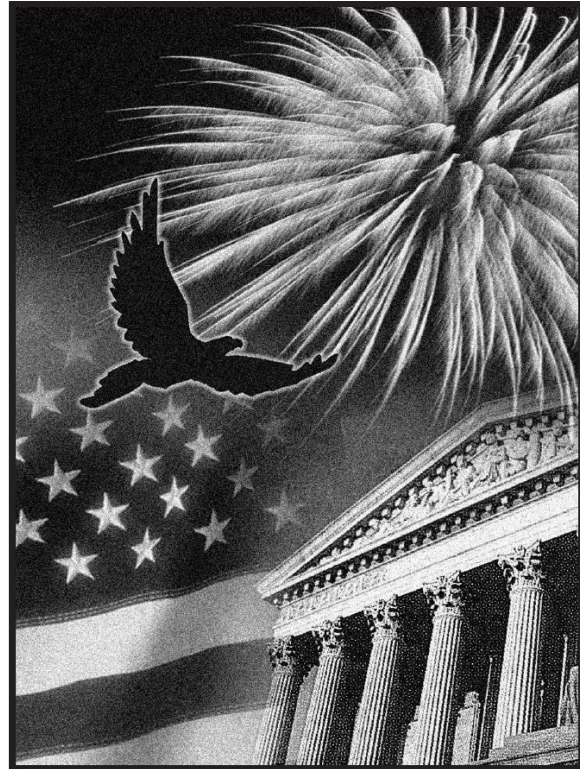


Publication 554

Tax Guide for Seniors

For use in preparing **2023** Returns

Volume 2 of 2



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Social security benefits. The Social Security Administration (SSA) provides benefits such as old-age benefits, benefits to disabled workers, and benefits to spouses and dependents. These benefits may be subject to federal income tax depending on your filing status and other income. See [*Social Security and Equivalent Railroad Retirement Benefits*](#), earlier, and Pub. 915 for more information.

3.

Adjustments to Income

You may be able to subtract amounts from your total income (Form 1040 or 1040-SR, line 9) or total effectively connected income (Form 1040-NR, line 9) to get your adjusted gross income (Form 1040, 1040-SR, or 1040-NR, line 11). Some adjustments to income follow.

- Contributions to your IRA (Schedule 1 (Form 1040), line 20), explained later.
- Some health insurance costs (Schedule 1 (Form 1040), line 17) if you were self-employed and had a net profit for the year, or if you received wages in 2023 from an S corporation in which you were a more-than-2% shareholder.
- Payments to your self-employed SEP, SIMPLE, or qualified plan (Schedule 1 (Form 1040), line 16). For more

information, including limits on how much you can deduct, see Pub. 560.

- Penalties paid on early withdrawal of savings (Schedule 1 (Form 1040), line 18). Form 1099-INT, Interest Income, or Form 1099-OID, Original Issue Discount, will show the amount of any penalty you were charged.
- Alimony payments (Schedule 1 (Form 1040), line 19a). Certain conditions may apply for your alimony payment to be deductible from income. For more information, see Pub. 504.

There are other items you can claim as adjustments to income. These adjustments are discussed in your tax return instructions.

Individual Retirement Arrangement (IRA) Contributions and Deductions

This section explains the tax treatment of amounts you pay into traditional IRAs. A traditional IRA is any IRA that isn't a Roth or SIMPLE IRA. Roth and SIMPLE IRAs are defined earlier in the IRA discussion under [*Retirement Plan Distributions*](#). For more detailed information, see Pub. 590-A and Pub. 590-B.

Contributions. An IRA is a personal savings plan that offers you tax advantages to set aside money for your retirement. Two advantages of a traditional IRA are:

- You may be able to deduct some or all of your contributions to it, depending on your circumstances; and

- Generally, amounts in your IRA, including earnings and gains, aren't taxed until distributed.



Although interest earned from your traditional IRA generally isn't taxed in the year earned, it isn't tax-exempt interest. Don't report this interest on your tax return as tax-exempt interest.

General limit. The most that can be contributed for 2023 to your traditional IRA is the smaller of the following amounts.

- Your taxable compensation for the year, or
- \$6,500 (\$7,500 if you were age 50 or older by the end of 2023).

Contributions to Kay Bailey Hutchison Spousal IRAs. In the case of a married couple filing a joint return for 2023, up to \$6,500 (\$7,500 for each spouse age 50 or older by the end of 2023) can be contributed

to IRAs on behalf of each spouse, even if one spouse has little or no compensation.

For more information on the general limit and the Kay Bailey Hutchison Spousal IRA limit, see *How Much Can Be Contributed?* in Pub. 590A.

Deductible contribution. Generally, you can deduct the lesser of the contributions to your traditional IRA for the year or the general limit (or Kay Bailey Hutchison Spousal IRA limit, if applicable) just explained. However, if you or your spouse was covered by an employer retirement plan at any time during the year for which contributions were made, you may not be able to deduct all of the contributions. Your deduction may be reduced or eliminated, depending on your filing status and the amount of your income. For more information, see *Limit if Covered by Employer Plan* in Pub. 590A.

Nondeductible contribution. The difference between your total permitted contributions and your IRA deduction, if any, is your nondeductible contribution. You must file Form 8606 to report nondeductible contributions even if you don't have to file a tax return for the year.

4.

Deductions

Most taxpayers have a choice of taking a standard deduction or itemizing their deductions. You benefit from the standard deduction if your standard deduction is more than the total of your allowable itemized deductions. If you have a choice, you should use the method that gives you the lower tax.

Standard Deduction

The standard deduction amount depends on your filing status, whether you are 65 or older or blind, and whether another taxpayer can claim you as a dependent. Generally, the standard deduction amounts are adjusted each year for inflation. In most cases, you can use [Worksheet 4-1](#) to figure your standard deduction amount.

Persons not eligible for the standard deduction. Your standard deduction is zero

and you should itemize any deductions you have if:

- You are married and filing a separate return, and your spouse itemizes deductions;
- You are filing a tax return for a short tax year because of a change in your annual accounting period; or
- You are a nonresident or dual-status alien during the year. You are considered a dual-status alien if you were both a nonresident alien and a resident alien during the year.

If you are a nonresident alien who is married to a U.S. citizen or resident alien at the end of the year, you can choose to be treated as a U.S. resident. See Pub. 519. If you make this choice, you can take the standard deduction.

Decedent's final return. Decedent's final tax return should reflect the standard deduction that the decedent was entitled to

claim at the time of their death. However, if the decedent wasn't age 65 or older at the time of death, the higher standard deduction for age can't be claimed. See [*Death before age 65*](#), later.

Higher standard deduction for age (65 or older). If you don't itemize deductions, you are entitled to a higher standard deduction if you are age 65 or older at the end of the year. You are considered age 65 on the day before your 65th birthday. Therefore, you can take a higher standard deduction for 2023 if you were born before January 2, 1959.

Death before age 65. If you are preparing a return for someone who died in 2023, consider the taxpayer to be age 65 or older at the end of 2023 only if they were age 65 or older at the time of death. A taxpayer is considered age 65 on the day before their birthday.

Example. Your spouse was born on February 14, 1958, and died on February 13, 2023.

Your spouse is considered age 65 at the time of death. However, if your spouse died on February 12, 2023, your spouse isn't considered age 65 at the time of death and isn't age 65 or older at the end of 2023.

Higher standard deduction for blindness.

If you are blind on the last day of the year and you don't itemize deductions, you are entitled to a higher standard deduction.

Not totally blind. If you aren't totally blind, you must get a certified statement from an eye doctor (ophthalmologist or optometrist) that:

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

If your eye condition isn't likely to improve beyond these limits, the statement should

include this fact. You must keep the statement in your records.

If your vision can be corrected beyond these limits only by contact lenses that you can wear only briefly because of pain, infection, or ulcers, you can take the higher standard deduction for blindness if you otherwise qualify.

Spouse age 65 or older or blind. You can take the higher standard deduction if your spouse is age 65 or older or blind and:

- You file a joint return, or
- You file a separate return and your spouse had no gross income and can't be claimed as a dependent by another taxpayer.



You can't claim the higher standard deduction for an individual other than yourself and your spouse.

Example. This example illustrates how to determine your standard deduction using [Worksheet 4-1](#).

Jean and Terry are filing a joint return for 2023. Both are over age 65. Neither is blind, and neither can be claimed as a dependent. They don't itemize deductions, so they use [Worksheet 4-1](#). Because they are married filing jointly, they enter \$27,700 on line 1. They check the "No" box on line 2, so they also enter \$27,700 on line 4. Because they are both over age 65, they enter \$3,000 ($\$1,500 \times 2$) on line 5. They enter \$30,700 ($\$27,700 + \$3,000$) on line 6, so their standard deduction is \$30,700.

Standard Deduction for Dependents

The standard deduction for an individual who can be claimed as a dependent on another person's tax return is generally limited to the greater of:

- \$1,250, or

- The individual's earned income for the year plus \$400 (but not more than the regular standard deduction amount).

However, the standard deduction may be higher if the individual is age 65 or older or blind.

If you (or your spouse, if you are filing jointly) can be claimed as a dependent on someone else's return, use [Worksheet 4-1](#), if applicable, to determine your standard deduction.

Worksheet 4-1. **2023 Standard Deduction Worksheet**

Keep for Your Records



Caution. If you are married filing separately and your spouse itemizes deductions, or if you are a dual-status alien, don't complete this worksheet.

If you were born before January 2, 1959, and/or you were blind at the end of 2023, check the correct box(es) below. Put the total number of boxes checked in box c and go to line 1.

- a. You Born before January 2, 1959 ☐ Blind ☐
- b. Your spouse Born before January 2, 1959 ☐ Blind ☐
- c. **Total boxes checked** ☐

1. Enter the amount shown below for your filing status.
- Single or married filing separately—\$13,850
 - Married filing jointly or qualifying surviving spouse—\$27,700
 - Head of household—\$20,800
- 1. _____
2. Can you (or your spouse, if filing jointly) be claimed as a dependent on someone else's return?
- ☐ **No.** Skip line 3; enter the amount from line 1 on line 4.
- ☐ **Yes.** Go to line 3.
3. Is your **earned income*** more than \$850?
- ☐ **Yes.** Add \$400 to your earned income. Enter the total.
- ☐ **No.** Enter \$1,250.
- 3. _____
4. Enter the **smaller** of line 1 or line 3 4. _____
5. If born before January 2, 1959, or blind, multiply the number in box c by \$1,500 (\$1,850 if single or head of household). Enter the result here. Otherwise, enter -0- 5. _____
6. Add lines 4 and 5. This is your standard deduction for 2023** 6. _____

* **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 (Form 1040), lines 3, 6, 8r, 8t, and 8u minus the amount, if any, on Schedule 1 (Form 1040), line 15.

** You may be able to increase the amount of your standard deduction on line 6 by a loss you suffered related to property in one of the Presidentially declared disaster areas eligible for that relief. See Pub. 976 for more information.

Table 4-1. Medical and Dental Expenses Checklist

You can include:	You can't include:
<ul style="list-style-type: none"> • Bandages • Capital expenses for equipment or improvements to your home needed for medical care (see Pub. 502) • Certain weight-loss expenses for obesity • Diagnostic devices • Expenses of an organ donor • Eye surgery—to promote the correct function of the eye • Guide dogs or other service animals aiding the blind, deaf, and disabled • Hospital services fees (lab work, therapy, nursing services, surgery, etc.) • Lead-based paint removal (see Pub. 502) • Long-term care contracts, qualified (see Pub. 502) • Meals and lodging provided by a hospital during medical treatment • Medical and hospital insurance premiums • Medical services fees (from doctors, dentists, surgeons, specialists, and other medical practitioners) • Medicare Part D premiums • Oxygen equipment and oxygen • Part of life-care fee paid to retirement home designated for medical care • Prescription medicines (prescribed by a doctor) and insulin • Psychiatric and psychological treatment • Social security tax, Medicare tax, FUTA tax, and state employment tax for worker providing medical care (see Pub. 502) • Special items (artificial limbs, dentures, eyeglasses, contact lenses, hearing aids, crutches, wheelchair, etc.) • Special education for mentally or physically disabled persons (see Pub. 502) • Stop-smoking programs • Transportation for needed medical care • Treatment at a drug or alcohol center (includes meals and lodging provided by the center) • Wages for nursing services (see Pub. 502) 	<ul style="list-style-type: none"> • Bottled water • Contributions to Archer MSAs (see Pub. 969) • Diaper service • Expenses for your general health (even if following your doctor's advice) such as: <ul style="list-style-type: none"> —Health club dues; —Household help (even if recommended by a doctor); —Social activities, such as dancing or swimming lessons; and —Trip for general health improvement • Flexible spending account reimbursements for medical expenses (if contributions were on a pre-tax basis) (see Pub. 502) • Funeral, burial, or cremation expenses • Health savings account payments for medical expenses (see Pub. 502) • Illegal operation or treatment • Life insurance or income protection policies, or policies providing payment for loss of life, limb, sight, etc. • Medical insurance included in a car insurance policy covering all persons injured in or by your car • Medicine you buy without a prescription • Nursing care for a healthy baby • Prescription drugs you brought in (or ordered shipped) from another country, in most cases (see Pub. 502) • Surgery for purely cosmetic reasons (see Pub. 502) • Toothpaste, toiletries, cosmetics, etc. • Teeth whitening • Weight-loss expenses not for the treatment of obesity or other disease

Itemized Deductions

Some individuals should itemize their deductions because it will save them money. Others should itemize because they don't qualify for the standard deduction. See the discussion under *Standard Deduction*, earlier, to decide if it would be to your advantage to itemize deductions.

Medical and dental expenses, some taxes, certain interest expenses, charitable contributions, casualty and theft losses, and certain other expenses may be itemized as deductions on Schedule A (Form 1040).

You may benefit from itemizing your deductions on Schedule A (Form 1040) if you:

- Can't take the standard deduction;
- Had uninsured medical or dental expenses that are more than 7.5% of your adjusted gross income (AGI);

- Paid interest on a loan secured by your home and that you used to buy, build, or improve your home;
- Paid real estate or personal property taxes;
- Paid state and local income taxes or general sales taxes;
- Had large uninsured casualty or theft losses due to a federally declared disaster;
- Made large contributions to qualified charities (see Pub. 526.); or
- Have total itemized deductions that are more than the standard deduction that applies to you.

See the Instructions for Schedule A (Form 1040) for more information.

Medical and Dental Expenses

You can deduct certain medical and dental expenses you paid for yourself, your spouse, and your dependent(s) if you itemize your deductions on Schedule A (Form 1040).

[Table 4-1](#) shows some common items that you can or can't include in figuring your medical expense deduction. For more information, see the following discussions of selected items, which are presented in alphabetical order. A more extensive list of items and further details can be found in Pub. 502.



You can deduct only the amount of your medical and dental expenses that is more than 7.5% of your AGI.

What to include. Generally, you can include only the medical and dental expenses you paid this year, regardless of when the services were provided. If you pay medical expenses by check, the day you mail or

deliver the check is generally the date of payment. If you use a pay-by-phone or online account to pay your medical expenses, the date reported on the statement of the financial institution showing when payment was made is the date of payment. You can include medical expenses you charge to your credit card in the year the charge is made. It doesn't matter when you actually pay the amount charged.

Home Improvements

You can include in medical expenses amounts you pay for home improvements if their main purpose is medical care for you, your spouse, or your dependent(s).

Only reasonable costs to accommodate a home to your disabled condition (or that of your spouse or your dependent(s) who lives with you) are considered medical care.

Additional costs for personal motives, such as for architectural or aesthetic reasons, aren't medical expenses. Pub. 502 contains

additional information and examples, including a capital expense worksheet, to assist you in figuring the amount of the capital expense that you can include in your medical expenses. Also, see Pub. 502 for information about deductible operating and upkeep expenses related to such capital expense items, and for information about improvements, for medical reasons, to property rented by a person with disabilities.

Household Help

You can't include in medical expenses the cost of household help, even if such help is recommended by a doctor. This is a personal expense that isn't deductible. However, you may be able to include certain expenses paid to a person providing nursing-type services. For more information, see [Nursing Services](#), later. Also, certain maintenance or personal care services provided for qualified long-term care can be included in medical expenses. For

more information, see [Qualified long-term care services](#) under *Long-Term Care*, later.

Hospital Services

You can include in medical expenses amounts you pay for the cost of inpatient care at a hospital or similar institution if a principal reason for being there is to receive medical care. This includes amounts paid for meals and lodging. Also, see [Meals and Lodging](#), later.

Long-Term Care

You can include in medical expenses amounts paid for qualified long-term care services and certain amounts of premiums paid for qualified long-term care insurance contracts.

Qualified long-term care services. Qualified long-term care services are necessary diagnostic, preventive, therapeutic, curing, treating, mitigating, rehabilitative services, and maintenance and personal care services (defined later) that are:

1. Required by a chronically ill individual, and
2. Provided under a plan of care prescribed by a licensed health care practitioner.

Chronically ill individual. An individual is chronically ill if, within the previous 12 months, a licensed health care practitioner has certified that the individual meets either of the following descriptions.

1. The individual is unable to perform at least two activities of daily living without substantial assistance from another individual for at least 90 days, due to a loss of functional capacity. Activities of daily living are eating, toileting, transferring, bathing, dressing, and continence.
2. The individual requires substantial supervision to be protected from

threats to health and safety due to severe cognitive impairment.

Maintenance and personal care services.

Maintenance or personal care services is care that has as its primary purpose the providing of a chronically ill individual with needed assistance with their disabilities (including protection from threats to health and safety due to severe cognitive impairment).

Qualified long-term care insurance

contracts. A qualified long-term care insurance contract is an insurance contract that provides only coverage of qualified long-term care services. The contract must:

1. Be guaranteed renewable;
2. Not provide for a cash surrender value or other money that can be paid, assigned, pledged, or borrowed;
3. Provide that refunds, other than refunds on the death of the insured or complete surrender or cancellation of

the contract, and dividends under the contract must be used only to reduce future premiums or increase future benefits; and

4. Generally not pay or reimburse expenses incurred for services or items that would be reimbursed under Medicare, except where Medicare is a secondary payer, or the contract makes per diem or other periodic payments without regard to expenses.

The amount of qualified long-term care premiums you can include is limited. You can include the following as medical expenses on Schedule A (Form 1040).

1. Qualified long-term care premiums up to the following amounts.
 - a. Age 40 or under—\$480.
 - b. Age 41 to 50—\$890.
 - c. Age 51 to 60—\$1,790.

- d. Age 61 to 70—\$4,770.
 - e. Age 71 or over—\$5,960.
2. Unreimbursed expenses for qualified long-term care services.

Note. The limit on premiums is for each person.

Meals and Lodging

You can include in medical expenses the cost of meals and lodging at a hospital or similar institution if your main reason for being there is to receive medical care.

You may be able to include in medical expenses the cost of lodging (but not meals) not provided in a hospital or similar institution. You can include the cost of such lodging while away from home if all of the following requirements are met.

- The lodging is primarily for, and essential to, medical care.

- The medical care is provided by a doctor in a licensed hospital or in a medical care facility related to, or the equivalent of, a licensed hospital.
- The lodging isn't lavish or extravagant under the circumstances.
- There is no significant element of personal pleasure, recreation, or vacation in the travel away from home.

The amount you include in medical expenses for lodging can't be more than \$50 per night for each person. You can include lodging for a person traveling with the person receiving the medical care. For example, if a parent is traveling with a sick child, up to \$100 per night can be included as a medical expense for lodging. (Meals aren't included.)

Nursing home. You can include in medical expenses the cost of medical care in a nursing home or a home for the aged for yourself, your spouse, or your dependent(s). This

includes the cost of meals and lodging in the home if a main reason for being there is to get medical care.

Don't include the cost of meals and lodging if the reason for being in the home is personal. However, you can include in medical expenses the part of the cost that is for medical or nursing care.

Medical Insurance Premiums

You can include in medical expenses insurance premiums you pay for policies that cover medical care. Policies can provide payment for:

- Hospitalization, surgical fees, X-rays;
- Prescription drugs and insulin;
- Dental care;
- Replacement of lost or damaged contact lenses; and

- Qualified long-term care insurance contracts (subject to the additional limits included in the discussion on qualified long-term care insurance contracts under [*Long-Term Care*](#), earlier).

If you have a policy that provides payments for other than medical care, you can include the premiums for the medical care part of the policy if the charge for the medical part is reasonable. The cost of the medical portion must be separately stated in the insurance contract or given to you in a separate statement.

Medicare Part A. If you are covered under social security (or if you are a government employee who paid Medicare tax), you are enrolled in Medicare Part A. The payroll tax paid for Medicare Part A isn't a medical expense. If you aren't covered under social security (or weren't a government employee who paid Medicare tax), you can enroll voluntarily in Medicare Part A. In this

situation, you can include the premiums you paid for Medicare Part A as a medical expense.

Medicare Part B. Medicare Part B is a supplemental medical insurance. Premiums you pay for Medicare Part B are a medical expense. Check the information you received from the SSA to find out your premium.

Social security beneficiaries may quickly and easily obtain various information from the SSA's website with a *my Social Security* account, including getting a replacement SSA-1099 or SSA-1042S. For more information, see [Obtaining social security information](#), earlier.

Medicare Part D. Medicare Part D is a voluntary prescription drug insurance program for persons with Medicare Part A or Part B. You can include as a medical expense premiums you pay for Medicare Part D.

Prepaid insurance premiums. Insurance premiums you pay before you are age 65 for medical care for yourself, your spouse, or your dependents after you reach age 65 are medical care expenses in the year paid if they are:

- Payable in equal yearly installments or more often; and
- Payable for at least 10 years, or until you reach age 65 (but not for less than 5 years).

Medicines

You can include in medical expenses amounts you pay for prescribed medicines and drugs. A prescribed drug is one that requires a prescription by a doctor for its use by an individual. You can also include amounts you pay for insulin. Except for insulin, you can't include in medical expenses amounts you pay for a drug that isn't prescribed.

Imported medicines and drugs. If you import medicines or drugs from other countries, see *Medicines and Drugs From Other Countries* under *What Expenses Aren't Includible* in Pub. 502.

Nursing Services

You can include in medical expenses wages and other amounts you pay for nursing services. The services need not be performed by a nurse as long as the services are of a kind generally performed by a nurse. This includes services connected with caring for the patient's condition, such as giving medication or changing dressings, as well as bathing and grooming the patient. These services can be provided in your home or another care facility.

Generally, only the amount spent for nursing services is a medical expense. If the attendant also provides personal and household services, amounts paid to the attendant must

be divided between the time spent performing household and personal services and the time spent for nursing services. However, certain maintenance or personal care services provided for qualified long-term care can be included in medical expenses. See [*Maintenance and personal care services*](#) under *Qualified long-term care services*, earlier. Additionally, certain expenses for household services or for the care of a qualifying individual incurred to allow you to work may qualify for the child and dependent care credit. See [*Child and Dependent Care Credit*](#), later, and Pub. 503.

You can also include in medical expenses part of the amount you pay for that attendant's meals. Divide the food expense among the household members to find the cost of the attendant's food. Then, divide that cost in the same manner as in the preceding paragraph. If you had to pay additional amounts for household upkeep because of the attendant,

you can include the extra amounts with your medical expenses. This includes extra rent or utilities you pay because you moved to a larger apartment to provide space for the attendant.

Employment taxes. You can include as a medical expense social security tax, FUTA tax, Medicare tax, and state employment taxes you pay for a nurse, attendant, or other person who provides medical care. If the attendant also provides personal and household services, you can include as a medical expense only the amount of employment taxes paid for medical services as explained earlier under *Nursing Services*. For information on employment tax responsibilities of household employers, see Pub. 926.

Transportation

You can include in medical expenses amounts paid for transportation primarily for, and essential to, medical care.

Car expenses. You can include out-of-pocket expenses, such as the cost of gas and oil, when you use a car for medical reasons. You can't include depreciation, insurance, general repair, or maintenance expenses.

If you don't want to use your actual expenses for 2023, you can use the standard medical mileage rate of 22 cents a mile.

You can also include parking fees and tolls. You can add these fees and tolls to your medical expenses whether you use actual expenses or use the standard mileage rate.

You can also include:

- Bus, taxi, train, or plane fares or ambulance service; and

- Transportation expenses of a nurse or other person who can give injections, medications, or other treatment required by a patient who is traveling to get medical care and is unable to travel alone.



Don't include transportation expenses if, for purely personal reasons, you choose to travel to another city for an operation or other medical care prescribed by your doctor.

5.

Credits

This chapter briefly discusses the credit for the elderly or the disabled, the child and dependent care credit, and the earned income credit. You may be able to reduce your federal income tax by claiming one or more of these credits. You may also be able to increase your refund by claiming the earned income credit.

Credit for the Elderly or the Disabled

This section explains who qualifies for the credit for the elderly or the disabled and how to figure this credit. For more information, see Pub. 524.



You can take the credit only if you file Form 1040 or 1040-SR. You can't take the credit if you file Form 1040-NR.

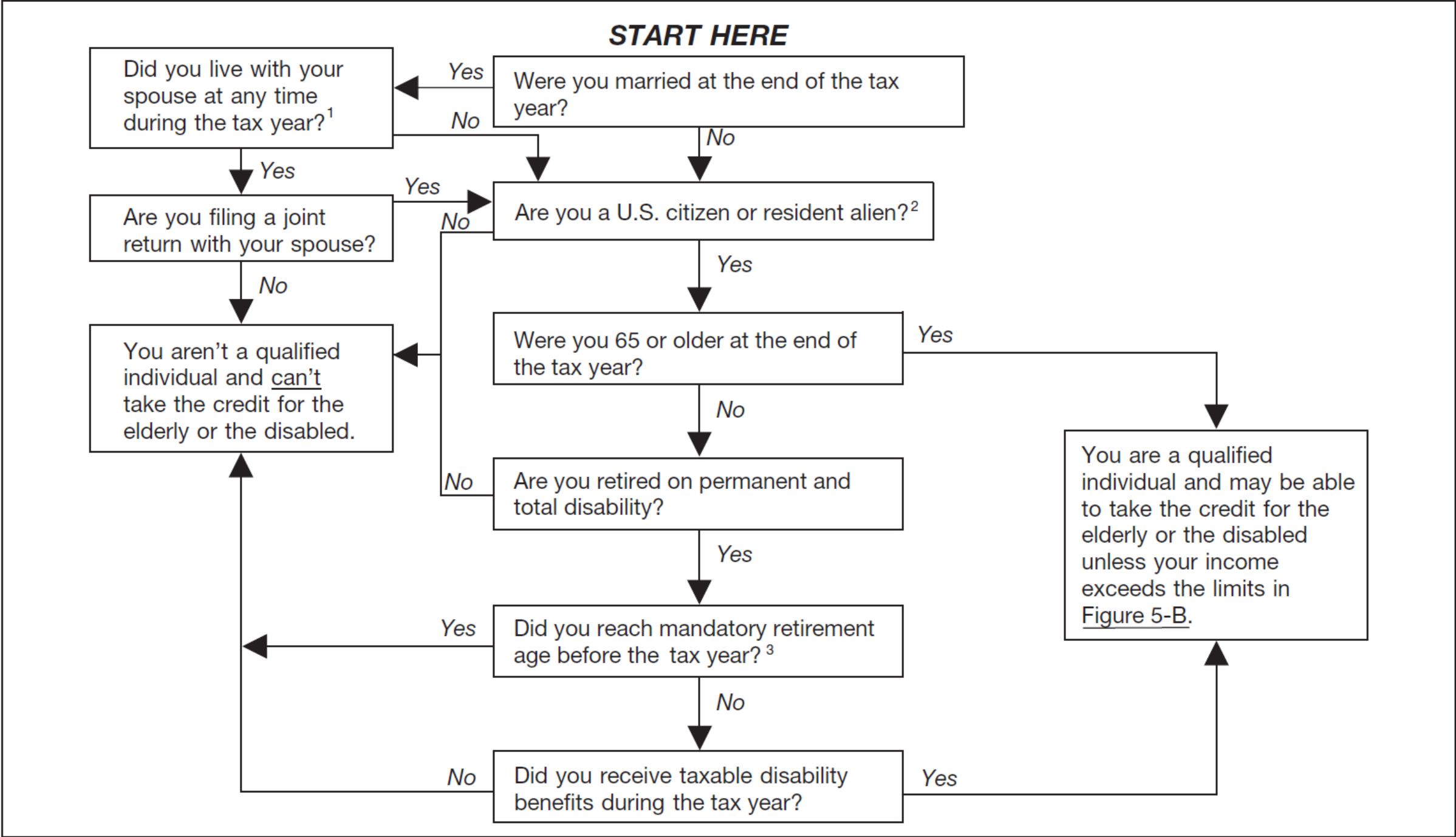
Can You Take the Credit?

You can take the credit for the elderly or the disabled if you meet both of the following requirements.

- You are a qualified individual.
- Your income isn't more than certain limits.

You can use [Figure 5-A](#) and [Figure 5-B](#) as guides to see if you are eligible for the credit.

Figure 5-A. Are You a Qualified Individual?



¹ However, you may be able to claim this credit even if you lived with your spouse during the first 6 months of the tax year, as long as you qualify to file as head of household. You qualify to file as head of household if you are considered unmarried and meet certain other conditions. See Pub. 501 for more information.

² If you were a nonresident alien at any time during the tax year and were married to a U.S. citizen or resident alien at the end of the tax year, see *U.S. Citizen or Resident Alien under Qualified Individual*. If you and your spouse choose to treat you as a U.S. resident alien, answer “Yes” to this question.

³ Mandatory retirement age is the age set by your employer at which you would have been required to retire, had you not become disabled.

Figure 5-B. Income Limits

IF your filing status is...	THEN even if you qualify (see Figure 5-A), you CAN'T take the credit if:	
	The amount on your Form 1040 or 1040-SR, line 11, is equal to or more than...	OR the total of your nontaxable social security and other nontaxable pension(s), annuities, or disability income is equal to or more than...
single, head of household, or qualifying surviving spouse	\$17,500	\$5,000
married filing jointly and only one spouse qualifies in Figure 5-A	\$20,000	\$5,000
married filing jointly and both spouses qualify in Figure 5-A	\$25,000	\$7,500
married filing separately and you lived apart from your spouse for all of 2023	\$12,500	\$3,750

Qualified Individual

You are a qualified individual for this credit if you are a U.S. citizen or resident alien, and either of the following applies.

1. You were age 65 or older at the end of 2023.
2. You were under age 65 at the end of 2023 and all three of the following statements are true.
 - a. You retired on permanent and total disability (explained later).
 - b. You received taxable disability income for 2023.
 - c. On January 1, 2023, you had not reached mandatory retirement age (defined, later, under [Disability income](#)).



Age 65. *You are considered to be age 65 on the day before your 65th birthday. As a result, if you were born on January 1, 1959, you are considered to be age 65 at the end of 2023.*

U.S. citizen or resident alien. You must be a U.S. citizen or resident alien (or be treated as a resident alien) to take the credit. Generally, you can't take the credit if you were a nonresident alien at any time during the tax year.

Exceptions. You may be able to take the credit if you are a nonresident alien who is married to a U.S. citizen or resident alien at the end of the tax year and you and your spouse choose to treat you as a U.S. resident alien. If you make that choice, both you and your spouse are taxed on your worldwide income.

If you were a nonresident alien at the beginning of the year and a resident alien at

the end of the year, and you were married to a U.S. citizen or resident alien at the end of the year, you may be able to choose to be treated as a U.S. resident alien for the entire year. In that case, you may be allowed to take the credit.

For information on these choices, see chapter 1 of Pub. 519.

Married persons. Generally, if you are married at the end of the tax year, you and your spouse must file a joint return to take the credit. However, if you and your spouse didn't live in the same household at any time during the tax year, you can file either a joint return or separate returns and still take the credit.

Head of household. You can file as head of household and qualify to take the credit even if your spouse lived with you during the first 6 months of the year if you meet certain tests. See Pub. 524 and Pub. 501.

Under age 65. If you are under age 65 at the end of 2023, you can qualify for the credit only if you are retired on permanent and total disability and have taxable disability income (discussed later under [Disability income](#)). You are considered to be under age 65 at the end of 2023 if you were born after January 1, 1959. You are retired on permanent and total disability if:

- You were permanently and totally disabled when you retired, and
- You retired on disability before the end of the tax year.

Even if you don't retire formally, you may be considered retired on disability when you have stopped working because of your disability. If you retired on disability before 1977, and weren't permanently and totally disabled at the time, you can qualify for the credit if you were permanently and totally

disabled on January 1, 1976, or January 1, 1977.

Permanent and total disability. You are permanently and totally disabled if you can't engage in any substantial gainful activity because of your physical or mental condition. A physician must certify that the condition has lasted or can be expected to last continuously for 12 months or more, or that the condition can be expected to result in death. See [*Physician's statement*](#), later.

Substantial gainful activity. Substantial gainful activity is the performance of significant duties over a reasonable period of time while working for pay or profit, or in work generally done for pay or profit.

Full-time work (or part-time work done at the employer's convenience) in a competitive work situation for at least the minimum wage conclusively shows that you are able to engage in substantial gainful activity.

Substantial gainful activity isn't work you do to take care of yourself or your home. It isn't unpaid work on hobbies, institutional therapy or training, school attendance, clubs, social programs, and similar activities. However, doing this kind of work may show that you are able to engage in substantial gainful activity.

The fact that you haven't worked or have been unemployed for some time isn't, of itself, conclusive evidence that you can't engage in substantial gainful activity.

Physician's statement. If you are under age 65, you must have your physician complete a statement certifying that you were permanently and totally disabled on the date you retired.

You don't have to file this statement with your tax return, but you must keep it for your records. The Instructions for Schedule R (Form 1040) include a statement your

physician can complete and that you can keep for your records.

Veterans. If the VA certifies that you are permanently and totally disabled, you can substitute VA Form 21-0172, Certification of Permanent and Total Disability, for the physician's statement you are required to keep. VA Form 21-0172 must be signed by a person authorized by the VA to do so. You can get this form from your local VA regional office.

Physician's statement obtained in earlier year. If you got a physician's statement in an earlier year and, due to your continued disability, you were unable to engage in any substantial gainful activity during 2023, you may not need to get another physician's statement for 2023. For a detailed explanation of the conditions you must meet, see the instructions for Schedule R (Form 1040), Part II. If you meet the required

conditions, you must check the box on Schedule R (Form 1040), Part II, line 2.

If you checked Schedule R (Form 1040), Part I, box 4, 5, or 6, enter in the space above the box in Part II, line 2, the first name(s) of the spouse(s) for whom the box is checked.

Disability income. If you are under age 65, you must also have taxable disability income to qualify for the credit. Disability income must meet the following two requirements.

- It must be paid under your employer's accident or health plan or pension plan.
- It must be included in your income as wages (or payments in lieu of wages) for the time you are absent from work because of permanent and total disability.

Payments that aren't disability income.

Any payment you receive from a plan that doesn't provide for disability retirement isn't disability income. Any lump-sum payment for accrued annual leave that you receive when

you retire on disability is a salary payment and isn't disability income.

For purposes of the credit for the elderly or the disabled, disability income doesn't include amounts you receive after you reach mandatory retirement age. Mandatory retirement age is the age set by your employer at which you would have had to retire had you not become disabled.

Figuring the Credit

You can figure the credit yourself or allow the IRS to figure it for you.

Figuring the credit yourself. If you figure the credit yourself, fill out the front of Schedule R (Form 1040). Next, fill out Schedule R (Form 1040), Part III.

Credit figured for you. If you can take the credit and you want the IRS to figure the credit for you, see Pub. 524 or the Instructions for Schedule R (Form 1040). If

you want the IRS to figure your tax, see chapter 13 of Pub. 17.

Child and Dependent Care Credit

You may be able to claim this credit if you pay someone to care for your dependent who is under age 13 or for your spouse or dependent who isn't able to care for themselves. The credit can be up to 35% of your expenses. To qualify, you must pay these expenses so you can work or look for work.



If you claim this credit, you must include on your return the name and taxpayer identification number (generally, the social security number) of each qualifying person for whom care is provided. You must also show on your return the name, address, and taxpayer identification number of the person(s) or organization(s) that provided the care. If the correct information isn't shown, the credit may be reduced or disallowed.

For more information, see Pub. 503.

Earned Income Credit (EIC)

The EIC is a refundable tax credit for certain people who work and have earned income under \$63,398. The EIC is available to persons with or without a qualifying child.

Credit has no effect on certain welfare benefits. Any refund you receive because of the EIC can't be counted as income when determining whether 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 the following.

- Medicaid.
- SSI.
- Supplemental Nutrition Assistance Program (SNAP) (food stamps).

- Low-income housing.
- Temporary Assistance for Needy Families (TANF).

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.

Do You Qualify for the EIC?

Use [Table 5-1](#) as a starting point to the rules you must meet in order to qualify for the EIC. The specific rules you must meet depend on whether you have a qualifying child.

- If you have a qualifying child, the rules in Parts A, B, and D apply to you.
- If you don't have a qualifying child, the rules in Parts A, C, and D apply to you.

If you think you may qualify for the credit after reading all the rules in each part, see Pub. 596, for more details about the EIC. You

can also find information about the EIC in the instructions for Form 1040, line 27.

The sections that follow provide additional information for some of the rules.

Adjusted gross income (AGI). Under Rule 1, you can't claim the EIC unless your AGI is less than the applicable limit shown in Part A of [Table 5-1](#). Your AGI is the amount on line 11 of Form 1040 or 1040-SR.

Social security number (SSN). Under Rule 2, you (and your spouse, if you are married filing jointly) must have a valid SSN issued by the SSA. Any qualifying child listed on Schedule EIC must also have a valid SSN. (See [Qualifying child](#), later, if you have a qualifying child.)

An SSN is valid for the EIC unless it was issued after the due date of your 2023 return (including extensions) or it was issued solely to apply for or receive a federally funded benefit and does not authorize you to work.

An example of a federally funded benefit is Medicaid.

Investment income. Under Rule 6, you can't claim the EIC unless your investment income is \$11,000 or less. If your investment income is more than \$11,000, you can't claim the credit. For most people, investment income is the total of the following amounts.

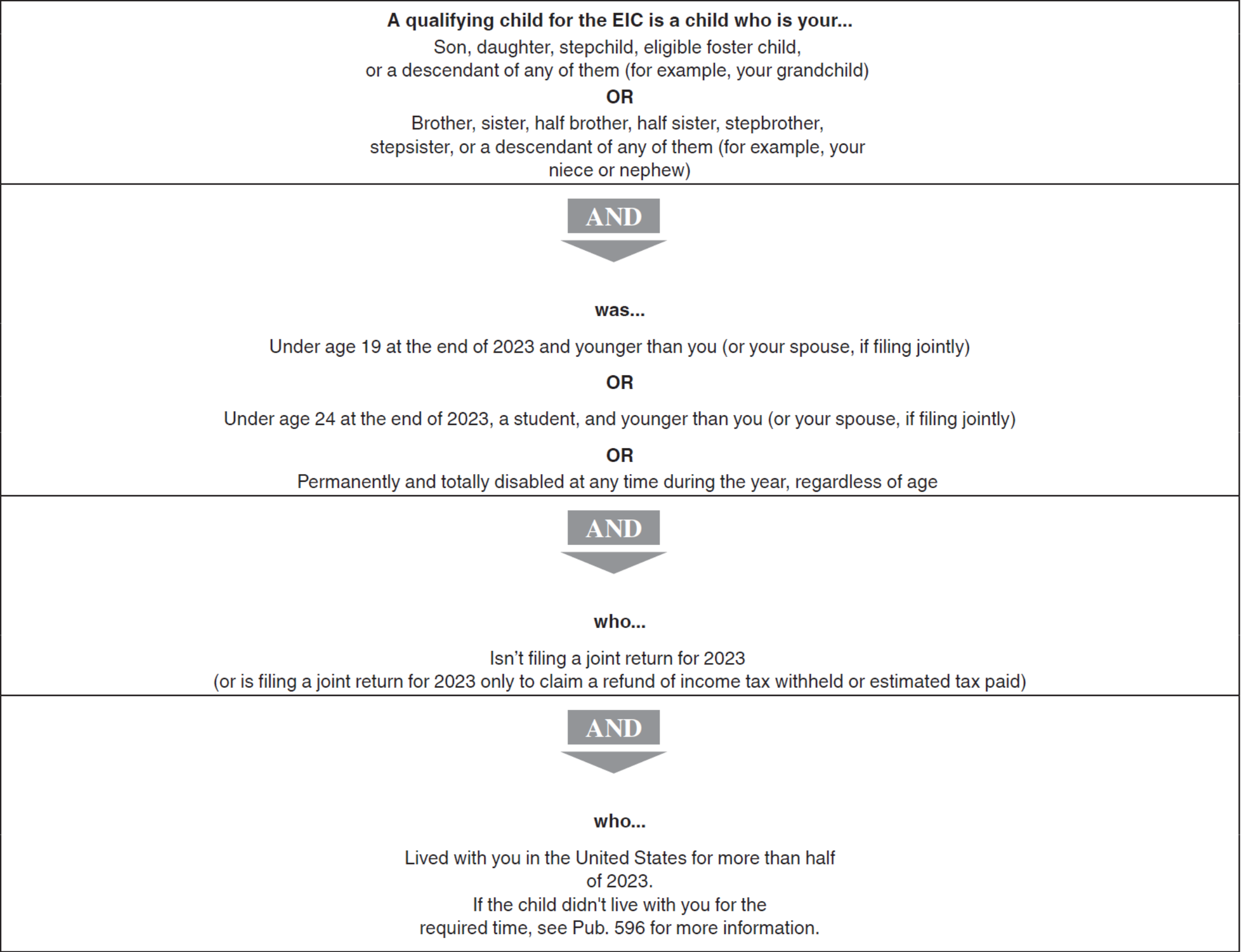
- Taxable interest (line 2b of Form 1040 or 1040-SR).
- Tax-exempt interest (line 2a of Form 1040 or 1040-SR).
- Dividend income (line 3b of Form 1040 or 1040-SR).
- Capital gain net income (line 7 of Form 1040 or 1040-SR, if more than zero).

For more information about investment income, see Pub. 596.

Table 5-1. **Earned Income Credit (EIC) in a Nutshell**

First, you must meet all the rules in this column.		Second, you must meet all the rules in <i>one</i> of these columns, whichever applies.		Third, you must meet the rule in this column.
Part A. Rules for Everyone		Part B. Rules if You Have a Qualifying Child	Part C. Rules if You Don't Have a Qualifying Child	Part D. Figuring and Claiming the EIC
1. Your adjusted gross income (AGI) must be less than: •\$56,838 (\$63,398 for married filing jointly) if you have three or more qualifying children who have valid SSNs, •\$52,918 (\$59,478 for married filing jointly) if you have two qualifying children who have valid SSNs, •\$46,560 (\$53,120 for married filing jointly) if you have one qualifying child who has a valid SSN, or •\$17,640 (\$24,210 for married filing jointly) if you don't have a qualifying child who has a valid SSN.	2. You must have a valid SSN by the due date of your 2023 return (including extensions). 3. You must meet certain requirements if you are separated from your spouse and not filing a joint return. 4. You must be a U.S. citizen or resident alien all year. (However, see Pub. 596 if your filing status is married filing jointly.) 5. You can't file Form 2555 (relating to foreign earned income). 6. Your investment income must be \$11,000 or less. 7. You must have earned income.	8. Your child must meet the relationship, age, residency, and joint return tests. 9. Your qualifying child can't be used by more than one person to claim the EIC. 10. You can't be a qualifying child of another person.	11. You must meet the age requirements. 12. You can't be the dependent of another person. 13. You can't be a qualifying child of another person. 14. You must have lived in the United States more than half of the year.	15. Your earned income must be less than: •\$56,838 (\$63,398 for married filing jointly) if you have three or more qualifying children who have valid SSNs, •\$52,918 (\$59,478 for married filing jointly) if you have two qualifying children who have valid SSNs, •\$46,560 (\$53,120 for married filing jointly) if you have one qualifying child who has a valid SSN, or •\$17,640 (\$24,210 for married filing jointly) if you don't have a qualifying child who has a valid SSN.

Figure 5-C. Tests for Qualifying Child



Earned income. Under Rule 7, you must have earned income to claim the EIC. Under Rule 15, you can't claim the EIC unless your earned income is less than the applicable limit shown in [Table 5-1](#), Part D. Earned income includes all of the following types of income.

1. Wages, salaries, tips, and other taxable employee pay. Employee pay is earned income only if it is taxable. Nontaxable employee pay, such as certain dependent care benefits and adoption benefits, isn't earned income. But there is an exception for nontaxable combat pay, which you can choose to include in earned income.
2. Net earnings from self-employment.
3. Gross income received as a statutory employee.

Gross income defined. 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 tax return and you lived with your spouse at any time in 2023, 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 Form 1040, lines 6a and 6b, to figure the taxable part of social security benefits you must include in gross income.

Self-employed persons. If you are self-employed and your net earnings are \$400 or more, be sure to correctly fill out Schedule SE (Form 1040), Self-Employment Tax, and pay the proper amount of self-employment tax. If you don't, you may not get all the credit to which you are entitled.

Disability benefits. If you retired on disability, taxable benefits you receive under your employer's disability retirement plan are considered earned income until you reach minimum retirement age. Minimum retirement age is generally the earliest age at which you could have received a pension or annuity if you weren't disabled. Beginning on the day after you reach minimum retirement age, payments you receive are taxable as a pension and aren't considered earned income.

Payments you received from a disability insurance policy that you paid the premiums for aren't earned income. It doesn't matter whether you have reached minimum retirement age. If this policy is through your employer, the amount may be shown in box 12 of your Form W-2 with code J.

Income that isn't earned income.

Examples of items that aren't earned income under Rule 7 include:

- Interest and dividends;
- Pensions and annuities;
- Social security and railroad retirement benefits (including disability benefits—except for payments covered under *Disability benefits*, earlier);
- Alimony and child support;
- Welfare benefits;
- Workers' compensation benefits;
- Unemployment compensation (insurance);
- Nontaxable foster care payments; and
- Veterans' benefits, including VA rehabilitation payments.

Don't include any of these items in your earned income.

Workfare payments. Nontaxable workfare payments aren't earned income for the EIC. These are cash payments certain people receive from a state or local agency that

administers public assistance programs funded under the federal TANF program in return for certain work activities such as (1) work experience activities (including remodeling or repairing public housing) if sufficient private sector employment isn't available, or (2) community service program activities.

Qualifying child. Under Rule 8, your child is a qualifying child if your child meets four tests. The four tests are:

1. Relationship,
2. Age,
3. Joint return, and
4. Residency.

The four tests are illustrated in [Figure 5-C](#). See Pub. 596 for more information about each test.

Figuring the EIC

To figure the amount of your credit, you have two choices.

1. Have the IRS figure the EIC for you. If you want to do this, see *IRS Will Figure the EIC for You* in Pub. 596.
2. Figure the EIC yourself. If you want to do this, see *How To Figure the EIC Yourself* in Pub. 596.

6.

Estimated Tax

Estimated tax is a method used to pay tax on income that isn't subject to withholding. This income includes self-employment income, interest, dividends, alimony, rent, gains from the sale of assets, prizes, and awards.

Income tax is generally withheld from pensions and annuity payments you receive. However, if the tax withheld from your pension (or other) income isn't enough, you may have to pay estimated tax. If you don't pay enough tax through withholding, by making estimated tax payments, or both, you may be charged a penalty.

Who Must Make Estimated Tax Payments

If you had a tax liability for 2023, you may have to pay estimated tax for 2024. In most

cases, you must pay estimated tax for 2024 if both of the following apply.

1. You expect to owe at least \$1,000 in tax for 2024, after subtracting your withholding and tax credits.
2. You expect your withholding and tax credits to be less than the smaller of:
 - 90% of the tax to be shown on your 2024 tax return, or
 - 100% of the tax shown on your 2023 tax return. The 2023 tax return must cover all 12 months.

If all of your income is subject to income tax withholding and enough tax is withheld, you probably don't need to make estimated tax payments.

For more information on estimated tax, see Pub. 505.

7.

Estimated Tax

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](https://www.irs.gov) to find resources that can help you right away.

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](https://www.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](https://www.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](https://www.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](https://www.MilitaryOneSource.com) ([MilitaryOneSource.mil/MilTax](https://www.MilitaryOneSource.com/mil/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](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant](https://www.irs.gov/EITCAssistant) ([IRS.gov/ EITCAssistant](https://www.irs.gov/EITCAssistant)) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application](https://www.irs.gov/EIN) ([IRS.gov/EIN](https://www.irs.gov/EIN)) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator](https://www.irs.gov/W4App) ([IRS.gov/W4App](https://www.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 [First-Time Homebuyer Credit Account Look-up](https://www.irs.gov/HomeBuyer) ([IRS.gov/HomeBuyer](https://www.irs.gov/HomeBuyer)) tool

provides information on your repayments and account balance.

- 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](https://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.

IRS social media. Go to [IRS.gov/SocialMedia](https://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](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideomultilingua](https://www.youtube.com/irsvideomultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

Watching IRS videos. The IRS Video portal ([IRSVideos.gov](https://www.irs.gov/irs/videos)) contains video and audio presentations for individuals, small businesses, and tax professionals.

Online tax information in other languages. You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

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, 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](https://www.irs.gov/LetUsHelp).

Note. 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](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/Forms](https://www.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](https://www.irs.gov/OrderForms) to place an order.

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](https://www.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](https://www.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.
- View your address on file or manage your communication preferences.

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

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS online account. For more information, go to [IRS.gov/TaxProAccount](https://www.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](https://www.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](https://www.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](https://www.irs.gov/ippin).

Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.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 EIC 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. 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 your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- [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](#): 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, easy, and faster than mailing in a check or money order.

What if I can't pay now? Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement](https://www.irs.gov/OPA) ([IRS.gov/ OPA](https://www.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](https://www.irs.gov/OIC) 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](https://www.irs.gov/OIC).

Filing an amended return. Go to [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](https://www.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](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

Responding to an IRS notice or letter. You can now upload responses to all notices and letters using the Document Upload Tool. For notices that require additional action, taxpayers will be redirected appropriately on IRS.gov to take further action. To learn more about the tool, go to [IRS.gov/Upload](https://www.irs.gov/Upload).

Note. 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](https://www.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/TACLocator](https://www.irs.gov/TACLocator) 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.”

The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is TAS?

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

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. Go to [*TaxpayerAdvocate.IRS.gov*](#) to help you understand what these rights mean to you

and how they apply. These are ***your*** rights. Know them. Use them.

What Can TAS Do for You?

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their 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 financial difficulty for you, your family, or your business;
- You face (or your business is facing) an immediate threat of adverse action; or
- You've tried repeatedly 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](https://taxpayeradvocate.irs.gov/Contact-Us);
- Download Pub. 1546, The Taxpayer Advocate Service Is Your Voice at the IRS, available at [IRS.gov/pub/irs-pdf/p1546.pdf](https://irs.gov/pub/irs-pdf/p1546.pdf);
- Call the IRS toll free at 800-TAX-FORM (800-829-3676) to order a copy of Pub. 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

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, report it to TAS at

[IRS.gov/SAMS](https://www.irs.gov/SAMS). Be sure to not include any personal taxpayer information.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS and 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 LTC near you, go to the LTC page at [TaxpayerAdvocate.IRS.gov/LITC](https://www.TaxpayerAdvocate.IRS.gov/LITC) or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](https://www.irs.gov/pub/irs-pdf/p4134.pdf), at [IRS.gov/pub/irs-pdf/p4134.pdf](https://www.irs.gov/pub/irs-pdf/p4134.pdf).

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To help us develop a more useful index, please let us know if you have ideas for index entries. See “Comments and Suggestions” in the “Introduction” for the ways you can reach us.

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