

2022

Instructions for Form 1040-SS

**U.S. Self-Employment Tax Return
(Including the Additional Child Tax Credit
for Bona Fide Residents of Puerto Rico)**

Volume 1 of 2



Department of the Treasury
Internal Revenue Service

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

General Instructions

Future Developments

For the latest information about developments related to Form 1040-SS and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form1040SS](https://www.irs.gov/Form1040SS).

What's New

Due date of return. File Form 1040-SS by April 18, 2023. The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of Columbia—even if you don't live in the District of Columbia.

Filing status name changed to qualifying surviving spouse. The filing status qualifying widow(er) is now called qualifying

surviving spouse. The rules for the filing status have not changed. The same rules that applied for qualifying widow(er) apply to qualifying surviving spouse. See [Qualifying Surviving Spouse](#), later.

Health coverage tax credit is not available. The health coverage tax credit was not extended. The credit is not available for coverage months beginning after 2021.

Farmers and ranchers affected by drought may be eligible for extension of tax relief. Farmers and ranchers forced to sell livestock because of drought conditions may have more time to replace their livestock and defer tax on any gains from the forced sales. See [IRS Tax Tip 2022-152](#).

The COVID-19 related credit for qualified sick and family leave wages is limited to leave taken after March 31, 2020, and before October 1, 2021. Generally, the credit for qualified sick and family leave wages, as enacted under the Families First

Coronavirus Response Act (FFCRA) and amended and extended by the COVID-related Tax Relief Act of 2020, for leave taken after March 31, 2020, and before April 1, 2021, and the credit for qualified sick and family leave wages under sections 3131, 3132, and 3133 of the Internal Revenue Code, as enacted under the American Rescue Plan Act of 2021 (the ARP), for leave taken after March 31, 2021, and before October 1, 2021, have expired. Self-employed individuals can no longer claim a credit for qualified sick and family leave wages. However, employers that paid qualified sick and family leave wages in 2022 for leave taken after March 31, 2020, and before October 1, 2021, are eligible to claim a credit for qualified sick and family leave wages on their 2022 Form 1040-SS. For more information, see the instructions for lines 11a and 11b, later. For more information about the credit for qualified sick and family leave wages, go to [IRS.gov/PLC](https://www.irs.gov/plc) .

Child tax credit enhancements have expired. Many changes to the child tax credit (CTC) for 2021, implemented by the ARP, have expired. For tax year 2022:

- The amount of the CTC that can be claimed as a refundable credit is limited as it was in 2020, except that the maximum additional child tax credit (ACTC) amount has increased to \$1,500 for each qualifying child.
- The increased age allowance for a qualifying child has expired. A child must be under age 17 at the end of 2022 to be a qualifying child.

The refundable child tax credit (RCTC) under the ARP was only applicable for 2021. For more information, see *Part II—Bona Fide Residents of Puerto Rico Claiming Additional Child Tax Credit.*



Bona fide residents of Puerto Rico filing just to claim the ACTC. *If you are solely filing Form 1040-SS to claim the additional child tax credit, you only need to complete Part I—Total Tax and Credits and Part II—Bona Fide Residents of Puerto Rico Claiming Additional Child Tax Credit of the form.*

ACTC and bona fide residents of Puerto Rico. Bona fide residents of Puerto Rico are no longer required to have three or more qualifying children to be eligible to claim the ACTC. Bona fide residents of Puerto Rico may be eligible to claim the ACTC if they have one or more qualifying children.

Advance CTC payments. Advance child tax credit payments haven't been issued for 2022.

Maximum income subject to social security tax for 2022. For 2022, the maximum amount of self-employment income subject to social security tax is \$147,000.

Optional methods to figure net earnings.

For 2022, the maximum income for using the optional methods is \$6,040.

Reminders

Maximum income subject to social security tax for 2023. For 2023, the maximum amount of self-employment income subject to social security tax is \$160,200.

Repayment of self-employment tax and household taxes deferred in 2020.

Previous legislation allowed certain individuals who filed Form 1040-SS and/or Schedule H to defer the payment of 50% of the social security tax imposed for the period beginning on March 27, 2020, and ending December 31, 2020, over the next 2 years. To make the 2022 deferred payment, see *How Self-Employed Individuals and Household Employers Repay Deferred Social Security*, later.

Estimated tax payments. If you and your spouse expect to owe self-employment (SE) tax of \$1,000 or more for 2023, you may need to make estimated tax payments. Use Form 1040-ES, Estimated Tax for Individuals, to figure your required payments and for the vouchers to send with your payments.

Schedule LEP (Form 1040). Schedule LEP (Form 1040) is a form that allows taxpayers to request a preference to receive written communications from the IRS in Spanish and other languages. If a language preference is requested, attach the Schedule LEP (Form 1040) to your Form 1040-SS when you file it. For more information, including what languages are available, get Schedule LEP (Form 1040) at [IRS.gov/ScheduleLEP](https://www.irs.gov/ScheduleLEP).

Disaster tax relief. To find information on the most recent tax relief provisions for taxpayers affected by disaster situations, go to [IRS.gov/ Disaster](https://www.irs.gov/Disaster). See Pub. 547, Casualties, Disasters, and Thefts, for

discussions on the special rules that apply to federally declared disaster areas.

Taxpayer identification number (TIN) required to claim the ACTC. If you don't have a social security number (SSN) or an individual taxpayer identification number (ITIN) issued on or before the due date of your 2022 Form 1040-SS (including extensions), you can't claim the ACTC on an original or an amended Form 1040-SS. If an ITIN is applied for on or before the due date of your 2022 Form 1040-SS (including extensions) and the IRS issues an ITIN as result of the application, the IRS will consider the ITIN as issued on or before the due date of the return. Also, your qualifying child must have an SSN valid for employment issued prior to the due date of your 2022 Form 1040-SS (including extensions).

For information on how to obtain an SSN, go to [*Social Security Number and Card.*](#)

If you are not eligible for an SSN, you must apply for an ITIN. For more information on ITINs, go to [*IRS.gov/ ITIN.*](#) Also, see Form W-7 and its instructions.

Refunds for returns that claim the ACTC.

Refunds for returns claiming the ACTC can't be issued before mid-February 2023. For more information, see [*IRS.gov/Individuals/Refund-Timing.*](#) This applies to the entire refund, not just the portion associated with the ACTC. For more information on the status of your refund, see [*IRS.gov/Refunds.*](#)

Electronic filing. You can *e-file* Form 1040-SS. For general information about electronic filing, visit [*IRS.gov/Efile.*](#)

Purpose of Form

This form is for residents of the U.S. Virgin Islands (USVI), Guam,

American Samoa, the Commonwealth of the Northern Mariana Islands (CNMI), and the Commonwealth of Puerto Rico (Puerto Rico) who are not required to file a U.S. income tax return but who have self-employment income or are eligible to claim certain credits.

Residents of Puerto Rico may file Form 1040-PR in place of Form 1040-SS.

One purpose of the form is to report net earnings from self-employment to the United States and, if necessary, pay SE tax on that income. The Social Security Administration (SSA) uses this information to figure your benefits under the social security program. SE tax applies no matter how old you are and even if you are already receiving social security or Medicare benefits.

Another purpose of the form is for bona fide residents of Puerto Rico to file in order to claim the ACTC, even if the bona fide resident does not have to pay SE tax.

See *Who Must File*, later, for additional uses of this form.

You may also be required to file an income tax return with the government of Guam, American Samoa, the USVI, the CNMI, or Puerto Rico. See Pub. 570, and contact your local territory tax office for more information.

How To Get Tax Help

If you have questions about a tax issue, need help preparing your tax return, or want to download free publications, forms, or instructions, see *How To Get Tax Help* at the end of the instructions. You can find additional resources to help you right away at [IRS.gov](https://www.irs.gov).

Who Must File

You must file Form 1040-SS if you meet all three requirements below.

1. You, or your spouse if filing a joint return, had net earnings from self-

employment (from other than church employee income) of \$400 or more (or you had church employee income of \$108.28 or more—see Church Employees, later). However, see Exceptions, later.

2. You do not have to file Form 1040 with the United States.
3. You are a bona fide resident of:
 - a. Guam,
 - b. American Samoa,
 - c. The USVI,
 - d. The CNMI, or
 - e. Puerto Rico (you can file either Form 1040-PR (in Spanish) or Form 1040-SS).



Even if you have a loss or little income from self-employment, it may benefit you to file Form 1040-SS and use

either optional method on Part VI. See Part VI—Optional Methods To Figure Net Earnings, later.

Exceptions. If (2) and (3) under Who Must File, earlier, apply, though (1) does not apply, you must file Form 1040-SS (or Form 1040-PR if you are a bona fide resident of Puerto Rico) to:

- Report and pay household employment taxes;
- Report and pay employee social security and Medicare tax on (a) unreported tips, (b) wages from an employer with no social security or Medicare tax withheld, and (c) uncollected social security and Medicare tax on tips or group-term life insurance (see Part I, Line 6, later);
- Report and pay the Additional
- Medicare Tax (Part I, Line 5, later);

- Claim excess social security tax withheld; and
- Claim the ACTC.

Who Must Pay SE Tax

Self-Employed Persons

You must pay SE tax if you had net earnings of \$400 or more as a self-employed person. If you are in business (farm or nonfarm) for yourself, you are self-employed.

You must also pay SE tax on your share of certain partnership income and your guaranteed payments. See Partnership Income or Loss under Part V, later.

Church Employees

If you had church employee income of \$108.28 or more, you must pay SE tax on that income. Church employee income is wages you received as an employee (other than as a minister or member of a religious

order) of a church or qualified church-controlled organization that has a certificate in effect electing exemption from employer social security and Medicare taxes.

If your only income subject to SE tax is church employee income, skip lines 1a through 4b on Part V. Enter zero on line 4c and go to line 5a.

Ministers and Members of Religious Orders

In most cases, you must pay SE tax on salaries and other income for services you performed as a minister, a member of a religious order who has not taken a vow of poverty, or a Christian Science practitioner. But, if you filed Form 4361 and received IRS approval, you will be exempt from paying SE tax on those net earnings. If you had no other income subject to SE tax and do not owe any of the taxes listed earlier under Who Must File, you aren't required to file Form 1040-SS.

However, if you had other earnings of \$400 or more subject to SE tax, see Part V, Lines 4a Through 4c.



If you have ever filed Form 2031 to elect social security coverage on your earnings as a minister, you cannot revoke that election.

If you must pay SE tax on certain income, include this income on Part IV, line 1. But do not report it on Part V, line 5a; it isn't considered church employee income. Also include on Part IV, line 1:

- The rental value of a home or allowance for a home furnished to you (including payments for utilities); and
- The value of meals and lodging provided to you, your spouse, and your dependents for your employer's convenience.

However, do not include on Part IV, line 1:

- Retirement benefits you received from a church plan after retirement, or
- The rental value of or allowance for a home furnished to you (including payments for utilities) after retirement.

If you were an ordained minister, a member of a religious order who has not taken a vow of poverty, or a Christian Science practitioner, and were employed by a church (congregation) for a salary, do not include that income in Form 1040-SS, Part IV.

Instead, figure your SE tax by completing Part V, including this income and any rental (parsonage) allowance or the value of meals and lodging provided to you on line 2. On the same line, subtract the allowable amount of any unreimbursed business expenses you incurred as a church employee. Attach an explanation. For details, see Pub. 517.

Members of Recognized Religious Sects

If you have conscientious objections to social security insurance because of your membership in and belief in the teachings of a religious sect recognized as being in existence at all times since December 31, 1950, and which has provided a reasonable level of living for its dependent members, you can request exemption from SE tax by filing Form 4029. If you filed Form 4029 and have received IRS approval, don't file Form 1040-SS. See Pub. 517 for details.

Employees of Foreign Governments or International Organizations

You must pay SE tax on income you earned as a U.S. citizen or a resident of Puerto Rico employed by a foreign government (or, in certain cases, by a wholly owned instrumentality of a foreign government or an international organization under the

International Organizations Immunities Act) for services performed in the United States, Puerto Rico, Guam, American Samoa, the USVI, or the CNMI. Report income from this employment on Part IV, line 1. Enter the net amount from Part IV, line 27, on Part V, line 2. If you performed services elsewhere as an employee of a foreign government or an international organization, those earnings are exempt from SE tax.

Commonwealth or Territory Residents Living Abroad

In most cases, if you are a bona fide resident of Guam, American Samoa, the USVI, the CNMI, or Puerto Rico living outside the territories or United States, you must still pay any applicable SE tax.

Exception. The United States has social security agreements with many countries to eliminate dual taxes under two social security systems. Under these agreements, in most

cases, you must pay social security and Medicare taxes or foreign health insurance only to the country you live in.



If you have questions about international social security agreements, visit the SSA International Programs website at [SSA.gov/international/totalization_agreements.html](https://www.ssa.gov/international/totalization_agreements.html) for more information.



Even if you don't have to pay SE tax because of a social security agreement, you may still have to file a tax return with the IRS.

Chapter 11 Bankruptcy Cases

While you are a debtor in a chapter 11 bankruptcy case, your net profit or loss from self-employment will be included on the income tax return (Form 1041) of the bankruptcy estate. However, you (not the bankruptcy estate) are responsible for paying

SE tax on your net earnings from self-employment.

On the dotted line next to Form 1040-SS, Part V, line 3, enter "Chap. 11 bankruptcy income" and also enter the amount of your net profit or (loss). Combine that amount with the total of lines 1a, 1b, and 2 (if any) and enter the result on line 3.

For other reporting requirements, see *Chapter 11 Bankruptcy Cases* in the Instructions for Form 1040.

More Than One Business

If you were a farmer and had at least one other business or you had two or more nonfarm businesses, your net earnings from self-employment are the combined net earnings from all of your businesses. If you had a loss in one business, it reduces the income from another. Complete and file only one Form 1040-SS for any 1 year. Attach a separate Part III or Part IV for each trade or

business, and combine the net earnings on a single Part V.

Joint returns. If both you and your spouse have self-employment income from separate farm or nonfarm businesses, each of you must complete and file a separate Part III or Part IV. Be sure to enter at the top of each Part III or Part IV the name and SSN of the spouse who owns the business. Each of you must also complete a separate Part V. Attach these pages to a single Form 1040-SS.

Business Owned and Operated by Spouses

If you and your spouse jointly own and operate an unincorporated business (farm or nonfarm) and share in the profits and losses, you are partners in a partnership, whether or not you have a formal partnership agreement. Do not use Part III or Part IV. Instead, file the appropriate partnership return.

Exception—Qualified joint venture (QJV).

If you and your spouse materially participate (see *Material participation* in the Instructions for Schedule C (Form 1040)) as the only members of a jointly owned and operated business, and you file a joint Form 1040-SS for the tax year, you can make a joint election to be taxed as a QJV instead of a partnership. To make this election, you must divide all items of income, gain, loss, deduction, and credit attributable to the business between you and your spouse in accordance with your respective interests in the venture. Each of you must file a separate Part III or Part IV, as well as a separate Part V. On each line of your separate Part III or Part IV, you must enter your share of the applicable income, deductions, and losses. For more information on this election, see the Instructions for Schedule E (Form 1040).

For more information on QJVs, go to [Election for Married Couples Unincorporated Businesses](#) at IRS.gov.

Rental real estate business. If you and your spouse make the QJV election for your rental real estate business, in most cases, the income isn't subject to SE tax (for an exception, see item 3 under *Other Income and Losses Included in Net Earnings From Self-Employment* in the instructions for Part V, later).

If the QJV election is made for a farm rental business that isn't included in self-employment, the income isn't subject to SE tax. Don't include the income on Form 1040-SS. Depending on the source of the income (possession, U.S. source, or other foreign source), you may need to file other tax forms. See Pub. 570 and Form 4835 for more information.

Community income. If you and your spouse wholly own an unincorporated business as community property under the community property laws of a state, foreign country, or U.S. possession, the income and deductions are reported based on the following.

- If only one spouse participates in the business, all of the income from that business is the self-employment earnings of the spouse who carried on the business.
- If both spouses participate, the income and deductions are allocated to the spouses based on their distributive shares.
- If either or both you and your spouse are partners in a partnership, see Partnership Income or Loss under Part V, later.

- If you and your spouse elected to treat the business as a QJV, see Exception—Qualified joint venture (QJV), earlier.

Where To File

If you are enclosing a payment, send your Form 1040-SS to:

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

If you aren't enclosing a payment, send your Form 1040-SS to:

Department of the Treasury
Internal Revenue Service
Austin, TX 73301-0215

When To File

If you file on a calendar year basis, file by April 18, 2023. The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of

Columbia—even if you don't live in the District of Columbia. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

If you file on a fiscal year basis, file by the 15th day of the 4th month after the close of your fiscal year.

Extension of Time To File

If you can't file Form 1040-SS by the due date, you can get an extension of time to file the form. In some cases, you can get an extension of time to file and pay any tax due.

Bona fide residents of Puerto Rico.

You can apply for an automatic 6-month extension of time to file Form 1040-SS (until October 16, 2023, for calendar year taxpayers). To get this automatic extension, you must file Form 4868 by the regular due date of your return (April 18, 2023, for calendar year taxpayers). You can file Form

4868 either by paper or electronically through IRS *e-file*. For details, see the instructions for Form 4868.



*An automatic 6-month extension to file does **not** extend the time to pay your tax. Any interest due on unpaid taxes is calculated from the original due date of the return.*

Bona fide residents of American Samoa, the CNMI, Guam, or the USVI. You can apply for the automatic 6-month extension described earlier, or you can receive an automatic 2-month extension and then apply for an additional 4-month extension if you still need more time.

Automatic 2-month extension. You are allowed an automatic 2-month extension to file your return and pay your tax if you are outside the United States and Puerto Rico on the day Form 1040-SS is due (April 18, 2023, for calendar year taxpayers). Although you have an extension of time to pay your tax,

interest on any unpaid tax will be charged from the original due date of the tax return.

To get this automatic extension, you must file Form 1040-SS by the extended due date (June 15, 2023, for calendar year taxpayers) and attach a statement explaining that on the regular due date of your tax return you were a bona fide resident of American Samoa, the CNMI, Guam, or the USVI.

Additional 4-month extension. If you can't file your tax return within the automatic 2-month extension period, in most cases, you can get an additional 4 months to file your tax return, for a total of 6 months. File Form 4868 by the extended due date allowed by the 2-month extension (June 15, 2023, for calendar year taxpayers). Follow the instructions for completing Form 4868, and be sure to check the box on line 8.

Unlike the original 2-month extension, the additional 4 months of time to file is **not** an extension of time to pay. You must make an

accurate estimate of your tax based on the information available to you. If you find you can't pay the full amount due with Form 4868, you can still get the extension. You will owe interest on the unpaid amount from the original due date of the tax return.

Where to file extension. If you are enclosing a payment, send Form 4868 with your payment to:

Internal Revenue Service
P.O. Box 1302
Charlotte, NC 28201-1302

If you aren't enclosing a payment, send Form 4868 to:

Department of the Treasury
Internal Revenue Service
Austin, TX 73301-0215

Automatic 60-day extension for taxpayers affected by federally declared disasters. Certain taxpayers affected by federally declared disasters may be eligible

for an automatic 60-day extension for filing tax returns, paying taxes, and performing other tasks required by the IRS. For more information, see Pub. 547.

Specific Instructions

Fiscal Year Filers

If your tax year is a fiscal year, use the tax rate and annual earnings limit that apply at the time the fiscal year begins. Don't prorate the tax or annual earnings limit for a fiscal year that overlaps the date of a change in the tax or annual earnings limit.

Name and SSN

To ensure proper credit to your social security account, enter your name and SSN, and your spouse's if filing a joint tax return, exactly as shown on your social security card. If you do not have an SSN, you should get one. For information on how to obtain an SSN, go to [*Social Security Number and Card*](#).

If you are not eligible for an SSN, you must apply for an ITIN. For more information on ITINs, go to [IRS.gov/ ITIN](https://www.irs.gov/ITIN). Also, see Form W-7 and its instructions.

Digital Assets

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

Check the “Yes” box next to the question on digital assets on page 1 of Form 1040-SS, if at any time during 2022, you (a) received (as a reward, award, or payment for property or services); or (b) sold, exchanged, gifted, or

otherwise disposed of a digital asset (or any financial interest in any digital asset).

For example, check “Yes” if at any time during 2022 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;

- Transferred digital assets for free (without receiving any consideration) as a bona fide gift; or
- Otherwise disposed of any other financial interest in a digital asset.

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

The following actions or transactions in 2022, alone, generally don't require you to check "Yes":

- Holding a digital asset in a wallet or account;
- Transferring a digital asset from one wallet or account you own or control to another wallet or account that you own or control; or

- Purchasing digital assets using U.S. or other real currency, including through the use of electronic platforms such as PayPal and Venmo.

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 2022, you disposed of any digital asset, which you held as a capital asset through a sale, trade, exchange, payment, gift, or other transfer, check “Yes” and see Pub. 570 for details on whether you have to file Form 1040 with the United States to report your capital gains or losses. If you have to file Form 1040 with the United States, you cannot file this form. If you have questions about how to report a digital asset transaction on your

territory income tax return, contact your local territory tax office for more information.

If you received any digital assets 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

on Part III or Part IV of Form 1040-SS.

Part I—Total Tax and Credits

Line 1

Check the filing status that applies to you.



More than one filing status can apply to you. Taxpayers who aren't married will pay the same tax under all filing statuses for which they qualify (single, head of household, and qualifying surviving spouse). However, married taxpayers who owe additional Medicare tax on line 5 may pay less tax if they qualify for and choose the head of household filing status instead of

married filing separately. You can choose the one that will give you the lowest tax.

Single

You can check the “Single” box at the top of Form 1040-SS if, at the end of 2022, you were unmarried or legally separated from your spouse according to your state law under a divorce or separate maintenance decree.

Married Filing Jointly

You can choose this filing status if you were married at the end of 2022 and both you and your spouse agree to file a joint tax return, even if you didn't live with your spouse at the end of 2022. You can also choose this filing status if your spouse died in 2022 and you didn't remarry in 2022.

If you choose to file a joint tax return, check the box for married filing jointly and be sure to include your spouse's name and SSN on

the lines provided below your name and SSN. If your spouse also had self-employment income, complete and attach a separate Part V and, if applicable, Part VI. If necessary, attach a separate Part III or Part IV for your spouse's farm or nonfarm business.

Joint and several tax liability. If you file a joint tax return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the tax 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.

However, you may qualify for innocent spouse relief from an existing tax liability on your joint tax return if:

- There is an understatement of the amount of tax because your spouse omitted income or claimed false deductions or credits;

- You are divorced, separated, or no longer living with your spouse; or
- Given all the facts and circumstances, it wouldn't be fair to hold you liable for the tax.

File Form 8857 to request innocent spouse relief. Some requests for innocent spouse relief may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. For more information, go to [IRS.gov/ InnocentSpouse](https://www.irs.gov/InnocentSpouse).

Married Filing Separately

Check the "Married filing separately" box at the top of Form 1040-SS if, at the end of 2022, you were married and file a separate tax return. Enter your spouse's name in the entry space below the filing status checkboxes. Be sure to enter your spouse's SSN or ITIN in the space for spouse's SSN. If your spouse doesn't have and isn't required to have an SSN or ITIN, enter "NRA" next to

their name in the entry space below the filing status checkboxes.

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

If you are married and file a separate tax return, generally, you are responsible only for the tax on your own income. However, you will usually pay more tax than if you use another filing status for which you qualify.



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 2022.

Head of Household

A head of household is someone who is unmarried (or is considered unmarried) and provides a home for certain other persons.



If you owe Additional Medicare Tax on line 5, were married at the end of 2022, but lived apart from your spouse for the last 6 months of 2022 and do not claim a qualifying child for the ACTC, see Head of Household in Pub. 501 for additional rules for this filing status.

You can check the “Head of household” box at the top of Form 1040-SS if, at the end of 2022, you are unmarried (or are considered unmarried), claim a qualifying child for the ACTC, and paid over half the costs of keeping up a home in which you lived with your qualifying child.

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 2022. But if, at the end of 2022, 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 2022 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.

Qualifying child. A child you claim for the ACTC is a qualifying child for this filing status. Your adopted child is always treated as your own child. See Qualifying child, later.

However, don't include as your qualifying child for this filing status any child you claim for the ACTC because of the rule for *Children of divorced or separated parents (or parents who live apart)* in Pub. 501 or under a

multiple support agreement. See *Qualifying Child of More Than One Person* in Pub. 501.



The qualifying children you claim for the ACTC are those you list by name and SSN in the qualifying children section on Part I, line 2, of Form 1040-SS.

Keeping up a home. To find out what is included in the cost of keeping up a home, see *Keeping up a home* in Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2022, the person was lawfully placed with you for legal adoption by you in 2022, or the person was an eligible foster child placed with you during 2022, the person is considered to have lived with you for more than half of 2022 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 2022.

Married persons who live apart. Even if you weren't divorced or legally separated at the end of 2022, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2022. 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 tax return from your spouse.
- You paid over half the cost of keeping up your home for 2022.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2022. If the child didn't live with you for the required time, see *Temporary absences* in Pub. 501.

- You can claim this child as your dependent or could claim the child except that the child's other parent can claim him or her under the rule for *Children of divorced or separated parents (or parents who live apart)* in Pub. 501.

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

Someone whose spouse died in 2020 or 2021 may be a qualifying surviving spouse (QSS).

You can check the “Qualifying surviving spouse” box at the top of Form 1040-SS if all of the following apply.

1. Your spouse died in 2020 or 2021 and you didn't remarry before the end of 2022.

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 2022:
 - a. The child had gross income of \$4,400 or more,
 - b. The child filed a joint tax return, or
 - c. You could be claimed as a dependent on someone else's tax return.

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

3. This child lived in your home for all of 2022. If the child didn't live with you for the required time, see *Temporary absences* in Pub. 501.

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

If your spouse died in 2022, you can't file as qualifying surviving spouse. Instead, see *Married Filing Jointly*, earlier.

Qualifying child. A child or stepchild

(not a foster child) you claim for the ACTC is a qualifying child for this filing status. Your adopted child is always treated as your own child. See *Qualifying child*, later. However, don't include as your qualifying child for this filing status any child you claim for the ACTC because of the rule for *Children of divorced or separated parents (or parents who live apart)* in Pub. 501 or under a multiple support agreement. See *Qualifying Child of More Than One Person* in Pub. 501.



The qualifying children you claim for the ACTC are those you list by name and SSN in the qualifying children section on Part I, line 2, of Form 1040-SS.

Dependent. To find out if someone is your dependent, see *Dependents* in Pub. 501.

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

Line 2

Enter the name and SSN for each qualifying child for which you are claiming the ACTC. See *Qualifying for the Credit* under *Part II—Bona Fide Residents of Puerto Rico Claiming Additional Child Tax Credit*, later, to find if your child is a qualifying child.



*You **cannot** take the credit for other dependents (ODC) on Form 1040-SS. Do not enter a person who is a qualifying person for purposes of the ODC on Part I, line 2.*

Line 3

Complete line 3 and Parts III through IV **only** if you, or your spouse if filing a joint tax return, had net earnings from self-employment (from other than church employee income) of \$400 or more or had church employee income of \$108.28 or more. See Who Must Pay SE Tax, earlier.

Line 4

If either of the following applies, see Schedule H (Form 1040) and its instructions to find out if you owe household employment taxes.

- You paid any one household employee cash wages of \$2,400 or more in 2022.
- You paid total cash wages of \$1,000 or more in any calendar quarter of 2021 or 2022 to all household employees.

Note. See the instructions for lines 11a and 11b for the refundable portion of the credit for qualified sick and family leave wages paid in 2022 for leave taken before April 1, 2021, and/or after March 31, 2021, and before October 1, 2021.

Line 5

Enter the total Additional Medicare Tax from line 18 of Form 8959 on line 5. Attach Form 8959. See Form 8959 and its instructions for more information.

Line 6

Include the following taxes in the line 6 total.

Employee social security and Medicare tax on tips not reported to employer.

Complete Form 4137 if you received cash and charge tips of \$20 or more in a calendar month and didn't report all of those tips to your employer. On the dotted line next to Part I, line 6, enter "Tax on tips," and show

the amount of tax due (from Form 4137, line 13). Be sure to include this tax in the total for line 6. Attach a completed Form 4137 to Form 1040-SS.

Uncollected employee social security and Medicare tax on tips. If you didn't have enough wages to cover the social security and Medicare tax due on tips you reported to your employer, the amount of tax due should be identified with codes A and B in box 12 of your Form W-2AS, W-2CM, W-2GU, or W-2VI; or entered in boxes 25 and 26 of your Form 499R-2/W-2PR. Include this tax in the total for line 6. On the dotted line next to Form 1040-SS, Part I, line 6, enter "Uncollected tax" and show the amount of this tax.

Uncollected employee social security and Medicare tax on group-term life insurance. If you had group-term life insurance through a former employer, you may have to pay social security and Medicare tax on part of the cost of the life insurance.

The amount of tax due should be identified with codes M and N in box 12 of your Form W-2AS, W-2CM, W-2GU, or W-2VI. If you are a bona fide resident of Puerto Rico, contact your employer for this amount. Include this tax in the total for line 6.

On the dotted line next to Form 1040-SS, Part I, line 6, enter “Uncollected tax” and show the amount of this tax.

Uncollected employee social security and Medicare tax on wages. If you’re an employee who received wages from an employer who didn’t withhold social security and Medicare tax from your wages, complete Form 8919 to figure your share of the unreported tax. On the dotted line next to Form 1040-SS, Part I, line 6, enter “Uncollected tax” and show the amount of tax due (from Form 8919, line 13), and include this tax in the total for line 6. Attach the completed Form 8919 to Form 1040-SS.

Line 7

Enter any estimated federal income tax payments you made for 2022, including any overpayment from your 2021 tax return that you applied to your 2022 estimated tax. If you or your spouse made separate estimated tax payments but are now filing a joint return, add the amounts you each paid and enter the total on line 7. If you and your spouse made joint estimated tax payments but are now filing separate tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you can't agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate tax return for 2022. For an example of how to do this, see Pub. 505. Be sure to show both SSNs in the space provided on the separate returns.

Line 8

If you, or your spouse if filing a joint tax return, had more than one employer for 2022, and total wages of more than \$147,000, too much social security tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$9,114. But if any one employer withheld more than \$9,114, you must ask that employer to refund the excess to you. You can't claim it on Form 1040-SS. Figure this amount separately for you and your spouse. You must attach Form W-2AS, W-2CM, W-2GU, W-2VI, or 499R-2/W-2PR. See Pub. 505 for more information.

Line 10

Reserved for future use.

Line 11

How you report qualified sick and family leave wages and the refundable credit for qualified

sick and family leave wages paid in 2022 on Schedule H (Form 1040) has changed. You will use Worksheet 3 and/or Worksheet 4 in the Instructions for Schedule H (Form 1040) to figure the amount of the refundable portion. For more information, see the Instructions for Schedule H (Form 1040).

Line 11a. Credit for qualified sick and family leave wages paid in 2022 for leave taken after March 31, 2020, and before April 1, 2021. Although the requirement for certain employers to provide paid leave to workers who are unable to work or telework due to circumstances related to COVID-19 does not apply to periods of leave after December 31, 2021, the FFCRA, as amended by recent legislation, provides that individuals who report household employment taxes from Schedule H (Form 1040) on Form 1040-SS may continue to be eligible to claim a credit to cover the costs of providing qualified sick

leave and qualified family leave wages paid in 2022 for leave taken through March 31, 2021.

Enter the amount from Schedule H (Form 1040), line 8e.

Line 11b. Credit for qualified sick and family leave wages paid in 2022 for leave taken after March 31, 2021, and before October 1, 2021. Enter the amount from Schedule H (Form 1040), line 8f.



*Do **not** enter any credits for sick and family leave related to your self-employment income reported on line 3 of Form 1040-SS. Self-employed individuals can no longer claim a credit for qualified sick and family leave wages.*

Line 12

Add lines 7 through 11b. Enter the total on line 12.

Additional Medicare Tax withheld. If you had Additional Medicare Tax withheld by your employer in 2022, include the amount shown on Form 8959, line 24, in the total for line 12. On the dotted line next to Part I, line 12, enter "Form 8959" and show the amount. Attach Form 8959. See Form 8959 and its instructions for more information.

Amount paid with request for extension of time to file. If you got an automatic extension of time to file Form 1040-SS 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 by credit or debit card, don't include on line 12 the convenience fee you were charged. On the dotted line next to Part I, line 12, enter "Form 4868" and show the amount paid.

Refund

Amount Overpaid

If line 14 is under \$1, we will send a refund only on written request.

Refund Offset

If you owe past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 14 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Bureau of the Fiscal Service. For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from the Fiscal Service. To find out if you may have an offset or if you have any questions about it, contact the agency to which you owe the debt.

Deposit Refund into Multiple Accounts

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

Injured Spouse

If you file a joint tax return and your spouse hasn't paid past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 14 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use [Tax Topic 203](#) or see Form 8379.

Lines 14a Through 14d—Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go app or go to [IRS.gov/Refunds](https://www.irs.gov/Refunds). See *Refund*

Information, later. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2022 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

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

Effect of refund on benefits. Any refund you receive can't be counted as income when determining if you or anyone else is eligible

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



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

If you want us to directly deposit the amount shown on line 14a to your checking or savings account at a U.S. bank or other U.S. financial institution (such as a mutual fund, brokerage firm, or credit union):

- Check the box on line 14a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds; or
- Complete lines 14b through 14d if you want your refund deposited to only one account.

If you don't want your refund directly deposited to your account, don't check the box on line 14a. Draw a line through the boxes on lines 14b through 14d. The IRS will send you a check instead.



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

Don't request a deposit of your refund to an account that isn't in your name (such as your tax preparer's own account).



If you are asking to have a joint refund deposited to an individual account and your financial institution won't allow this, your direct deposit will be rejected back to the IRS and a check will be sent instead. The IRS isn't responsible if a financial institution rejects a direct deposit.

Why use direct deposit?

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

- It is more convenient. You don't have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.
- It's proven itself. Nearly 98% of social security and veterans' benefits are sent electronically using direct deposit.

TreasuryDirect®. You can request a deposit of your refund (or part of it) to a TreasuryDirect® online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to [TreasuryDirect.gov](https://www.treasurydirect.gov).

Form 8888. You can have your refund directly deposited into more than one account or use it to buy up to \$5,000 in paper series I savings bonds. You don't need a TreasuryDirect® account to do this. See the instructions for Form 8888 for more details.



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

Line 14a

You can't file Form 8888 to split your refund into more than one account or buy paper series I savings bonds if Form 8379 is filed with your return.

Line 14b

The routing number for your financial institution must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead.

Ask your financial institution for the correct routing number to enter on line 14b if:

- The routing number on a deposit slip is different from the routing number on your checks,

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

Line 14c

Check the appropriate box for the type of account. Don't check more than one box. You must check the correct box to ensure your deposit is accepted. If your deposit is to a TreasuryDirect® online account, check the "Savings" box.

Line 14d

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right

and leave any unused boxes blank. Don't include the check number.

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

Line 15—Applied to Your 2023 Estimated Tax

Enter on line 15 the amount, if any, of the overpayment on line 13 you want applied to your 2023 estimated tax.



The election to apply part or all of the overpaid amount to your 2023 estimated tax can't be changed later.

Line 16—Amount You Owe

The IRS offers several payment options. You can pay online, by phone, mobile device, cash (maximum \$1,000 per day and per transaction), check, or money order. Go to

[IRS.gov/Payments](https://www.irs.gov/Payments) for payment options. Also, see *How To Get Tax Help*, later.

Pay Online

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

- **Your Online Account.** You can now make tax payments through your online account, including balance payments, estimated tax payments, or other types of payments. You can also see your payment history and other tax records there. Go to [IRS.gov/Account](https://www.irs.gov/Account).
- **IRS Direct Pay.** For online transfers directly from your checking or savings account at no cost to you.

- **Pay by Card.** To pay by debit or credit card. A convenience fee is charged by these service providers.
- **Electronic Funds Withdrawal (EFW)** is an integrated *e-file/e-pay* option offered when filing your federal taxes electronically using tax return preparation software, through a tax professional.
- **Online Payment Agreement.** If you can't pay in full by the due date of your tax return, you can apply for an online monthly installment agreement. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved. A user fee is charged.

Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Use one of the following methods: (1) call one of the

debit or credit card service providers, or (2) use the Electronic Federal Tax Payment System (EFTPS).



To make a payment using a [Debit or Credit card](#): Choose an approved payment processor to pay online, or by mobile device. A convenience fee is charged by these service providers.



To make a payment by phone, call one of our service providers. Each charges a fee that varies by provider, card type, and payment amount.

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

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

ACI Payments, Inc.

888-UPAY-TAX™

(888-872-9829)

fed.acipayonline.com

Pay by Mobile Device

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

Pay by Cash

Cash is an in-person payment option for individuals provided through retail partners with a maximum of \$1,000 per day per transaction. To make a cash payment, you must first be registered online at fed.acipayonline.com. Do not send cash payments through the mail.

Pay by Check or Money Order

Before submitting a payment through the mail, please consider alternative methods. One of our safe, quick, and easy electronic payment options might be right for you. If

you choose to mail a tax payment, make your check or money order payable to “United States Treasury” for the full amount due. Don’t send cash. Don’t attach the payment to your return. Write “2022 Form 1040-SS” and your name, address, daytime phone number, and social security number (SSN) on your payment and attach Form 1040-V. For the most up-to-date information on Form 1040-V, go to [IRS.gov/Form1040V](https://www.irs.gov/Form1040V). If you are filing a joint return, enter the SSN shown first on your tax return.

To help us process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Don’t use dashes or lines (for example, don’t enter “\$ XXX–” or “\$ XXX^{xx}/100”).

Mail your 2022 tax return, payment, and Form 1040-V to the address shown on the form that applies to you.

Notice to taxpayers presenting checks.

When you provide a check as payment, you authorize the IRS either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When the IRS uses information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



To avoid interest and penalties, pay your taxes in full by April 18, 2023. You don't have to pay if line 16 is under \$1.

Don't include any estimated tax payment for 2023 in this payment. Instead, make the estimated tax payment separately.

EFTPS. To get more information about EFTPS or to enroll in EFTPS, visit [EFTPS.gov](https://www.irs.gov/efps) or call 800-555-4477. To contact EFTPS using

Telecommunications Relay Services (TRS) for people who are deaf, hard of hearing, or have a speech disability, dial 711 and then provide the TRS assistant the 800-555-4477 number above or 800-733-4829. Additional information about EFTPS is also available in Pub. 966.

Extension of time to pay due to an undue hardship. If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by April 18, 2023. In most cases, an extension won't be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2023. You must pay the tax before the extension runs out. Penalties and interest will be imposed until taxes are paid in full. See Form 1127 for more information.

How Self-Employed Individuals and Household Employers Repay Deferred Social Security Tax

The Coronavirus Aid, Relief, and Economic Security (CARES) Act allowed self-employed individuals and household employers to defer the payment of certain social security taxes on their Form 1040-SS for tax year 2020 over the next 2 years. One-half of the deferred social security tax was due by December 31, 2021, and the remainder is due December 31, 2022.

How you can repay the deferred taxes.

You can pay the deferred amount any time on or before the due date. You:

- Can make electronic payments online, by phone, and from a mobile device using the IRS2Go app—for more information, see *Making a tax payment*, later;

- Should make a separate payment from other tax payments to ensure the payment is applied to the deferred tax balance on the tax year 2020 Form 1040-SS because the IRS systems won't recognize the payment for deferred tax if it is with other tax payments or paid with the current Form 1040-SS; and
- Should designate the payment as “deferred social security tax.” If you are making deferred social security tax payments using EFTPS, select “1040 Individual Income Tax Return” and “deferred social security tax” for the type of payment. You must apply the payment to the 2020 tax year when payment was deferred. Go to [EFTPS.gov](https://www.eftps.gov) for details. If you are using the Card Program to pay with a debit or credit card, select “installment agreement.” If you are using [Direct](#)

[Pay](#), click on “Make a payment” and under “Reason for Payment” select “Balance Due.” You must apply the payment to the 2020 tax year when the payment was deferred.

What you should do if you are unable to pay in full by the installment due dates.

If you are unable to pay the full deferred tax amount, you should pay whatever amount you are able to pay by the installment due dates to limit penalty and interest charges.

If the installment amount is not paid in full, the IRS will send you a balance due notice. You should follow the instructions on the notice to make a payment or apply for a payment plan. You can also visit the [Paying Your Taxes](#) page on IRS.gov for additional information about ways you can pay, what to do when you can't pay, and viewing your tax account.

Part II—Bona Fide Residents of Puerto Rico Claiming Additional Child Tax Credit

The additional child tax credit (ACTC) is available to bona fide residents of Puerto Rico with one or more qualifying children.

Generally, you were a bona fide resident of Puerto Rico if, during 2022, you:

- Met the presence test,
- Did not have a tax home outside of Puerto Rico, and
- Did not have a closer connection to the United States or to a foreign country than you have to Puerto Rico.

For more information on bona fide resident status, see Pub. 570, Tax Guide for Individuals With Income From U.S. Possessions.

Same as 2021, you can claim the credit regardless of the number of children you have. You must list each qualifying child (defined later) on Part I, line 2. Also complete Part II and the

Additional Child Tax Credit Worksheet—Part II, Line 3, later, to figure the amount of your credit.



Not a bona fide resident of Puerto Rico in 2022. An individual who was not a bona fide resident of Puerto Rico in 2022 may have to file tax returns with both Puerto Rico and the United States. For more information, see Not a Bona Fide Resident of Puerto Rico in Pub. 570. You will figure your ACTC in a manner similar to how you figured this credit for 2020. You will figure the credit on Schedule 8812 (Form 1040) and claim the credit by filing Form 1040 or 1040-SR ***instead*** of Form 1040-SS.



Bona fide residents of American Samoa, the CNMI, Guam, or the USVI may be able to claim the ACTC on their territory income tax return. Contact your territory tax agency for details. For more information, see Pub. 570.

Improper claims. If you take the ACTC even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the ACTC rules, you will not be allowed to take the child tax credit (CTC), the credit for other dependents (ODC), or the ACTC for 2 years even if you are otherwise eligible to do so.

If you take the ACTC even though you aren't eligible and it is later determined that you fraudulently took the credit, you won't be allowed to take the CTC, the ODC, or the ACTC for 10 years. You may also have to pay penalties.

Form 8862 may be required. If your CTC (refundable or nonrefundable, depending on the tax year) or ACTC for any year after 2015 was denied or reduced for any reason other than a math or clerical error, you must attach Form 8862 to your tax return to claim the ACTC, unless an exception applies. See Form 8862, Information To Claim Certain Credits After Disallowance, and the Instructions for Form 8862 for more information, including whether an exception applies.



Refunds for returns claiming the ACTC can't be issued before mid-February 2023. This delay applies to the entire refund, not just the portion associated with the ACTC.

Qualifying for the Credit

You may be able to claim the ACTC for 2022 if all of the following apply.

- You were a bona fide resident of Puerto Rico (see Pub. 570).

- Social security and Medicare taxes were withheld from your wages or you paid SE tax.
- Neither you nor your spouse, if filing a joint tax return, can be claimed as a dependent on someone else's U.S. income tax return.
- You had one or more qualifying children (defined under *Qualifying child* next).

Qualifying child. Each qualifying child you use for the ACTC must have the required SSN. If you have a qualifying child who does not have the required SSN, you cannot use the child to claim the ACTC on either your original or an amended 2022 tax return. The required SSN is one that is valid for employment and is issued before the due date of your 2022 tax return (including extensions).



*If your qualifying child was born and died in 2022 and you do not have an SSN for the child, you must file by **paper** and attach a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive. Enter "Died" on Part I, line 2, column b, of Form 1040-SS.*

A qualifying child for purposes of the ACTC is a child who meets all of the following requirements.

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

Note. Your adopted child is always treated as your own child. A child lawfully placed for legal adoption is treated the same as an adopted child.

2. Was under age 17 at the end of 2022.
3. Was younger than you (or your spouse, if filing jointly) or was permanently and totally disabled (see *Age Test* in Pub. 501).
4. Didn't provide over half of their own support for 2022.
5. Lived with you for more than half of 2022. If the child didn't live with you for the required time, see *Residency Test* in Pub. 501.
6. Isn't filing a joint tax return for 2022 or is filing a joint tax return for 2022 only to claim a refund of estimated or withheld taxes. See the examples under *Joint Return Test (To Be a Qualifying Child)* in Pub. 501.

7. Was a U.S. citizen, U.S. national, or a U.S. resident alien.

Note. If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets an exception and may be a qualifying child although the child is a nonresident alien. See Pub. 570 for more information.

Line 1

For purposes of figuring the ACTC, you must report all of your income, including income derived from sources within Puerto Rico that is excluded from U.S. tax because you were a bona fide resident of Puerto Rico.

Your modified AGI includes items such as wages, interest, dividends, unemployment compensation, alimony received (see *Caution*, later), and taxable pensions and annuities. Include any profit or (loss) from Part III, Profit or Loss From Farming, line 36, and/or

Part IV, Profit or Loss From Business (Sole Proprietorship), line 27. Also, include your taxable social security benefits. Use Worksheet 1 in Pub. 915 to see if any of your benefits are taxable. For more information on these and other types of income to include on line 1, see the Instructions for Form 1040. See Pub. 570 for the rules to use in determining your Puerto Rico source income.



Only include amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. For more details, see Pub. 504.

Line 2

Enter the amount of your 2022 withheld social security, Medicare, and Additional

Medicare taxes from Puerto Rico Form(s) 499R-2/W-2PR, boxes 21 and 23. If married filing jointly, include your spouse's amounts with yours. For information about Form 499R-2/W-2PR, go to the Departamento de Hacienda website at Hacienda.gobierno.pr.

Line 3

Use the *Additional Child Tax Credit Worksheet—Part II, Line 3* to figure your ACTC. Enter the amount from line 19 of the worksheet on Form 1040-SS, Part II, line 3.