enter the amount from line 1 on line 6l, and subtract line 2 from line 1*	3. (_____)

* Use this amount to complete the Negative Form 8978 Adjustment Worksheet in the Schedule 2, line 17z, instructions.

your spouse, or a dependent enrolled in health insurance through the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 9. For more information, see the Instructions for Form 8962.

Line 10

Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868. If you paid a fee when making your payment, don't include on line 10 the fee you were charged. Also, include any amounts paid with Form 2350.

Line 11

Excess Social Security and Tier 1 RRTA Tax Withheld

If you, or your spouse if filing a joint return, had more than one employer for 2025 and total wages of more than \$176,100, too much social security or

tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$10,918.20. But if any one employer withheld more than \$10,918.20, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.

Line 12

Credit for Federal Tax on Fuels

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

Lines 13a Through 13z

Other Payments or Refundable Credits

Line 13b

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, enter the amount on line 13b. See Pub. 525 for details about this credit.

Line 13c

Enter any net elective payment election amount from Form 3800, Part III, line 6, column (j).

Line 13d

If you elected to pay your net 965 tax liability in installments, report the deferred amount on line 13d. Enter the amount of net 965 tax liability remaining to be paid in future years.

Line 13z

Other refundable credits. Use line 13z to report the credit under section 960(c) with respect to an excess limitation account. If an increase in the limitation under section 960(c) is more than your U.S. income tax reported on Form 1116, Part III, line 20, the amount of the excess is deemed an overpayment of tax and can be claimed on line 13z as a refundable credit. See section 960(c)(5). Enter "960(c)" and the amount of the credit. See section 960(c) for more information about the circumstances under which an excess in limitation arises. Also, see the instructions for Form 1116, Part III, line 22, for your increase in limitation.

Also use line 13z to report the amount of U.S. tax allocable to the U.S. Virgin Islands. Enter "Form 8689" and the amount paid.

If you made the election to defer net income tax attributable to the gain on the sale or exchange of qualified farmland property, use Form 1062 to figure the amount of your applicable net tax liability. On line 13z, enter 75% your applicable net tax liability from Form 1062, line 14 (Form 1062, line 15, minus Form 1062, line 14). Identify as "1062NL."

Tax Topics

You can read these Tax Topics at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).

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All topics are also available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

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Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all records and other material (in paper or electronic format) you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number or email address.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the

tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or territories to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

Please keep this notice with your records. It may help you if we ask you for other information. If you have questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

We Welcome Comments on Forms

We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy

to hear from you. You can send us comments through IRS.gov/FormsComments. Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

Estimates of Taxpayer Burden

The following table shows burden estimates based on current statutory requirements as of October 1, 2025, for taxpayers filing a 2025 Form 1040 or 1040-SR tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax return preparation software costs. While these estimates don't include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and don't necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040 or 1040-SR is 12 hours, with an average cost of \$290 per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 8 hours and \$160, while business taxpayers are expected to have an average burden of

about 21 hours and \$610. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional

preparer used, and the geographic location.

For more information on taxpayer burden, see Pub. 5743. If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms*.

Estimated Average Taxpayer Burden for Individuals by Activity

Type of Taxpayer	Percentage of Returns	Average Burden						Average Cost (Dollars)**	
		Average Time (Hours)					All Other		
		Total Time*	Record-keeping	Tax Planning	Form Completion and Submission				
All taxpayers	100%	12	5	2	4	1		\$290	
Type of taxpayer									
Nonbusiness***	71%	8	3	1	3	1		160	
Business***	29%	21	10	4	5	2		610	

*Detail may not add to total time due to rounding.

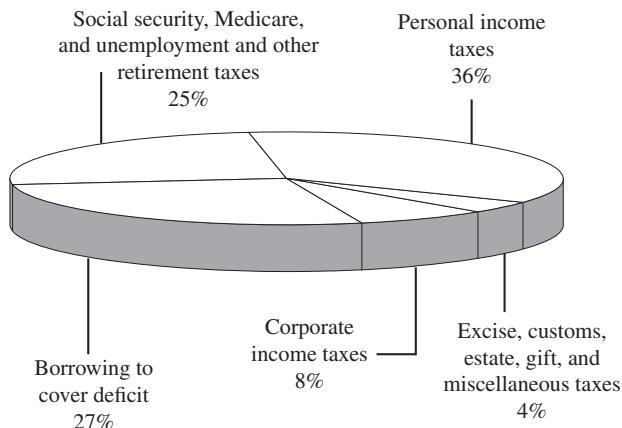
**Dollars rounded to the nearest \$10.

***You are considered a "business" filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a "nonbusiness" filer if you don't file any of those schedules or forms with Form 1040 or 1040-SR.

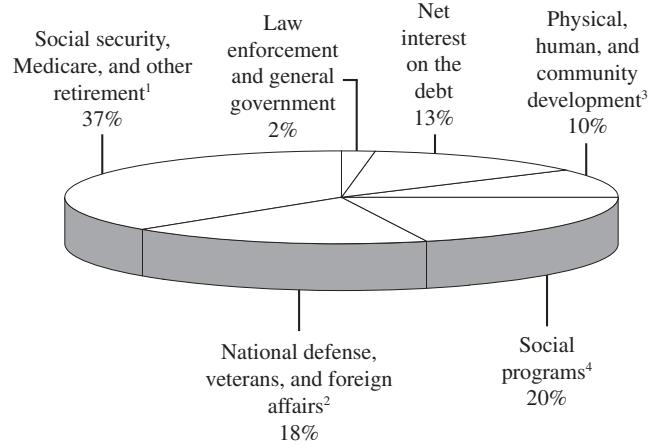
Major Categories of Federal Income and Outlays for Fiscal Year 2024

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2024.

Income



Outlays



On or before the first Monday in February of each year, the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the federal government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receipt of the President's proposal, the Congress reviews the proposal and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2024 (which began on October 1, 2023, and ended on September

30, 2024, federal income was \$4.920 trillion and outlays were \$6.751 trillion, leaving a deficit of \$1.831 trillion.

Footnotes for Certain Federal Outlays

1. Social security, Medicare, and other retirement: These programs provide income support for the retired and disabled and medical care for the elderly.

2. National defense, veterans, and foreign affairs: About 13% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 5% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign

countries and the maintenance of U.S. embassies abroad.

3. Physical, human, and community development: These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. Social programs: About 14% of total outlays were for Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), temporary assistance for needy families, supplemental security income, and related programs; and 6% for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages shown here exclude undistributed offsetting receipts, which were \$147 billion in fiscal year 2024. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

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Your Rights as a Taxpayer

The Taxpayer Bill of Rights

1. The Right to Be Informed

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

2. The Right to Quality Service

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

3. The Right to Pay No More than the Correct Amount of Tax

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

4. The Right to Challenge the IRS's Position and Be Heard

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

5. The Right to Appeal an IRS Decision in an Independent Forum

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the IRS Independent Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at IRS.gov/TaxpayerRights



Where Do You File? Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.



Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also include your complete return address.



Only the U.S. Postal Service can deliver to P.O. boxes. You can't use a private delivery service to make tax payments required to be sent to a P.O. box.

IF you live in...	THEN use this address if you:	
	Are requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Arizona, Arkansas, New Mexico, Oklahoma	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
A foreign country, U.S. territory*, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

*If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.