



TAX YEAR

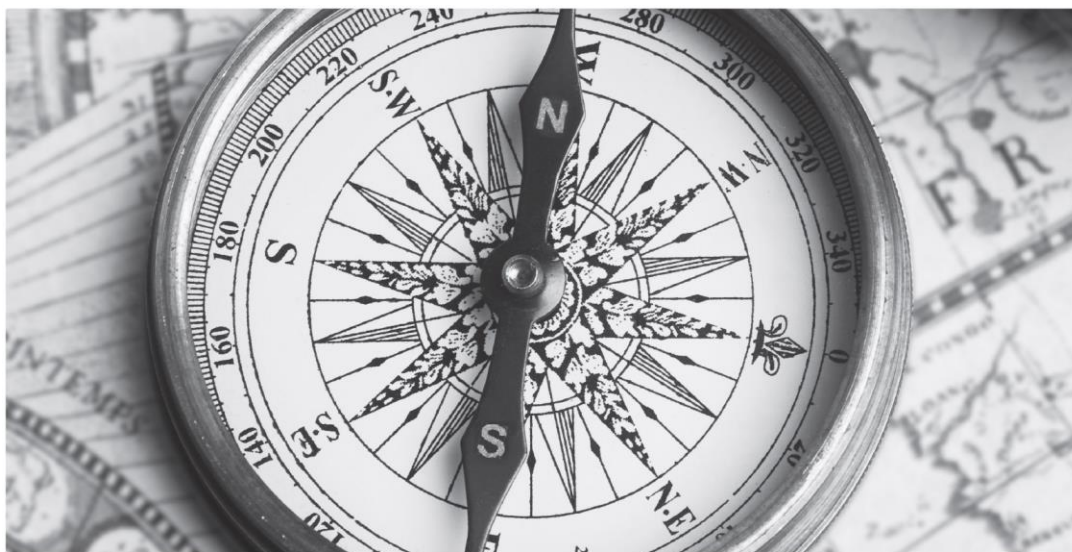
2025

1040 (and 1040-SR)

Instructions

Including the instructions for Schedules 1
through 3

Volume 7 of 7



2025 Changes

See *What's New* in these instructions.

Future Developments

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



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

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



Department of the Treasury
Internal Revenue Service

Instructions for Form 1040 (Rev. 2025) Catalog Number 47684U
Department of the Treasury **Internal Revenue Service** www.irs.gov



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Page on [IRS.gov](https://www.irs.gov)

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The net elective payment election amount from Form 3800, Part III, line 6, column (j), is reported on Schedule 3, line 13c.

Line 6b. Enter any credit for prior-year minimum tax. See Form 8801.

Line 6c. You may be able to take the adoption credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2025. See the Instructions for Form 8839.

Line 6d. Enter any credit for the elderly or the disabled. See Schedule R.

Line 6e. Line 6e has been reserved for future use.

Line 6f. Enter the personal use part of any credit for new clean vehicles. See Form 8936, Part III.

Line 6g. Enter any mortgage interest credit if a state or local government gave you a mortgage credit certificate. See Form 8396.

Line 6h. You can't claim the District of Columbia first-time homebuyer credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2024. See Form 8859.

Line 6i. Enter any qualified electric vehicle credit. You can't claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit carried forward from a prior year. See Form 8834.

Line 6j. Enter any alternative fuel vehicle refueling property credit. See Form 8911.

Line 6k. Enter any credit to holders of tax credit bonds. See Form 8912.

Line 6l. Enter the amount from Form 8978, line 14 (relating to partner's audit liability under section 6226).

Negative Form 8978 Adjustment Worksheet—Schedule 3 (Line 6l)

Note. Complete this worksheet if Form 8978, line 14, is negative.

1.	Enter the amount from Form 1040 or 1040-SR, line 18	1.	<div></div>
2.	Enter as a positive number the negative amount from Form 8978, line 14	2.	<div></div>
3.	Is the amount on line 1 equal to or more than the amount on line 2?		
	<input type="checkbox"/> Yes. Enter the amount from line 2 on line 6l		
	<input type="checkbox"/> No. Enter the amount from line 1 on line 6l, and subtract line 2 from line 1*		
		3.	<div>()</div>

* Use this amount to complete the Negative Form 8978 Adjustment Worksheet in the Schedule 2, line 17z, instructions.

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If the amount on Form 8978, line 14, is negative, complete the following worksheet to figure the amount to enter on line 6l. If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

Line 6m. Enter any credit for previously owned clean vehicles. See Form 8936, Part IV.

Line 6z. Leave line 6z blank.

Line 9

Net Premium Tax Credit

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company.

You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 9. For more information, see the Instructions for Form 8962.

Line 10

Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868.

If you paid a fee when making your payment, don't include on line 10 the fee you were charged. Also, include any amounts paid with Form 2350.

Line 11

Excess Social Security and Tier 1 RRTA Tax Withheld

If you, or your spouse if filing a joint return, had more than one employer for 2025 and total wages of more than \$176,100, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$10,918.20. But if any one employer withheld more than \$10,918.20, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.

Line 12

Credit for Federal Tax on Fuels

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

Lines 13a Through 13z Other Payments or Refundable Credits

Line 13b

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, enter the amount on line 13b. See Pub. 525 for details about this credit.

Line 13c

Enter any net elective payment election amount from Form 3800, Part III, line 6, column (j).

Line 13d

If you elected to pay your net 965 tax liability in installments, report the deferred amount on line 13d. Enter the amount of net 965 tax liability remaining to be paid in future years.

Line 13z

Other refundable credits. Use line 13z to report the credit under section 960(c) with respect to an excess limitation account. If an increase in the limitation under section 960(c) is more than your U.S. income tax reported on Form 1116, Part III, line 20, the amount of the excess is deemed an overpayment of tax and can be claimed on line 13z as a refundable credit.

See section 960(c)(5). Enter "960(c)" and the amount of the credit. See section 960(c) for more information about the circumstances under which an excess in limitation arises. Also, see the instructions for Form 1116, Part III, line 22, for your increase in limitation.

Also use line 13z to report the amount of U.S. tax allocable to the U.S. Virgin Islands. Enter "Form 8689" and the amount paid.

If you made the election to defer net income tax attributable to the gain on the sale or exchange of qualified farmland property, use Form 1062 to figure the amount of your applicable net tax liability. On line 13z, enter 75% your applicable net tax liability from Form 1062, line 14 (Form 1062, line 15, minus Form 1062, line 14). Identify as "1062NL."

Tax Topics

You can read these Tax Topics at *IRS.gov/TaxTopics*.

List of Tax Topics		Topic No. Subject		Topic No. Subject	
All topics are also available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).		309	Roth IRA contributions		Itemized deductions
		310	Coverdell education savings accounts	501	Should I itemize?
		311	Power of attorney information	502	Medical and dental expenses
		312	Disclosure authorizations	503	Deductible taxes
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			Types of income	509	Business use of home
		401	Wages and salaries	510	Business use of car
		403	Interest received	511	Business travel expenses
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		411	Pensions—The general rule and the simplified method	552	Tax and credits figured by the IRS
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		413	Rollovers from retirement plans	554	Self-employment tax
		414	Rental income and expenses	556	Alternative minimum tax
		415	Renting residential and vacation property	557	Additional tax on early distributions from traditional and Roth IRAs
		416	Farming and fishing income	558	Additional tax on early distributions from retirement plans other than IRAs
		417	Earnings for clergy	559	Net investment income tax
		418	Unemployment compensation	560	Additional Medicare Tax
		419	Gambling income and losses		Tax credits
		420	Bartering income	601	Earned Income Credit
		421	Scholarships, fellowship grants, and other grants	602	Child and Dependent Care Credit
		423	Social Security and equivalent railroad retirement benefits	608	Excess Social Security and RRTA tax withheld
		424	401(k) plans	610	Retirement Savings Contributions Credit
		425	Passive activities—Losses and credits	612	The Premium Tax Credit
		427	Stock options		IRS notices
		429	Traders in securities (Information for Form 1040 or 1040-SR filers)	651	Notices—What to do
		430	Receipt of stock in a demutualization	652	Notice of underreported income—CP2000
		431	Canceled debt—Is it taxable or not?	653	IRS notices and bills, penalties, and interest charges
		432	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)	654	Understanding your CP75 or CP75A notice, Request for Supporting Documentation
			Adjustments to income		Basis of assets, depreciation, and sale of assets
		451	Individual retirement arrangements (IRAs)	701	Sale of your home
		452	Alimony and separate maintenance	703	Basis of assets
		453	Bad debt deduction	704	Depreciation
		455	Moving expenses for members of the Armed Forces	705	Installment sales
		456	Student loan interest deduction		Employer tax information
		458	Educator expense deduction	751	Social Security and Medicare withholding rates
				752	Filing Forms W-2 and W-3

List of Tax Topics

(Continued)

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756	Employment taxes for household employees
757	Forms 941 and 944—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return
759	Form 940—Employer's Annual Federal Unemployment (FUTA) Tax Return—Filing and deposit requirements
760	Form 943—Reporting and deposit requirements for agricultural employers
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
763	The Affordable Care Act

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Electronic media filers—1099 series and related information returns	
801	Who must file information returns electronically
802	Applying to file information returns electronically
803	Electronic filing waivers or exemptions and filing extensions
804	FIRE system test files and combined Federal/State Filing (CF/SF) program
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851	Resident and nonresident aliens
856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)
858	Alien tax clearance
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901	Is a person with income from sources within Puerto Rico required

Topic No.	Subject
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902	Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax
903	U.S. employment tax in Puerto Rico

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all records and other material (in paper or electronic format) you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number or email address.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number.

Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the

Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or territories to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans.

We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

Please keep this notice with your records. It may help you if we ask you for other information. If you have questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

We Welcome Comments on Forms

We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy to hear from you. You can send us comments through [IRS.gov/FormsComments](https://www.irs.gov/formscomments). Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224.

Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

Estimates of Taxpayer Burden

The following table shows burden estimates based on current statutory requirements as of October 1, 2025, for taxpayers filing a 2025 Form 1040 or 1040-SR tax return.

Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax return preparation software costs. While these estimates don't include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and don't necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type.

For instance, the estimated average time burden for all taxpayers filing a Form 1040 or 1040-SR is 12 hours, with an average cost of \$290 per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 8 hours and \$160, while business taxpayers are expected to have an average burden of about 21 hours and \$610. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location.

For more information on taxpayer burden, see Pub. 5743. If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms*.

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Estimated Average Taxpayer Burden for Individuals by Activity

Type of Taxpayer	Percentage of Returns	Average Burden					
		Average Time (Hours)					Average Cost (Dollars)**
		Total Time*	Record-keeping	Tax Planning	Form Completion and Submission	All Other	
All taxpayers	100%	12	5	2	4	1	\$290
Type of taxpayer							
Nonbusiness***	71%	8	3	1	3	1	160
Business***	29%	21	10	4	5	2	610

*Detail may not add to total time due to rounding.

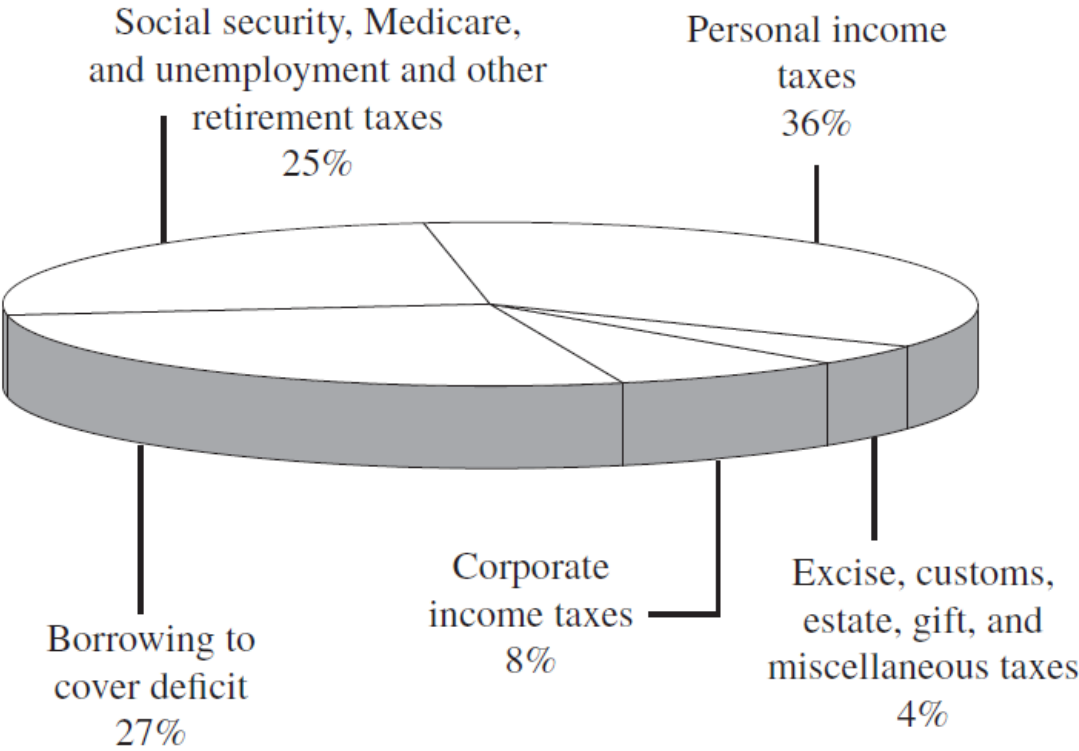
**Dollars rounded to the nearest \$10.

***You are considered a “business” filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a “nonbusiness” filer if you don’t file any of those schedules or forms with Form 1040 or 1040-SR.

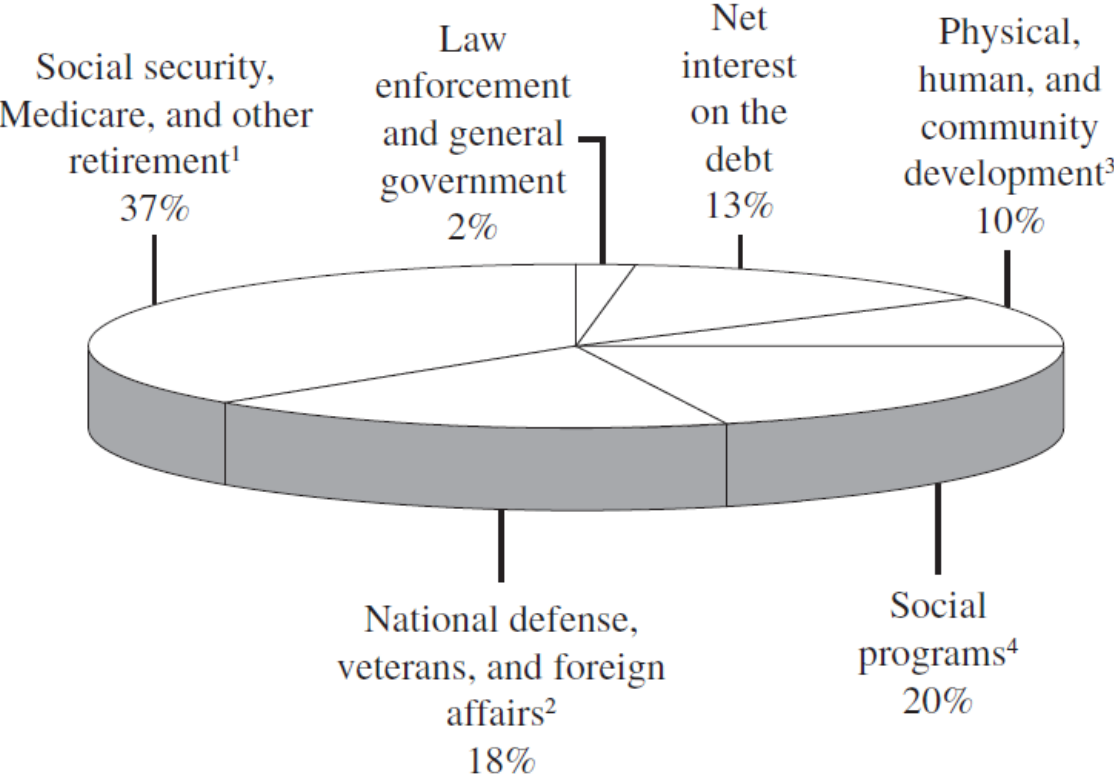
Major Categories of Federal Income and Outlays for Fiscal Year 2024

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2024.

Income



Outlays



Note. The percentages shown here exclude undistributed offsetting receipts, which were \$147 billion in fiscal year 2024. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

On or before the first Monday in February of each year, the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the federal government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receipt of the President's proposal, the Congress reviews the proposal and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2024 (which began on October 1, 2023, and ended on September 30, 2024,

federal income was \$4.920 trillion and outlays were \$6.751 trillion, leaving a deficit of \$1.831 trillion.

Footnotes for Certain Federal Outlays

1. **Social security, Medicare, and other retirement:** These programs provide income support for the retired and disabled and medical care for the elderly.
2. **National defense, veterans, and foreign affairs:** About 13% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 5% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. **Physical, human, and community development:** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.
4. **Social programs:** About 14% of total outlays were for Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), temporary assistance for needy families, supplemental security income, and related programs; and 6% for health research and public health programs, unemployment compensation, assisted housing, and social services.

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Your Rights as a Taxpayer

The Taxpayer Bill of Rights

1. The Right to Be Informed

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

2. The Right to Quality Service

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

3. The Right to Pay No More than the Correct Amount of Tax

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

4. The Right to Challenge the IRS's Position and Be Heard

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

5. The Right to Appeal an IRS Decision in an Independent Forum

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the IRS Independent Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at [IRS.gov/TaxpayerRights](https://www.irs.gov/TaxpayerRights)



Where Do You File? Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.



Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also include your complete return address.



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

IF you live in...	THEN use this address if you:	
	Are requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Arizona, Arkansas, New Mexico, Oklahoma	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
A foreign country, U.S. territory*, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

*If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.