



TAX YEAR

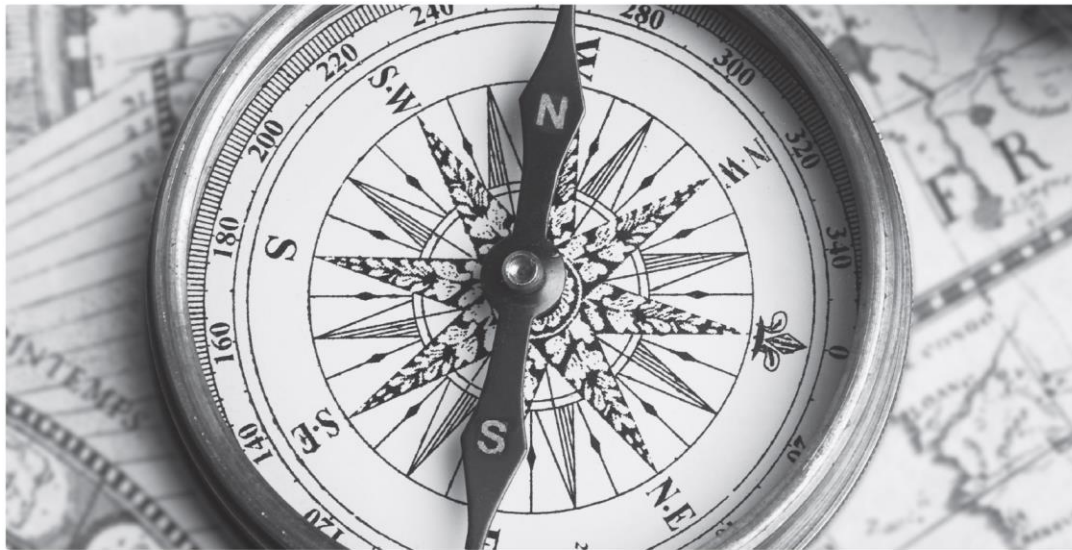
**2025**

# 1040 (and 1040-SR)

## Instructions

Including the instructions for Schedules 1  
through 3

Volume 1 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](https://www.irs.gov)



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## Helpful Hints

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

You may only need to file Form 1040 or 1040-SR and none of the numbered schedules, Schedules 1 through 3.

However, if your return is more complicated (for example, you claim certain deductions or credits or owe additional taxes), you will need to complete one or more of the numbered schedules. Below is a general guide to which schedule(s) you will need to file based on your circumstances. See the instructions for the schedules for more information.

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

<b>IF YOU...</b>	<b>THEN USE...</b>
Have additional income, such as business or farm income or loss, unemployment compensation, or prize or award money.	<b>Schedule 1, Part I</b>

Have any adjustments to income, such as student loan interest, self-employment tax, or educator expenses.	<b>Schedule 1, Part II</b>
Can claim a deduction for qualified cash tips, qualified overtime, qualified vehicle loan interest, or the enhanced deduction for seniors.	<b>Schedule 1-A</b>
Owe alternative minimum tax (AMT) or need to make an excess advance premium tax credit repayment.	<b>Schedule 2, Part I</b>
Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.	<b>Schedule 2, Part II</b>

<p>Can claim a nonrefundable credit (other than the child tax credit or the credit for other dependents), such as the foreign tax credit, education credits, or general business credit.</p>	<p><b>Schedule 3, Part I</b></p>
<p>Can claim a refundable credit (other than the earned income credit, American opportunity credit, refundable adoption credit, or additional child tax credit), such as the net premium tax credit. Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.</p>	<p><b>Schedule 3, Part II</b></p>



# **The Taxpayer Advocate Service Is Here To Help You**

## **What is the Taxpayer Advocate Service?**

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

## **What can TAS do for you?**

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

the process and will do everything possible to resolve your issue. TAS can help you if:

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

## **How can you reach TAS?**

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

- Go to [TaxpayerAdvocate.IRS.gov/Contact-Us](https://taxpayeradvocate.irs.gov/Contact-Us);
- Download Publication 1546, Taxpayer Advocate Service Is Your Voice at the IRS. If you do not have Internet access, you can call the IRS toll free at 800-TAX-FORM

(800-829-3676) and ask for a copy of Publication 1546;

- Check your local directory; or
- Call TAS toll free at 877-777-4778.

## **How can you learn about your taxpayer rights?**

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. The TAS website

[TaxpayerAdvocate.IRS.gov](http://TaxpayerAdvocate.IRS.gov) can help you understand what these rights mean to you and how they apply. These are ***your*** rights. Know them. Use them.

## **How else does TAS help taxpayers?**

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

# Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the Internal Revenue Service (IRS) and the Taxpayer Advocate Service (TAS). LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LTC near you, see the LTC page at [TaxpayerAdvocate.IRS.gov/LITCmap](https://taxpayeradvocate.irs.gov/LITCmap) or IRS [Publication 4134, Low Income Taxpayer Clinic List](https://www.irs.gov/pub/irs-soi/134134_low_income_taxpayer_clinic_list). This publication is available online at [IRS.gov/Forms-Pubs](https://www.irs.gov/forms-pubs) or by calling the IRS toll free at 800-TAX-FORM (800-829-3676).

# **Suggestions for Improving the IRS**

## **Taxpayer Advocacy Panel**

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

# **Affordable Care Act—What You Need To Know**

## **Requirement To Reconcile Advance Payments of the Premium Tax Credit**

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

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

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

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

## **Health Coverage Reporting**

If you or someone in your family was an employee in 2025, the employer may be required to send you **Form 1095-C. Part II** of **Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by

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

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



# What's New

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

## **Trump accounts and new Form 4547.**

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

For more information on Trump accounts, and to learn how to make these elections, see Form 4547 and its instructions.

### **Standard deduction amount increased.**

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

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

**Higher catchup contribution limit for ages 60 to 63.** If, at the end of 2025, you were at least age 60, but younger than age 64, and you participated in a deferred compensation plan (including most 401(k), 403(b), governmental 457 plans, and the governmental Thrift Savings Plan), a higher catchup contribution limit may apply to you.

For 2025, this higher catchup contribution limit is \$11,250 (\$5,250 for section 401(k)(11) and SIMPLE plans). For more information, contact your plan administrator.

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

**Changes to the *Dependents* section.** The *Dependents* section now has numbered rows and asks for more information about you and your dependents. This new information is being asked to help the IRS determine your eligibility for certain tax benefits, including the child tax credit, the credit for other dependents, and the earned income credit.

**Write-in information.** Beginning in 2025, most of the words, codes, and/or dollar amounts that are used to explain an item of

income or deduction, and that you previously had to enter next to a specific line, now have a dedicated checkbox or entry space.

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

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

**Form 1099-DA.** If, in 2025, you used a broker to effect the sale of a digital asset, your broker should send you a Form 1099-DA that reports information regarding the

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

**Electronic payments and direct deposit.** If you have access to U.S. banking services or electronic payments systems, you should use direct deposit for any refunds. The IRS recommends paying electronically whenever possible. Options to pay electronically include using your bank account with [Direct Pay](#),

your debit or credit card, your digital wallet, or your online account. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) to see all your payment options. Also, see [ModernPayments](#).

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

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

must have a valid SSN. If you are married, you must file a joint return.

- ***No tax on overtime.*** If you earned qualified overtime, you may be eligible to deduct up to \$12,500 (\$25,000 if married filing jointly) of your qualified overtime compensation. Your deduction will be limited if your modified adjusted gross income is more than \$150,000 (\$300,000 if married filing jointly). To be eligible, you and/or your spouse who received the overtime must have a valid SSN. If you are married, you must file a joint return.
- ***No tax on car loan interest.*** If you paid or accrued qualified passenger vehicle loan interest on a vehicle you purchased in 2025 for personal use, you may be eligible to deduct up to \$10,000 of that interest. Your deduction will be limited if your modified adjusted gross income is more than \$100,000 (\$200,000 if married filing jointly).

- ***Enhanced deduction for seniors.*** If you were born before January 2, 1961, you may be eligible for an enhanced deduction for seniors. Your deduction will be limited if your modified adjusted gross income is more than \$75,000 (\$150,000 if married filing jointly). To be eligible, you and/or your spouse must have a valid SSN. If you are married, you must file a joint return. The maximum amount of the deduction is \$6,000 (\$12,000 if both spouses are eligible).

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

**State and local tax deduction limit increased.** The overall limit on the deduction



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

**Changes to the child tax credit and additional child tax credit.** Recent legislation made permanent the increase to the child tax credit (CTC) and additional child tax credit (ACTC) amount. For 2025, the maximum CTC has increased to \$2,200 per qualifying child, of which \$1,700 can be claimed for the ACTC. In addition, beginning in 2025, to be eligible to claim the CTC or ACTC, you must have a valid SSN, which means it must be valid for employment and issued before the due date of your return (including extensions). If you are filing a joint

return, only one spouse is required to have a valid SSN in order to be eligible for the CTC and ACTC. The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return (including extensions).

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

- ***Up to \$5,000 of adoption credit is refundable.*** Up to \$5,000 of your adoption credit may be refundable. The amount of the refundable portion is determined separately for each eligible child.
- ***Parity for Indian tribal governments.*** Tribal governments now have parity for special needs adoption determinations. This means that state government and Indian tribal government determinations of special needs are both recognized for purposes of the adoption credit.

For more information, see Form 8839 and its instructions.

**Election to pay tax on farmland sale or exchange in installments.** If your tax year began after July 4, 2025, and you sold or exchanged qualified farmland to a qualified farmer after that date, you can elect to pay the net income tax liability on the sale or exchange in four equal installments. For more information, see the instructions for Schedule 3. Also, see Form 1062 and its instructions.

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

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

**New option for scheduled appointments at Taxpayer Assistance Centers (TAC).**

Beginning in 2025, taxpayers with scheduled appointments at TACs may choose to receive appointment confirmations, reminders, and cancellation notices directly via text message on their mobile devices.

## **Filing Requirements**

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

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

## Do You Have To File?

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



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

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

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

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

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

**Exception for certain children under age 19 or full-time students.** If certain

conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2025 or was a full-time student under age 24 at the end of 2025. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use *Tax Topic 553* or see Form 8814.

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

**Resident aliens.** These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits.

Generally, you are a resident alien if you meet either the green card test or the substantial presence test for 2025. See Pub. 519 for details.

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

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

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



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

## **When and Where Should You File?**

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



If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency operation, you may be able to file later. See Pub. 3 for details.

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



*The chart at the end of these instructions provides the current address for mailing your re-turn. Use these addresses for Form 1040 or 1040-SR filed in 2026.*

*The address for returns filed after 2026 may be different. See [IRS.gov/Form1040](https://www.irs.gov/Form1040) for any updates.*

## **What if You Can't File on Time?**

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



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

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

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

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

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

## **Private Delivery Services**

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

- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Ex-press Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.

- UPS Next Day Air Early A.M., UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.
- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Over-night, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.

To check for any updates to the list of designated private delivery services, go to [IRS.gov/PDS](https://www.irs.gov/PDS). For the IRS mailing address to use if you're using a private de-livery service, go to [IRS.gov/PDSStreetAddresses](https://www.irs.gov/PDSStreetAddresses).

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



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

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2025 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65	\$15,750
	65 or older	17,750
Married filing jointly***	under 65 (both spouses)	\$31,500
	65 or older (one spouse)	33,100
	65 or older (both spouses)	34,700
Married filing separately	any age	\$5
Head of household	under 65	\$23,625
	65 or older	25,625
Qualifying surviving spouse	under 65	\$31,500
	65 or older	33,100
<p><i>*If you were born on January 1, 1961, you are considered to be age 65 at the end of 2025. (If your spouse died in 2025 or if you are preparing a return for someone who died in 2025, see Pub. 501.)</i></p> <p><i>**Gross income means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2025, or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 6a and 6b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.</i></p> <p><i>***If you didn't live with your spouse at the end of 2025 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.</i></p>		

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

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

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.

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

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

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

- ☐ **No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,350.
  - Your earned income was over \$15,750.
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of—
    - \$1,350, or
    - Your earned income (up to \$15,300) plus \$450.
- ☐ **Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,950 (\$4,550 if 65 or older **and** blind).
  - Your earned income was over \$17,350 (\$18,950 if 65 or older **and** blind).
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of—
    - \$2,950 (\$4,550 if 65 or older **and** blind), or
    - Your earned income (up to \$15,300) plus \$2,050 (\$3,650 if 65 or older **and** blind).



## Chart C—Other Situations When You Must File

You must file a return if any of the conditions below apply for 2025.	
1.	<p>You owe any special taxes, including any of the following (see the instructions for Schedule 2).</p> <ul style="list-style-type: none"> <li>a. Alternative minimum tax.</li> <li>b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account.</li> <li>c. Household employment taxes.</li> <li>d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.</li> <li>e. Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.</li> <li>f. Recapture taxes.</li> </ul>
2.	You (or your spouse if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3.	You had net earnings from self-employment of at least \$400.
4.	You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5.	Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6.	You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).
7.	You purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer. See Form 8936 and Schedule A (Form 8936).

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# Line Instructions for Forms 1040 and 1040-SR



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

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

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

Section references are to the Internal Revenue Code.

## Name and Address

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name in the entry

space below the filing status checkboxes instead of below your name. If you are currently incarcerated, enter your inmate identifying number near your last name.



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

## **Name Change**

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

## **Address Change**

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

## **P.O. Box**

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

## **Foreign Address**

If you have a foreign address, enter the city name on the appropriate line. Don't enter any other information on that line, but do complete the spaces below that line (Foreign country name, Foreign province/state/county, and Foreign post-al code).

Don't abbreviate the country name.

## **Death of a Taxpayer**

If a taxpayer died before filing a return for 2025, the taxpayer's spouse or per-sonal representative may have to file and sign a

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

If your spouse died in 2025 and you didn't remarry in 2025, or if your spouse died in 2026 before filing a return for 2025, you can file a joint return. A joint return should show your spouse's 2025 income before death and your income for all of 2025.

Check the "Deceased" box at the top of page 1 of Form 1040 or 1040-SR and enter the date your spouse died in the entry spaces after "Spouse." Enter "Filing as surviving spouse" in the area where you sign the return. If someone other than you is the personal representative, they must also sign the return.

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

All payers of income, including financial institutions, should be promptly notified of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number shouldn't be used for tax years after the year of death, except for estate tax return purposes.

## **Social Security Number (SSN)**

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

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

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

Once you are issued an SSN, use it to file your tax return. Use your SSN to file your tax return even if your SSN does not authorize employment or if you have been issued an SSN that authorizes employment and you lose your employment authorization. An ITIN won't be issued to you once you have been issued an SSN. If you received your SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead.

## **IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens**

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

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

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

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

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

If you receive an SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead. Visit a local IRS office or write a letter to the IRS explaining that you now have an SSN and want all your tax records combined under your SSN.



Details about what to include with the letter and where to mail it are at [IRS.gov/ITIN](https://www.irs.gov/ITIN).

## **Nonresident Alien Spouse**

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

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

## **2025 Residency**

If your main home, and your spouse's if filing a joint return, was in the United States for more than half of 2025, check the box.

Answering this question will help the IRS determine your eligibility for certain tax benefits, including the earned income credit.

## **Presidential Election Campaign Fund**

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from

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

## **Filing Status**

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

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

For information about marital status, see Pub. 501.



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

## **Single**

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

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

## Married Filing Jointly

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

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

A married couple filing jointly report their combined income and deduct their combined allowable expenses on one return. They can file a joint return even if only one had income or if they didn’t live together all year.

However, both persons must sign the return. Once you file a joint return, you can’t choose to file separate returns for that year after the due date of the return.

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

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

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

**Nonresident aliens and dual-status aliens.** Generally, a married couple can't file

a joint return if either spouse is a nonresident alien at any time during the year. However, you and your spouse can choose to be treated as U.S. residents for the entire year and file a joint return if one spouse was a nonresident alien at the end of the tax year (the nonresident spouse) and the other was a U.S. citizen or resident at the end of the taxable year. This choice remains in effect in subsequent years until terminated. You and your spouse can also choose to file as U.S. residents for the entire year if both of you are U.S. citizens or residents at the end of the year and either (or both) of you were a nonresident at the beginning of the year (the dual-status spouse(s)).

You can only make this choice for 1 year, and it does not apply to any future years.

If you and your spouse are making either of these choices to be treated as U.S. residents for 2025, check the box in the *Filing Status* section and enter the name of the

nonresident spouse or dual-status spouse(s) (whichever applies to you) in the entry space. Also check the box and enter their name if you and your nonresident spouse made the choice to be treated as residents in a prior year and the choice remains in effect.



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

## **Married Filing Separately**

Check the “Married filing separately” box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if you are married at the end of 2025 and file a separate return. Enter

your spouse's name in the entry space. Be sure to enter your spouse's SSN or ITIN in the space for spouse's SSN on Form 1040 or 1040-SR. If your spouse doesn't have and isn't required to have an SSN or ITIN, enter "NRA" in the entry space.

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

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

However, you will usually pay more tax than if you use another filing status for which you qualify. Also, if you file a separate return, you can't take the deduction for qualified tips, the deduction for qualified overtime, the enhanced senior deduction, the student loan interest deduction, or the education credits,



and you will only be able to take the earned income credit and child and dependent care credit in very limited circumstances. You also can't take the standard deduction if your spouse itemizes deductions. For situations when you might want to file separately, see *Joint and several tax liability*, earlier.



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

## **Head of Household**

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

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2025. But if, at the end of 2025, your divorce wasn't final (an interlocutory decree), you are considered married.
- You are married but lived apart from your spouse for the last 6 months of 2025 and you meet the other rules under *Married persons who live apart*, later.
- You are married and your spouse was a nonresident alien at any time during the year and the election to treat the alien spouse as a resident alien is not made. See *Nonresident aliens and dual-status aliens*, earlier.

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

**Test 1.** You paid over half the cost of keeping up a home that was the main home for all of

2025 of your parent whom you can claim as a dependent, except under a multiple support agreement (see *Who Qualifies as Your Dependent*, later). Your parent didn't have to live with you.

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

1. Any person whom you can claim as a dependent. But don't include:
  - a. Your child whom you claim as your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later;
  - b. Any person who is your dependent only because the

person lived with you for all of 2025; or

- c. Any person you claimed as a dependent under a multiple support agreement. See *Who Qualifies as Your Dependent*, later.
2. Your unmarried qualifying child who isn't your dependent.
  3. Your married qualifying child who isn't your dependent only because you can be claimed as a dependent on someone else's 2025 return.
  4. Your qualifying child who, even though you are the custodial parent, isn't your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

If the child isn't claimed as your de-pendent, enter the child's name in the entry space

below qualifying surviving spouse. If you don't enter the name, it will take us longer to process your return.

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

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



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

### **Exception to time lived with you.**

Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also

see *Kidnapped child*, later, under *Who Qualifies as Your Dependent*, if applicable.

If the person for whom you kept up a home was born or died in 2025, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year the child was alive. If the person is anyone else, see Pub. 501.

Similarly, if you adopted the person for whom you kept up a home in 2025, the person was lawfully placed with you for legal adoption by you in 2025, or the person was an eligible foster child placed with you during 2025, the person is considered to have lived with you for more than half of 2025 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2025.

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

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

- You lived apart from your spouse for the last 6 months of 2025. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2025.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2025 (if half or less, see *Exception to time lived with you*, earlier).

You can claim this child as your dependent or could claim the child except that the child's other parent can claim the

child under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

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

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

## **Qualifying Surviving Spouse**

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

1. Your spouse died in 2023 or 2024 and you didn’t remarry before the end of 2025.



2. You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2025:
  - a. The child had gross income of \$5,200 or more,
  - b. The child filed a joint return, or
  - c. You could be claimed as a dependent on someone else's return.

If the child isn't claimed as your dependent, enter the child's name in the entry space.

If you don't enter the name, it will take us longer to process your return.

3. This child lived in your home for all of 2025. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.

4. You paid over half the cost of keeping up your home.
5. You could have filed a joint return with your spouse the year your spouse died, even if you didn't actually do so.

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

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

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



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

### **Exception to time lived with you.**

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

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

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

## **Digital Assets**

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

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

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

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

You have a financial interest in a digital asset through the use of electronic platforms such as PayPal and Venmo.

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



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

## **How To Report Digital Asset Transactions**

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

If you received any digital asset as compensation for services or disposed of any

digital asset that you held for sale to customers in a trade or business, you must report the income as you would report other income of the same type (for example, W-2 wages on Form 1040 or 1040-SR, line 1a, or inventory or services on Schedule C).

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

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

## **Dependents**

Use the *Dependents* section to list your dependents. The flowchart and instructions in *Who Qualifies as Your Dependent* will help you determine who you should list in this section. The information provided in rows (5),

(6), and (7), and the question below row (7) in the *Dependents* section, will help the IRS determine your eligibility for certain tax benefits, including the child tax credit, the credit for other dependents, and the earned income credit. For more information, see *Who Qualifies as Your Dependent* and the instructions for line 27a.



## Who Qualifies as Your Dependent

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

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



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

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

## **Step 1**

# **Do You Have a Qualifying Child?**

## **A qualifying child is your...**

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

---

**AND**



**was ...**

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

or

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

or

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



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

---

AND

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

---

AND

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

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

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

☐ **Yes.** Go to Step 2.

☐ **No.** Go to Step 4.


---

## **Step 2** Is Your Qualifying Child Your Dependent?

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

☐ **Yes.** Continue



☐ **No.** 

You can't claim this child as a dependent.

---

2. Was the child married?

☐ **Yes.** See *Married person*, later.

☐ **No.** Continue




3. Are you filing a joint return for 2025?

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

☐ **No.** Continue



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

☐ **Yes.** 


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


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

---

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

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


☐ **Yes.** Continue 


☐ **No.** 

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



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

☐ **Yes.** Continue 

☐ **No.** 

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

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

☐ **Yes.** Continue 

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

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

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

☐ **No.** Go to Step 5.

## **Step 4**

# **Is Your Qualifying Relative Your Dependent?**

## **A qualifying relative is your...**

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

or

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

or

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

or

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

or

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

---

AND



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

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to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples.

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AND



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

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AND




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

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


☐ **Yes.** Continue 

☐ **No.** 

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

☐ **Yes.** Continue 

☐ **No.** 

You can't claim this person as a dependent.

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3. Was your qualifying relative married?

☐ **Yes.** See *Married person*, later.

☐ **No.** Continue 

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4. Are you filing a joint return for 2025?

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

☐ **No.** Continue 

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

☐ **Yes.** 


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


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

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

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


☐ **Yes.** Continue 


☐ **No.** 

You can't claim the credit for other dependents.

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

☐ **Yes.** Continue 

☐ **No.** 


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

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

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

☐ **Yes.** You can claim the credit for other dependents for this dependent. Check the “Credit for other dependents” box on row (7) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

☐ **No.** 

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

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## Definitions and Special Rules

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

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

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

1. The parents are divorced, legally separated, separated under a written



separation agreement, or lived apart at all times during the last 6 months of 2025 (whether or not they are or were married).

2. The child received over half of the child's support for 2025 from the parents (and the rules on *Multiple support agreements*, later, don't apply). Support of a child received from a parent's spouse is treated as provided by the parent.
3. The child is in custody of one or both of the parents for more than half of 2025.
4. Either of the following applies.
  - a. The custodial parent signs Form 8332 or a substantially similar statement that they won't claim the child as a dependent for 2025, and the noncustodial parent includes a copy of the

form or statement with their return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.

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

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

***Custodial and noncustodial parents.*** The custodial parent is the parent with whom the child lived for the greater number of nights in 2025. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income.

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