

2019

Instructions for Form 1040-NR-EZ

U.S. Income Tax Return for Certain Nonresident Aliens With No Dependents

Volume 1 of 2



Department of the Treasury
Internal Revenue Service

Instruction 1040-NR-EZ (Rev. 2019) Catalog Number 49285V
Department of the Treasury **Internal Revenue Service** www.irs.gov



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Section references are to the Internal Revenue Code unless otherwise noted.

Can I Use Form 1040-NR-EZ?

You can use Form 1040-NR-EZ instead of Form 1040-NR if **all** items in this checklist apply.

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- ☐ You do not claim any dependents.
- ☐ You cannot be claimed as a dependent on another person's U.S. tax return (such as your parent's return).
- ☐ Your only U.S. source income was from wages, salaries, tips, refunds of state and local income taxes, scholarship or fellowship grants, and nontaxable interest or dividends.
Note. If you had taxable interest or dividend income, you must use Form 1040-NR.
- ☐ Your taxable income (line 14 of Form 1040-NR-EZ) is less than \$100,000.
- ☐ The only exclusion you can take is the exclusion for scholarship and fellowship grants, and the only adjustment to income you can take is the student loan interest deduction.
- ☐ You do not claim any tax credits.
- ☐ The only itemized deduction you can claim is for state and local income taxes.
Note. Students or business apprentices from India may be able to take the standard deduction instead of the itemized deduction for state and local income taxes. See the instructions for [line 11](#), later.
- ☐ If you expatriated or terminated your U.S. residency, or you are subject to the expatriation tax, you must use Form 1040-NR if you are required to file that form. You cannot use Form 1040-NR-EZ. See *Expatriation Tax* in chapter 4 of Pub. 519 for more information.
- ☐ The only taxes you owe are:
a. The tax from the Tax Table, later; or
b. Unreported social security and Medicare tax from Form 4137 or 8919.
- ☐ You do not claim a credit for excess social security and tier 1 railroad retirement tax withheld.
- ☐ You cannot claim any deduction other than the student loan interest deduction and the itemized deduction for state and local income taxes (or, if a student or business apprentice from India eligible for the benefits of Article 21(2) of the U.S.-India Income Tax Treaty, the standard deduction).

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General Instructions

What's New

Income exempt from U.S. tax under a treaty. A new section has been added to *Line 3* detailing how to proceed in different scenarios when you have income exempt from U.S. tax under an income tax treaty and reminding you that this income is included on line 6, **not** line 3. Examples are provided. See *Amounts exempt under a treaty*, later.

Form 1040-NR-EZ and Form 1040-NR. Form 1040NR-EZ is now Form 1040-NR-EZ. Form 1040NR is now Form 1040-NR. References to the forms have been updated throughout.

Due date of return. File Form 1040-NR-EZ by April 15, 2020, if you were an employee and received wages subject to U.S. income tax withholding. Otherwise, the deadline is June 15, 2020.

Qualified student loan. The gross income limit for a qualified student loan increased

from \$4,150 to \$4,200 for tax year 2019. See *Qualified student loan*, later.

Penalty for late filing. If your return is more than 60 days late, the minimum penalty will be \$435 or the amount of tax you owe, whichever is smaller. See *Penalty for late filing*, later.

Future Developments

For the latest information about developments related to Form 1040-NR-EZ and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form1040NREZ](https://www.irs.gov/Form1040NREZ).

Other Reporting Requirements

You may also have to file other forms, including the following.

- Form 8833, Treaty-Based Return Position Disclosure Under Section 6114 or 7701(b).
- Form 8840, Closer Connection Exception Statement for Aliens.

- Form 8843, Statement for Exempt Individuals and Individuals With a Medical Condition.
- Form 8938, Statement of Specified Foreign Financial Assets. (See the next paragraph.)

Dual resident taxpayer holding specified foreign financial assets. Special reporting requirements for Form 8938 apply to dual resident taxpayers holding specified foreign financial assets and taxed for all or a portion of the year as a nonresident alien under Regulations section 301.7701(b)-7. For more information, see the Instructions for Form 8938, in particular, *Special rule for dual resident taxpayers* under *Who Must File*.



If you have to file one or more of the forms listed above, you may not be able to file Form 1040-NR-EZ. For more information, and to see if you must file one of these forms, see Pub. 519, U.S. Tax Guide for Aliens.

Additional Information

If you need more information, our free publications may help you. Pub. 519, U.S. Tax Guide for Aliens, will be the most beneficial, but the following publications may also help.

Pub. 597 Information on the United
States–Canada Income Tax
Treaty

Pub. 901 U.S. Tax Treaties

These free publications and the forms and schedules you will need are available from the IRS. You can download them at IRS.gov. Also see *How To Get Tax Help*, later, for other ways to get them (as well as information on receiving IRS assistance in completing the forms).

Resident Alien or Nonresident Alien

If you are not a citizen of the United States, specific rules apply to determine if you are a resident alien or a nonresident alien for tax purposes.

Generally, you are considered a resident alien if you meet either the green card test or the substantial presence test for 2019. (These tests are explained in *Green Card Test* next and *Substantial Presence Test*, later.) Even if you do not meet either of these tests, you may be able to choose to be treated as a U.S. resident for part of 2019. See *First-Year Choice* in chapter 1 of Pub. 519 for details.

Generally, you are considered a nonresident alien for the year if you are not a U.S. resident under either of these tests. However, see *Dual-Resident Taxpayer*, later, if you are a resident of the United States under these tests but are eligible to claim benefits as a resident of a foreign country under a U.S. income tax treaty.

For more details on resident and nonresident status, the tests for residence, and the exceptions to them, see chapter 1 of Pub. 519.

Green Card Test

You are a resident for tax purposes if you were a lawful permanent resident (immigrant)

of the United States at any time during 2019. (However, see Dual-Status Taxpayers, later.) In most cases, you are a lawful permanent resident if the U.S. Citizenship and Immigration Services (USCIS) (or its predecessor organization, INS) has issued you an alien registration card, also known as a green card.

You continue to have resident status under this test unless the status is taken away from you or is administratively or judicially determined to have been abandoned.

Your resident status is considered to have been taken away from you if the U.S. Government issues you a final administrative or judicial order of exclusion or deportation. When your resident status is considered to have been administratively or judicially determined to be abandoned depends on who initiates the determination.

If the USCIS or U.S. consular officer initiates this determination, your resident status will be considered to be abandoned when the final administrative order of abandonment is issued.

If you initiate the determination, your resident status is considered to be abandoned when you file either of the following documents—along with your USCIS Alien Registration Receipt Card—with the USCIS or a U.S. consular officer.

- USCIS Form I-407, Record of Abandonment of Lawful Permanent Resident Status.
- A letter stating your intent to abandon your resident status.

The USCIS Alien Registration Receipt Card is also referred to as a green card.

When filing by mail, you must send your filing by certified mail, return receipt requested (or the foreign equivalent) and keep a copy and proof that it was mailed and received.



Until you have proof your letter was received, you remain a resident for tax purposes even if the USCIS would not recognize the validity of your green card because it is more than 10 years old or because you have been absent from the United States for a period of time.

For more details, including special rules that apply if you give up your green card after holding it in at least 8 of the prior 15 years, see Pub. 519.

Substantial Presence Test

You are considered a U.S. resident if you meet the substantial presence test for 2019. You meet this test if you were physically present in the United States for at least:

1. 31 days during 2019; and
2. 183 testing days during the period 2019, 2018, and 2017, using the following chart.

(a) Year	(b) Days of physical presence	(c) Multiplier	(d) Testing days (multiply (b) times (c))
2019		1.000	
2018		0.333	
2017		0.167	
Total testing days (add column (d))			

Generally, you are treated as present in the United States on any day that you are physically present in the country at any time during the day. However, there are exceptions to this rule. In general, do not count the following as days of presence in the United States for the substantial presence test.

1. Days you commute to work in the United States from a residence in Canada or Mexico if you regularly commute from Canada or Mexico.
2. Days you are in the United States for less than 24 hours when you are in transit between two places outside the United States.
3. Days you were temporarily in the United States as a regular crew member of a foreign vessel engaged in transportation between the United States and a foreign country or a possession of the United States unless you otherwise engaged in trade or business on such day.

4. Days you intend, but are unable, to leave the United States because of a medical condition that arose while you were in the United States.
5. Days you are in the United States under a NATO visa as a member of a force or civilian component to NATO. However, this exception does not apply to an immediate family member who is present in the United States under a NATO visa. A dependent family member must count every day of presence for purposes of the substantial presence test.
6. Days you are an exempt individual (defined next).



You may need to file Form 8843 to exclude days of presence in the United States if you meet (4) or (6) above. For more information on the requirements, see Form 8843 in chapter 1 of Pub. 519.

Exempt individual. For purposes of the substantial presence test, an exempt individual is generally an individual who is a:

- Foreign government-related individual;
- Teacher or trainee who is temporarily present under a “J” or “Q” visa;
- Student who is temporarily present under an “F,” “J,” “M,” or “Q” visa; or
- Professional athlete who is temporarily in the United States to compete in a charitable sports event. **Note.** Alien individuals with “Q” visas are treated as either students, teachers, or trainees and, as such, are exempt individuals for purposes of the substantial presence test if they otherwise qualify. “Q” visas are issued to aliens participating in certain international cultural exchange programs.

See chapter 1 of Pub. 519 for more details regarding days of presence in the United States for the substantial presence test.



You cannot be an exempt individual indefinitely. Generally, you will not be an exempt individual as a teacher or trainee in 2019 if you were exempt as a teacher, trainee, or student for any part of 2 of the preceding 6 calendar years. You will not be an exempt individual as a student in 2019 if you were exempt as a teacher, trainee, or student for any part of more than 5 calendar years. However, there are exceptions to these limits. See Substantial Presence Test in chapter 1 of Pub. 519 for more information.

Closer Connection to Foreign Country

Even though you otherwise would meet the substantial presence test, you can be treated as a nonresident alien if you:

- Were present in the United States for fewer than 183 days during 2019,
- Establish that during 2019 you had a tax home in a foreign country, and
- Establish that during 2019 you had a closer connection to one foreign country in which you had a tax home than to the

United States unless you had a closer connection to two foreign countries.

You are not eligible for the closer connection exception if you have an application pending for adjustment of status to that of a lawful permanent resident or if you have applied, or have taken other steps to apply, for lawful permanent residence.

See chapter 1 of Pub. 519 for more information.

You must file a fully completed Form 8840 with the IRS to claim the closer connection exception. Each spouse must file a separate Form 8840 to claim the closer connection exception. See *Form 8840* in chapter 1 of Pub. 519.

Dual-Resident Taxpayer

You are a dual-resident taxpayer if you are a resident of both the United States and a foreign country under each country's tax laws. If the income tax treaty between the United States and that foreign country contains a provision for resolving conflicting claims of residence (often referred to as

“tie-breaker” rules), and you determine that you are a resident of the foreign country under that provision, you can be treated as a nonresident of the United States for purposes of figuring out your income tax liability if you file a Form 1040-NR-EZ by the due date of the return (see *When To File*, later) and attach a Form 8833, Treaty-Based Return Position Disclosure Under Section 6114 or 7701(b). A dual-resident taxpayer who does not timely file Form 1040-NR-EZ may be eligible for U.S. competent authority assistance. See Rev. Proc. 2015-40, 2015-35 I.R.B. 236, or its successor. You can download the complete text of most U.S. tax treaties at IRS.gov. Go to IRS.gov, enter “tax treaties” in the search box at the top of the page, and click on United States Income Tax Treaties A to Z. Technical explanations for many of those treaties are also available at that site.

Who Must File

File Form 1040-NR-EZ (or Form 1040-NR) if you were a nonresident alien engaged in a

trade or business in the United States during 2019. You must file even if:

- You have no income from a trade or business conducted in the United States,
- You have no income from U.S. sources, or
- Your income is exempt from U.S. tax under a tax treaty or any section of the Internal Revenue Code.

Other situations when you must file. You must also file a return for 2019 if you need to pay social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.

Exception. You do not need to file Form 1040-NR-EZ (or Form 1040-NR) if you meet the following exception. You were a nonresident alien student, teacher, or trainee who was temporarily present in the United States under an "F," "J," "M," or "Q" visa, and you have no income (such as wages, salaries, tips, etc., or scholarship or fellowship grants) that is subject to tax under section 871.

When To File

If you were an employee and received wages subject to U.S. income tax withholding, file Form 1040-NR-EZ by April 15, 2020.

If you did not receive wages as an employee subject to U.S. income tax withholding, file Form 1040-NR-EZ by June 15, 2020.

If you file after the due date (without extensions), you may have to pay interest and penalties. See *Interest and Penalties*, later.

Extension of time to file. If you cannot file your return by the due date, file Form 4868 to get an automatic 6-month extension of time to file. You must file Form 4868 by the regular due date of the return. Instead of filing Form 4868, you can apply for an automatic extension by making an electronic payment by the due date of your return.



An automatic 6-month extension of time to file does not extend the time to pay your tax. If you do not 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.

Where To File

If you are not enclosing a payment, mail Form 1040-NR-EZ to:

Department of the Treasury
Internal Revenue Service
Austin, TX 73301-0215 U.S.A.

If enclosing a payment, mail Form 1040-NR-EZ to:

Internal Revenue Service
P.O. Box 1303
Charlotte, NC 28201-1303 U.S.A.

Private Delivery Services

You can use certain private delivery services (PDS) designated by the IRS to meet the “timely mailing as timely filing” rule for tax returns. Go to [IRS.gov/PDS](https://www.irs.gov/PDS) for the current list of designated services.

The PDS can tell you how to get written proof of the mailing date.

For the IRS mailing address to use if you're using PDS, go to [IRS.gov/PDSStreetAddresses](https://www.irs.gov/PDSStreetAddresses).



PDS cannot deliver items to IRS P.O. boxes. You must use the U.S. Postal Service to mail any items to an IRS P.O. box address.

Election To Be Taxed as a Resident Alien

You can elect to be taxed as a U.S. resident for the whole year if all of the following apply.

- You were married.
- Your spouse was a U.S. citizen or resident alien on the last day of the tax year.
- You file a joint return for the year of the election using Form 1040 or 1040-SR.

To make this election, you must attach the statement described under *Nonresident Spouse Treated as a Resident* in chapter 1 of Pub. 519 to your return. Do not use Form 1040-NR-EZ or 1040-NR.

If you make the election to be treated as a resident alien, your worldwide income for the whole year must be included and will be taxed under U.S. tax laws. You must agree to keep the records, books, and other information needed to figure the tax. If you made the election in an earlier year, you can file a joint return or separate return for 2019. If you file a separate return, use Form 1040 or 1040-SR. You must include your worldwide income for the whole year whether you file a joint or separate return.



If you make this election, you may forfeit the right to claim benefits otherwise available under a U.S. tax treaty. For more information about the benefits that otherwise might be available, see the specific treaty.

Dual-Status Taxpayers



If you elect to be taxed as a resident alien (discussed earlier under Election To Be Taxed as a Resident Alien), the special instructions and restrictions discussed here do not apply.

Dual-Status Year

A dual-status year is one in which you change status between nonresident and resident alien. Different U.S. income tax rules apply to each status.

Most dual-status years are the years of arrival or departure. Before you arrive in the United States, you are a nonresident alien. After you arrive, you may or may not be a resident, depending on the circumstances.

If you become a U.S. resident, you stay a resident until you leave the United States or are no longer a lawful permanent resident of the United States. You may become a nonresident alien when you leave if you meet both of the following conditions.

- After leaving (or after your last day of lawful permanent residency if you met the green card test, defined earlier) and for the remainder of the calendar year of your departure, you have a closer connection to a foreign country than to the United States.

- During the next calendar year, you are not a U.S. resident under either the green card test or the substantial presence test.

See Pub. 519 for more information.

What and Where To File for a Dual-Status Year

If you were a U.S. resident on the last day of the tax year, file Form 1040 or 1040-SR. Enter "Dual-Status Return" across the top and attach a statement showing your income for the part of the year you were a nonresident. You can use Form 1040-NR-EZ as the statement; enter "Dual-Status Statement" across the top. Do not sign Form 1040-NR-EZ. If you are not enclosing a payment, mail your return and statement to the following address.

Department of the Treasury
Internal Revenue Service
Austin, TX 73301-0215 U.S.A.

If enclosing a payment, mail your return and statement to the following address.

Internal Revenue Service
P.O. Box 1303
Charlotte, NC 28201-1303 U.S.A.

If you were a nonresident on the last day of the tax year, file Form 1040-NR-EZ. Enter "Dual-Status Return" across the top and attach a statement showing your income for the part of the year you were a U.S. resident. You can use Form 1040 or 1040-SR as the statement; enter "Dual-Status Statement" across the top. Do not sign Form 1040 or 1040-SR. If you are not enclosing a payment, mail your return and statement to the following address.

Department of the Treasury
Internal Revenue Service
Austin, TX 73301-0215 U.S.A.

If enclosing a payment, mail your return and statement to the following address.

Internal Revenue Service
P.O. Box 1303
Charlotte, NC 28201-1303 U.S.A.

Statements. Any statement you file with your return must show your name, address,

and identifying number (see *Identifying Number*, later).

Income Subject to Tax for Dual-Status Year

As a dual-status taxpayer not filing a joint return, you are taxed on income from all sources for the part of the year you were a resident alien. Generally, you are taxed on income only from U.S. sources for the part of the year you were a nonresident alien. However, all income effectively connected with the conduct of a trade or business in the United States is taxable.

Income you received as a dual-status taxpayer from sources outside the United States while a resident alien is taxable even if you became a nonresident alien after receiving it and before the close of the tax year.

Conversely, income you received from sources outside the United States while a nonresident alien is not taxable in most cases even if you became a resident alien after receiving it and before the close of the tax

year. Income from U.S. sources is generally taxable whether you received it while a nonresident alien or a resident alien (unless specifically exempt under the Internal Revenue Code or a tax treaty provision).

Restrictions for Dual-Status Taxpayers

Standard deduction. You cannot take the standard deduction even for the part of the year you were a resident alien.

Head of household. You cannot use the Head of household Tax Table column in the Instructions for Forms 1040 and 1040-SR.

Joint return. You cannot file a joint return unless you elect to be taxed as a resident alien (see *Election To Be Taxed as a Resident Alien*, earlier) instead of as a dual-status taxpayer.

Tax rates. If you were married and a nonresident of the United States for all or part of the tax year and you do not make the election discussed earlier to be taxed as a resident alien, you must use the Married filing

separately Tax Table column to figure your tax on income effectively connected with a U.S. trade or business. If you were married, you cannot use the Single Tax Table column.

Deduction for exemptions. The personal exemption deduction is suspended for individuals. You may not claim a personal exemption in 2019.

Tax credits. You cannot take the earned income credit, the credit for the elderly or disabled, or any education credit unless you elect to be taxed as a resident alien (see *Election To Be Taxed as a Resident Alien*, earlier) instead of as a dual-status taxpayer. For information on other credits, see chapter 6 of Pub. 519.

How To Figure Tax for a Dual-Status Year

When you figure your U.S. tax for a dual-status year, you are subject to different rules for the part of the year you were a resident and the part of the year you were a nonresident.

All income for the period of residence and all income that is effectively connected with a trade or business in the United States for the period of nonresidence, after allowable deductions, is combined and taxed at the same rates that apply to U.S. citizens and residents.

Credit for taxes paid. You are allowed a credit against your U.S. income tax liability for certain taxes you paid, or are considered to have paid, or that were withheld from your income. These include the following.

1. Taxes withheld from wages earned in the United States and taxes withheld at the source from scholarship income from U.S. sources.

When filing Form 1040 or 1040-SR, show the total tax withheld on line 17. Enter amounts from the attached statement (Form 1040-NR-EZ, lines 18a and 18b) in the column to the right of line 17 and identify and include them in the amount on line 17.

When filing Form 1040-NR-EZ, show the total tax withheld on lines 18a and 18b. Enter the amount from the attached statement (Form 1040 or 1040-SR, line 17) in the column to the right of line 18a, and identify and include it in the amount on line 18a.

2. Estimated tax paid with Form 1040-ES or Form 1040-ES (NR).
3. Tax paid with Form 1040-C at the time of departure from the United States. When filing Form 1040 or 1040-SR, include the tax paid with Form 1040-C with the total payments on line 19. Identify the payment in the area to the left of the entry.

Line Instructions for Form 1040-NR-EZ

Name and Address

Enter your name, street address, city or town, and country on the appropriate lines. Include an apartment number after the street address, if applicable.

P.O. box. Enter your box number only if your post office does not deliver mail to your home.

Foreign address. If you have a foreign address, enter the city name on the appropriate line. Do not enter any other information on that line, but also complete the spaces below that line.

Country name. Do not abbreviate the country name. Enter the name in uppercase letters in English. Follow the country's practice for entering the postal code and the name of the province, county, or state.

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

Name change. If you changed your name because of marriage, divorce, etc., and your identifying number is a social security number, 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. See *Social security number (SSN)* below for how to contact the SSA.

Death of a taxpayer. See *Death of a Taxpayer*, later.

Identifying Number

An incorrect or missing identifying number can increase your tax, reduce your refund, or delay your refund.

Social security number (SSN). In most cases, you are required to enter your SSN. If you do not have an SSN but are eligible to get one, you should apply for it. Get Form SS-5, Application for a Social Security Card, online at [SSA.gov/ssnumber](https://ssa.gov/ssnumber), from your local Social Security Administration (SSA) office, or by calling the SSA at 800-772-1213. For those who are deaf or hard of hearing or have a speech disability and have access to TTY/TDD equipment, call 800-325-0778.

Fill in Form SS-5 and bring it to your local SSA office in person, along with original documentation showing your age, identity,

immigration status, and authority to work in the United States. If you are an F-1 or M-1 student, you must also show your Form I-20. If you are a J-1 exchange visitor, you must also show your Form DS-2019. 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-NR-EZ, W-2, and 1099 agree with your social security card. If they do not, certain deductions and credits on your Form 1040-NR-EZ 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 at 800-772-1213 or go to <https://blog.ssa.gov/need-to-change-your-name-on-your-social-security-card/> for more information.

IRS individual taxpayer identification number (ITIN). If you do not have and are not eligible to get an SSN, you must enter your ITIN whenever an SSN is requested on your tax return.

For details on how to apply for an ITIN, see Form W-7, Application for IRS Individual Taxpayer Identification Number, and its instructions. Get Form W-7 online at [IRS.gov/FormW7](https://www.irs.gov/FormW7).

It usually takes about 7 weeks to get an ITIN.

Some ITINs must be renewed. If you haven't used your ITIN on a federal tax return at least once in the last 3 years, or if your ITIN has the middle digits 83, 84, 85, 86, or 87 (for example, 9NN-83-NNNN), it expired at the end of 2019 and must be renewed if you need to file a federal tax return in 2020. 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://www.irs.gov/ITIN).



ITINs with middle digits 70 through 82 have expired and must also be

renewed if you need to file a tax return in 2020 and haven't already renewed the ITIN.

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

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/ITINinfo](https://www.irs.gov/ITINinfo).

Filing Status

Lines 1 and 2. The amount of your tax depends on your filing status. Before you decide which box to check, read the following explanations. For more information about marital status, see Pub. 501.

Were You Single or Married?

Single. You can check the box on line 1 if any of the following was true on December 31, 2019.

- You were never married.
- You were legally separated under a decree of divorce or separate maintenance. But if, at the end of 2019, your divorce was not final (an interlocutory decree), you are considered married and cannot check the box on line 1.
- You were widowed before January 1, 2019 and did not remarry before the end of 2019.
- You meet the tests described under Married persons who live apart, later.

Note. If you qualify for the "Qualifying widow(er)" filing status, you may be able to lower your taxes by filing Form 1040-NR instead. For more information about filing as a "Qualifying widow(er)," see *Line 6—Qualifying widow(er)* in the Instructions for Form 1040-NR.

Married. If you were married on December 31, 2019, consider yourself married for the whole year, even if you did not live with your spouse at the end of 2019.

If your spouse died in 2019, consider yourself married to that spouse for the whole year, unless you remarried before the end of 2019.

U.S. national. A U.S. national is an individual who, although not a U.S. citizen, owes his or her allegiance to the United States. U.S. nationals include American Samoans and Northern Mariana Islanders who chose to become U.S. nationals instead of U.S. citizens.

Married persons who live apart. Some married persons who have a child and who do not live with their spouse can file as single. If you meet all five of the following tests and you are a married resident of Canada, Mexico, or South Korea, you are a married business apprentice or student from India eligible for the benefits of Article 21(2) of the U.S.-India Income Tax Treaty, or you are a married U.S. national, check the box on line 1.

1. You file a separate return from your spouse.
2. You paid over half the cost of keeping up your home for 2019.
3. You lived apart from your spouse for the last 6 months of 2019. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
4. Your home was the main home of your child, stepchild, or foster child for more than half of 2019. Temporary absences by you or the child for special circumstances, such as school, vacation, business, or medical care, count as time the child lived in the home. If the child was born or died in 2019, you still can file as single as long as the home was that child's main home for more than half of the part of the year he or she was alive in 2019.
5. You could have claimed the child as a dependent (on Form 1040-NR) or the

child's other parent claims him or her as a dependent under the rules for children of divorced or separated parents. See Form 8332, Release/Revocation of Release of Claim to Exemption for Child by Custodial Parent.

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.

Rounding Off to Whole Dollars

You can round off cents to whole dollars on your return. 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.

Taxable Income

Line 3—Wages, salaries, tips, etc. Enter the total of your effectively connected wages, salaries, tips, etc. Only U.S. source income is included on line 3 as effectively connected wages. For most people, the amount to enter on this line should be shown in box 1 of their Form(s) W-2.



Do not include on line 3 amounts exempted under a tax treaty. Instead, include these amounts on line 6 and complete item J of Schedule OI on page 2 of Form 1040-NR-EZ. See Amounts exempt under a treaty below.

The following types of income must also be included on line 3.

- Wages received as a household employee. An employer is not required to provide a Form W-2 to you if he or she paid you wages of less than \$2,100 in 2019. If you received wages as a household employee and you didn't receive a Form W-2 because an employer paid you less than \$2,100 in 2019, enter "HSH" and the amount not reported to you on a Form W-2 on the dotted line next to line 3. For information on employment taxes for household employees, see Tax Topic 756 at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).
- Tip income you did not report to your employer. This should include 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 are not included as income in box 1. See Pub. 531, Reporting Tip Income, for more details. Also include the value of any noncash tips you received, such as tickets,

passes, or other items of value. Although you do not report these noncash tips to your employer, you must report them on line 3.



You may owe social security and Medicare tax on unreported tips. See the instructions for line 16, later.

- Disability pensions shown on Form 1042-S or Form 1099-R if you have not reached the minimum retirement age set by your employer.

Note. You must use Form 1040-NR to report disability pensions received after you reach your employer's minimum retirement age and other payments shown on Form 1042-S or Form 1099-R.

- Wages from Form 8919, line 6.

Amounts exempt under a treaty. Wages, salaries, tips, etc. that you claim are exempt from U.S. tax under an income tax treaty should **not** be reported on line 3. Instead, include these amounts on line 6 and complete item J of Schedule OI on page 2 of Form 1040-NR-EZ. Generally, if you submitted a

properly completed Form 8233, Exemption From Withholding on Compensation for Independent (and Certain Dependent) Personal Services of a Nonresident Alien Individual, to claim an exemption from withholding based on a treaty, your employer would not have withheld tax on the exempt amount and would have reported the exempt amount on a Form 1042-S and not in box 1 of Form W-2. However, if you did not submit a Form 8233 to your employer or if you submitted a Form 8233 to your employer but your employer withheld tax on the exempt amount because it could not readily determine your eligibility for the exemption, you can claim the exemption on Form 1040-NR-EZ by reducing your line 3 wages by the exempt amount.

You will need to complete item J on Schedule OI and attach a statement to your return containing all information that otherwise would have been required on a Form 8233 to explain your eligibility for the exemption. See the examples next.

Example 1. Anna is a citizen of France who came to the United States on an F-1 visa in 2018 for the primary purpose of studying at an accredited university. In 2019, Anna completed a paid summer internship with a U.S. company as part of her optional practical training. Anna earned \$8,000 from this internship. Under Article 21 (Students and Trainees) of the income tax treaty with France, Anna can exempt up to \$5,000 of personal services income from U.S. tax. Anna submitted a valid Form 8233 to her employer to claim an exemption from withholding for the portion of her wages that is exempt under the treaty. She received a Form 1042-S from her employer showing the \$5,000 exempt amount and a Form W-2 showing \$3,000 in box 1 of Form W-2. On her 2019 Form 1040-NR-EZ, Anna should report \$3,000 on line 3, include \$5,000 on line 6, and complete item J on Schedule OI. Anna should attach both the Form W-2 and the Form 1042-S to her return.

Example 2. The facts are the same as above except that Anna did not realize she was eligible for a \$5,000 exemption when she began work and did not submit a Form 8233

to her employer claiming the exemption amount. All of Anna's wages from the internship were withheld upon and reported in box 1 on her Form W-2. On her 2019 Form 1040-NR-EZ, Anna should report \$3,000 on line 3, include \$5,000 on line 6, and complete item J on Schedule OI. Anna should attach the Form W-2 to her Form 1040-NR-EZ. She should also attach a statement to her Form 1040-NR-EZ containing all information that otherwise would have been required on a Form 8233 to justify the exemption claimed.

Missing or incorrect Form W-2. Your employer is required to provide or send Form W-2 to you no later than January 31, 2020. If you do not receive it by early February, use Tax Topic 154 at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics) to find out what to do. Even if you do not get a Form W-2, you still must report your earnings on line 3. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Dependent care benefits. If you received benefits for 2019 under your employer's dependent care plan, you must use Form

1040-NR. The benefits should be shown in box 10 of your Form(s) W-2.

Adoption benefits. If you received employer-provided adoption benefits for 2019, you must use Form 1040-NR. The benefits should be shown in box 12 of your Form(s) W-2, with code T.

Tax-exempt interest. Certain types of interest income from investments in state and municipal bonds and similar instruments are not taxed by the United States. If you received such tax-exempt interest income, enter "TEI" and the amount of your tax-exempt interest on the dotted line next to line 3. Include any exempt-interest dividends from a mutual fund or other regulated investment company.

Do not include interest earned on your individual retirement arrangement (IRA), health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account. Also, do not include interest from a U.S. bank, savings and loan association, credit union, or similar institution (or from certain deposits with U.S. insurance

companies) that is exempt from tax under a tax treaty or under section 871(i) because the interest is not effectively connected with a U.S. trade or business. Do not add any tax-exempt interest to your line 3 total.

Income from a sharing economy activity.

If you use one of the many online platforms available to provide goods and services, you may be involved in what is known as the sharing economy. If you receive income from a sharing economy activity, it is generally taxable even if you do not receive a Form 1099-MISC, Miscellaneous Income; Form W-2, Wage and Tax Statement; or some other income statement. To learn more about this income, go to [IRS.gov/Sharing](https://www.irs.gov/Sharing). If you receive income from a sharing economy activity, you may have to use Form 1040-NR instead of Form 1040-NR-EZ.

Line 4—Taxable refunds, credits, or offsets of state and local income taxes. If you received a refund, credit, or offset of state or local income taxes in 2019, you may receive a Form 1099-G. If you chose to apply part or all of the refund to your 2019

estimated state or local income tax, the amount applied is treated as received in 2019.

For details on how to figure the amount you must report as income, see *Itemized Deduction Recoveries* in Pub. 525, *Taxable and Nontaxable Income*.



None of your refund is taxable if, in the year you paid the tax, you did not itemize deductions. Currently, this exception only applies to students or business apprentices from India eligible for the benefits of Article 21(2) of the U.S.-India Income Tax Treaty. If you were a student or business apprentice from India meeting this criteria in 2018 and you claimed the standard deduction on your 2018 tax return, none of your refund of 2018 taxes is taxable. See Students and business apprentices from India under Itemized Deductions in chapter 5 of Pub. 519. If none of your refund is taxable, leave line 4 blank.

Line 5—Scholarship and fellowship grants. If you received a scholarship or fellowship, part or all of it may be taxable.

Amounts received in the form of a scholarship or fellowship that are payment for teaching, research, or other services are generally taxable as wages even if the services were required to get the scholarship or fellowship.

If you were a degree candidate, the amounts you used for expenses other than tuition and course-related expenses (fees, books, supplies, and equipment) are generally taxable. For example, amounts used for room, board, and travel are generally taxable.

If you were not a degree candidate, the full amount of the scholarship or fellowship is generally taxable.

If the grant was reported on Form(s) 1042-S, you generally must include the amount shown in box 2 of Form(s) 1042-S on line 5.

However, if any or all of that amount is exempt by treaty, do not include the treaty-exempt amount on line 5. Instead, include the treaty-exempt amount on line 6 and complete item J of Schedule OI on page 2 of Form 1040-NR-EZ.

Attach any Form(s) 1042-S you received from the college or institution. If you did not receive a Form 1042-S, attach a statement from the college or institution (on their letterhead) showing the details of the grant.

For more information about scholarships and fellowships in general, see chapter 1 of Pub. 970, Tax Benefits for Education.

Example 1. You are a citizen of a country that does not have an income tax treaty in force with the United States. You are a candidate for a degree at ABC University (located in the United States). You are receiving a full scholarship from ABC University. You are not required to perform any services, such as teaching, research, or other services, to get the scholarship.

The total amounts you received from ABC University during 2019 are as follows.

Tuition and fees	\$25,000
Books, supplies, and equipment	1,000
Room and board	9,000
	<u>\$35,000</u>

The Form 1042-S you received from ABC University for 2019 shows \$9,000 in box 2 and \$1,260 (14% of \$9,000) in box 10.

Note. Box 2 shows only \$9,000 because withholding agents (such as ABC University) are not required to report section 117 amounts (tuition, fees, books, supplies, and equipment) on Form 1042-S.

When completing Form 1040-NR-EZ, do the following.

- Enter on line 5 the \$9,000 shown in box 2 of Form 1042-S.
- Enter \$0 on line 8. Because section 117 amounts (tuition, fees, books, supplies, and equipment) were not included in box

2 of your Form 1042-S (and are not included on line 5 of Form 1040-NR-EZ), you cannot exclude any of the section 117 amounts on line 8.

- Include on line 18b the \$1,260 shown in box 10 of Form 1042-S.

Example 2. The facts are the same as in *Example 1*, except that you are a citizen of a country that has an income tax treaty in force with the United States that includes a provision that exempts scholarship income and you were a resident of that country for income tax purposes immediately before arriving in the United States to attend ABC University. Also, assume that, under the terms of the tax treaty, you are present in the United States only temporarily to finish your degree, and all of your scholarship income is exempt from tax because ABC University is a nonprofit educational organization.

Note. Scholarship or fellowship grant income is not exempt from tax under some treaties if the income is received in exchange for the performance of services, such as teaching, research, or other services. Also, many tax

treaties do not permit an exemption from tax on scholarship or fellowship grant income unless the income is from sources outside the United States. If you are a resident of a treaty country, you must know the terms of the tax treaty between the United States and the treaty country to claim treaty benefits on Form 1040-NR-EZ. For details, see the instructions for item J of Schedule OI, later.

When completing Form 1040-NR-EZ, do the following.

- Enter \$0 on line 5. The \$9,000 reported to you in box 2 of Form 1042-S is reported on line 6 (not line 5).
- Enter \$9,000 on line 6.
- Enter \$0 on line 8. Because none of the \$9,000 reported to you in box 2 of Form 1042-S is included in your income, you cannot exclude it on line 8.
- Include on line 18b any withholding shown in box 10 of Form 1042-S.

- Provide all the required information in item J of Schedule OI on page 2 of Form 1040-NR-EZ.

Line 6—Treaty-exempt income. Report on line 6 the total of all your income that is exempt from tax by an income tax treaty, including both effectively connected income and not effectively connected income. Do not include this exempt income on line 7. You must complete item J of Schedule OI on page 2 of Form 1040-NR-EZ to report income that is exempt from U.S. tax.

Line 8—Scholarship and fellowship grants excluded. If you received a scholarship or fellowship grant and were a degree candidate, enter amounts used for tuition and course-related expenses (fees, books, supplies, and equipment), but only to the extent the amounts are included on line 5. See the examples in the instructions for line 5, earlier.

Line 9—Student loan interest deduction. You can take this deduction if all of the following apply.

1. You paid interest in 2019 on a qualified student loan (defined next).
2. Your filing status is single.
3. Your modified adjusted gross income (AGI) is less than \$85,000. Use lines 2 through 4 of the Student Loan Interest Deduction Worksheet to figure your modified AGI.

Use the Student Loan Interest Deduction Worksheet to figure your student loan interest deduction.

Qualified student loan. This is any loan you took out to pay the qualified higher education expenses for any of the following individuals.

1. Yourself.
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 \$4,200 for 2019, or
- c. You could be claimed as a dependent on someone else's return.

The person for whom the expenses were paid must have been an eligible student (see Eligible student, later).

However, a loan is not 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. To find out who is a related person, 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 more details on these expenses, see Pub. 970.

**Student Loan Interest Deduction
Worksheet—Line 9**

Keep for Your Records



See the instructions for [line 9](#), earlier, before you begin.

1. Enter the total interest you paid in 2019 on [qualified student loans](#) (defined earlier). **Do not** enter more than \$2,500 1. _____
2. Enter the amount from Form 1040-NR-EZ,
line 7 2. _____
3. Enter the amount from Form 1040-NR-EZ,
line 8 3. _____
4. Subtract line 3 from line 2 4. _____
5. Is line 4 more than \$70,000?
☐ **No.** Skip lines 5 and 6, enter -0- on line 7,
and go to line 8.
☐ **Yes.** Subtract \$70,000 from line 4 5. _____
6. Divide line 5 by \$15,000. Enter the result as a decimal
(rounded to at least three places). If the result is 1.000 or
more, enter 1.000 6. _____
7. Multiply line 1 by line 6 7. _____
8. **Student loan interest deduction.** Subtract line 7 from line 1.
Enter the result here and on Form 1040-NR-EZ, line 9 8. _____

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Eligible student. An eligible student is a person who:

- Was enrolled in a degree, certificate, or other program (including a program of study abroad that was approved for credit by the institution at which the student was enrolled) leading to a recognized educational credential at an eligible educational institution; and
- Carried at least half the normal full-time workload for the course of study he or she was pursuing.

Line 11—Itemized deductions. Enter the total state and local income taxes you paid or that were withheld from your salary in 2019, **but** do not enter more than \$10,000 if you checked filing status box 1, or more than \$5,000 if you checked filing status box 2.

If, during 2019, you received any refunds of, or credits for, income tax paid in earlier years, do not subtract them from the amount you deduct here. Instead, see the instructions for line 4, earlier.

Note. Students or business apprentices from India may be able to take the standard deduction instead of their itemized deductions if they are eligible for the benefits of Article 21(2) of the United States-India Income Tax Treaty. They may be able to take the standard deduction along with a net disaster loss (see the instructions for Form 4684 and Pub. 547). However, if their spouse has itemized, they must itemize their deductions also. See chapter 5 of Pub. 519 for details.

Line 13—Reserved. Line 13 is reserved. The personal exemption deduction for individuals has been suspended.

Line 15—Tax. Use the Tax Table, later in these instructions, to figure your tax. Be sure you use the correct column. If you checked filing status box 2, you must use the "Married filing separately" column.

Line 16—Unreported social security and Medicare tax from Forms 4137 and 8919. Enter the total of any taxes from Form 4137 and Form 8919. Check the appropriate box(es).

Form 4137. If you received tips of \$20 or more in any month and you did not report the full amount to your employer, you must pay the social security (or railroad retirement (RRTA)) and Medicare taxes on the unreported tips.

Do not include the value of any noncash tips, such as tickets or passes. You do not pay social security (or RRTA) and Medicare taxes 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 (or RRTA) and Medicare taxes due on tips you received but did not report to your employer.

Form 8919. If you are an employee who received wages from an employer who did not withhold social security and Medicare taxes from your wages, use Form 8919 to figure

your share of the unreported tax. Include on line 16 the amount from line 13 of Form 8919.

Include the amount from line 6 of Form 8919 on Form 1040-NR-EZ, line 3.

Payments

Lines 18a and 18b—Federal income tax withheld. Enter all federal income tax withheld on line 18a or 18b.

Line 18a. Enter on line 18a the total of any federal income tax withheld on your Form(s) W-2 and 1099-R. The amount(s) withheld should be shown in box 2 of Form(s) W-2 and box 4 of Form(s) 1099-R. Attach all Form(s) W-2 to the front of your return. Attach Form(s) 1099-R to the front of your return if federal income tax was withheld.

Line 18b. Enter on line 18b the total amount shown as federal income tax withheld on Form(s) 1042-S. The withholding credit should be shown in box 10 of your Form(s) 1042-S. Attach all Form(s) 1042-S to the front of your return.



Refunds of taxes shown on Form 1042-S may be delayed for up to 6 months. See Refund Information, later.

Line 19—2019 estimated tax payments.

Enter any estimated federal income tax payments you made using Form 1040-ES (NR) for 2019. Include any overpayment that you applied to your 2019 estimated tax from:

- Your 2018 return, or
- An amended return (Form 1040-X).

Name change. If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040-NR-EZ. On the statement, explain all of the payments you made in 2019 and show the name(s) and identifying number(s) under which you made them.

Line 20—Credit for amount paid with Form 1040-C. Enter any amount you paid with Form 1040-C for 2019.

Line 21—Total payments. Add lines 18a through 20. Enter the total on line 21.

Amount paid with request for extension of time to file. If you got an automatic extension of time to file Form 1040-NR-EZ by filing Form 4868 or by making a payment, include in the total on line 21 the amount of the payment or any amount you paid with Form 4868. If you paid by credit or debit card, do not include on line 21 the convenience fee you were charged. On the dotted line next to line 21, enter "Form 4868" and show the amount paid.



If you had taxable interest or dividend income, you must file Form 1040-NR.

Refund

Line 22—Amount overpaid. If line 22 is under \$1, we will send a refund only on written request.



If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay

by filing a new Form W-4. See Income Tax Withholding and Estimated Tax Payments for 2020 under Reminders, later.

Refund offset. If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 22 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.

Lines 23a through 23e—Amount refunded to you. If you want to check the status of your refund, just use the IRS2Go phone app or go to *Check My Refund Status* at [IRS.gov/Refunds](https://www.irs.gov/Refunds). See Refund Information, later. Information about your return will generally be available 4 weeks after you mail

your return. Have your 2019 tax return handy so you can enter your SSN or ITIN, your filing status, and 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.



If you request a refund of tax withheld on a Form 1042-S, we may need additional time to process the refund. Allow up to 6 months for these refunds to be issued.

DIRECT DEPOSIT

Simple. Safe. Secure.

Fast Refunds! Join the eight in 10 taxpayers who choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See information about IRA, later.

If you want us to directly deposit the amount shown on line 23a to your checking or savings account, including an IRA, at a U.S. bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Complete lines 23b through 23d (if you want your refund deposited to only one account), or
- Check the box on line 23a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds.

If you do not want your refund directly deposited to your account, do not check the box on line 23a. Draw a line through the boxes on lines 23b and 23d. We will send you a check instead.

Account must be in your name. Do not request a deposit of any part of your refund to an account that is not in your name. Although you may owe your tax return preparer a fee for preparing your return, do

not 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. After this limit is reached, paper checks will be sent instead. Learn more at [IRS.gov/DepositLimits](https://www.irs.gov/DepositLimits).

Why Use 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.
- It is more convenient. You do not 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.

IRA. You can have your refund (or part of it) directly deposited to a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a U.S. bank or other financial institution in the United States

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 will not accept a deposit for 2019). If you do not, 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 2019 return during 2020 and do not notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2020. If you designate your deposit to be for 2019, you must verify that the deposit was actually made to the account by the due date of the 2019 return (not counting extensions). If the deposit is not made by that date, the deposit is not an IRA contribution for 2019.



You may be able to contribute up to \$6,000 (\$7,000 if age 50 or older at the end of 2019) to a traditional IRA or Roth IRA for 2019. You may owe a penalty 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.

TreasuryDirect®. You can request a deposit of your refund (or part of it) to a TreasuryDirect® online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to go.usa.gov/3KvcP.

Form 8888. You can have your refund directly deposited into more than one account or use it to buy up to \$5,000 in paper or electronic series I savings bonds. You do not need a TreasuryDirect® account to do this. For more information, see the Form 8888 instructions.

Sample Check—Lines 23b Through 23d

RUFUS MAPLE
MARY MAPLE
123 Main Street
Anyplace, LA 70000

PAY TO THE
ORDER OF _____ \$

_____ DOLLARS

ANYPLACE BANK
Anyplace, LA 70000

For _____

Routing number
(line 23b)

Account number
(line 23d)

**Do not include
the check number**

1234
15-0000/0000

⑆ 250250025 ⑆ 202020 ⑆ 86 ⑆ 1234

Note: The routing and account numbers may be in different places on your check.

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Line 23b. 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 here, the routing number is 250250025. Rufus and Mary Maple 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 23b 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 does not 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 23c. Check the appropriate box for the type of account. Do not 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. If your deposit is to a TreasuryDirect® online account, check the “Savings” box.

Line 23d. 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 here, the account number is 20202086. Do not 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 a check will be sent instead.

- The name on your account does not match the name on the refund, and your financial institution(s) will not 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 have not given a valid account number.
- You file your 2019 return after November 30, 2020.
- Any numbers or letters on lines 23b through 23d are crossed out or whited out.



The IRS is not 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 and to make sure your direct deposit will be accepted.

Line 23e. If you want your refund mailed to an address not listed on page 1 of Form 1040-NR-EZ, enter that address on line 23e. See Foreign address, earlier, for information on entering a foreign address.

Note. If the address on page 1 is not in the United States, you can enter an address in the United States on line 23e. However, if the address on page 1 is in the United States, the IRS cannot mail a refund to a different address in the United States.

Line 24—Applied to your 2020 estimated tax. Enter on line 24 the amount, if any, of the overpayment on line 22 you want applied to your 2020 estimated tax.



This election to apply part or all of the amount overpaid to your 2020 estimated tax cannot 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).

See When To File, earlier. You do not have to pay if line 25 is under \$1.

Include any estimated tax penalty from line 26 in the amount you enter on line 25. Do not include any estimated tax payment for 2020 in this payment. Instead, make the estimated tax payment separately.

Bad check or payment. The penalty for writing a bad check to the IRS is \$25 or 2% of the check, whichever is more. However, if the amount of the check is less than \$25, the penalty equals the amount of the check. This penalty also applies to other forms of payment if the IRS does not receive the funds. Use Tax Topic 206 at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).

Line 25—Amount you owe. The IRS offers several payment options. You can pay online, by phone, mobile device, cash (maximum \$1,000 per day and per transaction), check, or money order. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for payment options.

Pay Online

The IRS offers an electronic payment option that is right for you. 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/Payments](https://www.irs.gov/Payments). You can pay using any of the following methods.

- **IRS Direct Pay** for online transfers from your checking or savings account at a U.S. bank or other financial institution in the United States at no cost to you; go to [IRS.gov/Payments](https://www.irs.gov/Payments).
- **Pay by Card.** To pay by debit or credit card, go to [IRS.gov/Payments](https://www.irs.gov/Payments). A convenience fee is charged by these service providers.
- **Online Payment Agreement.** If you cannot pay in full by the due date of your tax return, you can apply for an online monthly installment agreement at [IRS.gov/OPA](https://www.irs.gov/OPA). Once you complete the online process, you will receive immediate notification of whether your agreement

has been approved. A user fee is charged unless you are a low-income taxpayer meeting certain criteria.

- **IRS2Go** is the mobile application of the IRS; you can access Direct Pay or Pay by Card by downloading the application.

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).

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

WorldPay US, Inc.
844-PAY-TAX-8™ (844-729-8298)
www.payUSAtax.com

Official Payments
888-UPAY-TAX™(888-872-9829)
www.officialpayments.com

EFTPS. To use EFTPS, you must be enrolled either online or have an enrollment form mailed to you. To make a payment using EFTPS, call 800-555-4477 (English) or 800-244-4829 (Español). People who are deaf or hard of hearing, or have a speech disability, and who have access to TTY/TDD equipment can call 800-733-4829. For more information about EFTPS, go to IRS.gov/Payments or EFTPS.gov.

Pay by Mobile Device

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

Pay by Cash

Cash is an in-person payment option for individuals provided through retail partners with a maximum of \$1,000 per day per transaction. To make a cash payment, you must first be registered online at

www.officialpayments.com/fed, our Official Payment provider.

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, make your check or money order payable to "United States Treasury" for the full amount due. Do not send cash. Do not attach the payment to your return. Write "2019 Form 1040-NR-EZ" and your name, address, daytime phone number, and SSN or ITIN on your payment.

To help us process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Do not use dashes or lines (for example, do not enter "\$ XXX-" or "\$ XXXxx/100").



You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, or (b) make estimated tax payments for 2020. See Income Tax Withholding and Estimated

Tax Payments for 2020 *under* Reminders, *later*.

What if you cannot pay? If you cannot pay the full amount shown on line 25 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 (not counting extensions). 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](https://www.irs.gov/opa).