

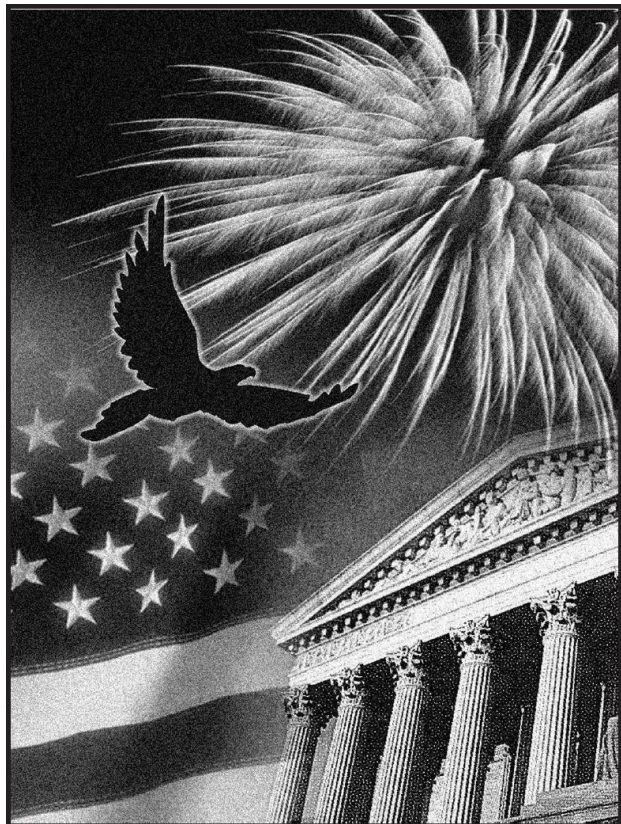
Publication 503

Child and Dependent Care Expenses

For use in preparing

2025 Returns

Volume 2 of 2



Get forms and other information faster and easier at:

- [IRS.gov](https://www.irs.gov) (English)
- [IRS.gov/Korean](https://www.irs.gov/Korean) (한국어)
- [IRS.gov/Spanish](https://www.irs.gov/Spanish) (Español)
- [IRS.gov/Russian](https://www.irs.gov/Russian) (Русский)
- [IRS.gov/Chinese](https://www.irs.gov/Chinese) (中文)
- [IRS.gov/Vietnamese](https://www.irs.gov/Vietnamese) (Tiếng Việt)



This page is intentionally left blank

Separated spouse. If you are legally separated or married and living apart from your spouse (as described under *What's Your Filing Status*, earlier), you aren't considered married for purposes of the earned income limit. Use only your income in figuring the earned income limit.

Surviving spouse. If your spouse died during the year and you file a joint return as a surviving spouse, you may, but aren't required to, take into account the earned income of your spouse who died during the year.

Community property laws. Disregard community property laws when you figure earned income for this credit. Community property laws are explained in Pub. 555.

Self-employment earnings. If you are self-employed, include your net earnings in earned income. For purposes of the child and dependent care credit, net earnings from self-employment generally means the amount

from Schedule SE (Form 1040), line 3, minus any deduction for self-employment tax on Schedule 1 (Form 1040), line 15. Include your self-employment earnings in earned income, even if they are less than \$400 and you didn't file Schedule SE (Form 1040).

Clergy or church employee. If you are a member of the clergy or a church employee, see the Instructions for Form 2441 for details.

Statutory employee. If you filed Schedule C (Form 1040) to report income as a statutory employee, also include as earned income the amount from line 1 of that Schedule C (Form 1040).

Net loss. You must reduce your earned income by any net loss from self-employment.

Optional method if earnings are low or a net loss. If your net earnings from self-employment are low or you have a net loss, you may be able to figure your net earnings

by using an optional method instead of the regular method. See Pub. 334, Tax Guide for Small Business, for details. If you use an optional method to figure net earnings for self-employment tax purposes, include those net earnings in your earned income for this credit. In this case, subtract any deduction you claimed on Schedule 1 (Form 1040), line 15, from the total of the amounts on Schedule SE (Form 1040), lines 3 and 4b, to figure your net earnings.

You or your spouse is a student or not able to care for self. Your spouse who is either a full-time student or not able to care for themselves is treated as having earned income. Their earned income for each month is considered to be at least \$250 if there is one qualifying person in your home, or at least \$500 if there are two or more qualifying persons at any time during the year.

Spouse works. If your spouse works during that month, use the higher of \$250 (or \$500) or their actual earned income for that month.

Spouse qualifies for part of month. If your spouse is a full-time student or not able to care for themselves for only part of a month, the full \$250 (or \$500) still applies for that month.

You are a student or not able to care for yourself. These rules also apply if you are a student or not able to care for yourself and are filing a joint return. For each month or part of a month you are a student or not able to care for yourself, your earned income is considered to be at least \$250 (or \$500). If you also work during that month, use the higher of \$250 (or \$500) or your actual earned income for that month.

Both spouses qualify. If, in the same month, both you and your spouse are either full-time students or not able to care for

yourselves, only one spouse can be considered to have this earned income of \$250 (or \$500) for that month.

Example 1. Jim works and keeps up a home for himself and his wife, Sharon. Because of an accident, Sharon isn't able to care for herself for 11 months during the tax year.

During the 11 months, Jim pays \$3,300 of work-related expenses for Sharon's care. These expenses also qualify as medical expenses. Their adjusted gross income is \$29,000 and the entire amount is Jim's earned income.

Jim and Sharon's earned income limit is the smallest of the following amounts.

Jim and Sharon's Earned Income Limit

- | | |
|--|-----------|
| 1) Work-related expenses Jim paid..... | \$ 3,300 |
| 2) Jim's earned income..... | \$ 29,000 |

3) Income considered earned by \$ 2,750
Sharon($11 \times \$250$).....

Jim and Sharon can use \$2,750 to figure the credit and treat the balance of \$550 ($\$3,300 - \$2,750$) as a medical expense. However, if they use the \$3,300 first as a medical expense, they can't use any part of that amount to figure the credit.

Example 2. For all of the year, Karen is a full-time student and Mark, Karen's husband, is an individual who is incapable of self-care. Karen and Mark have no earned income and pay expenses of \$5,000 for Mark's care. Either Karen or Mark may be deemed to have \$3,000 of earned income. However, earned income may be attributed to only one spouse. Therefore, the lesser of Karen's and Mark's earned income is zero. Karen and Mark may not take the expenses into account and may not claim the credit for the year.

Dollar Limit

There is a dollar limit on the amount of your work-related expenses you can use to figure the credit. This limit is \$3,000 if you had one qualifying person, or \$6,000 if you had two or more qualifying persons.

Tip: The maximum amount of work-related expenses you can take into account for purposes of the credit is \$6,000 if you have two or more qualifying persons even if you only incurred expenses for just one of them. For example, if you have two qualifying children, one age 3 and one age 11, and you incur \$6,000 of qualifying work-related expenses for the 3-year-old, and no qualifying work-related expenses for the 11-year-old, you can use \$6,000 to figure the credit. In this situation, you should list \$6,000 for the 3-year-old child and -0- for the 11-year-old child.

The \$6,000 limit would be used to compute your credit unless you have already excluded or deducted dependent care benefits paid to you (or on your behalf) by your employer.

Yearly limit. The dollar limit is a yearly limit. The amount of the dollar limit remains the same no matter how long, during the year, you have a qualifying person in your household. Use the \$3,000 limit if you had one qualifying person at any time during the year. Use \$6,000 if you had more than one qualifying person at any time during the year.

Example 1. You pay \$500 a month for after-school care for your son. He turned 13 on May 1 and is no longer a qualifying person. You can use the \$2,000 of expenses for his care January through April to figure your credit because it isn't more than the \$3,000 yearly limit.

Example 2. In July of this year, to permit your spouse to begin a new job, you enrolled your 3-year-old daughter in a nursery school

that provides preschool childcare. You paid \$400 per month for the childcare. You can use the full \$2,400 you paid ($\400×6 months) as qualified expenses because it isn't more than the \$3,000 yearly limit.

Reduced Dollar Limit

If you received dependent care benefits that you exclude or deduct from your income, you must subtract that amount from the dollar limit that applies to you. Your reduced dollar limit is figured on Form 2441, Part III.

See *Dependent Care Benefits*, earlier, for information on excluding or deducting these benefits.

Example 1. George is a widower with one child and earns \$24,000 a year. He pays work-related expenses of \$2,900 for the care of his 4-year-old child and qualifies to claim the credit for child and dependent care expenses. His employer pays directly to his dependent care provider an additional \$1,000 under a qualified dependent care benefit plan.

This \$1,000 is excluded from George's income.

Although the dollar limit for his work-related expenses is \$3,000 (one qualifying person), George figures his credit on only \$2,000 of the \$2,900 work-related expenses he paid. This is because his dollar limit is reduced as shown next.

George's Reduced Dollar Limit

| | |
|---|----------------|
| 1) Maximum allowable expenses for onequalifying person..... | \$3,000 |
| 2) Minus: Dependent care benefits Georgeexcludes from income..... | <u>-1,000</u> |
| 3) Reduced dollar limit on expenses Georgecan use for the credit..... | <u>\$2,000</u> |

Example 2. Randall is married and both he and his wife are employed. Each has earned income in excess of \$6,000. They have two children, Anne and Andy, ages 2 and 4, who attend a daycare facility licensed and regulated by the state. Randall's work-related expenses are \$6,000 for the year.

Randall's employer has a dependent care assistance program as part of its cafeteria plan, which allows employees to make pre-tax contributions to a dependent care flexible spending arrangement. Randall has elected to take the maximum \$5,000 exclusion from his salary to cover dependent care expenses through this program.

Although the dollar limit for his work-related expenses is \$6,000 (two or more qualifying persons), Randall figures his credit on only \$1,000 of the \$6,000 work-related expense paid. This is because his dollar limit is reduced as shown next.

Randall's Reduced Dollar Limit

| | |
|--|----------------|
| 1) Maximum allowable expenses for twoqualifying persons..... | \$6,000 |
| 2) Minus: Dependent care benefits selectedfrom employer's cafeteria plan and excluded from Randall's income..... | <u>-5,000</u> |
| 3) Reduced dollar limit on work-related expensesRandall can use for the credit..... | <u>\$1,000</u> |

Amount of Credit

To determine the amount of your credit, multiply your work-related expenses (after applying the earned income and dollar limits) by a percentage. This percentage depends on your adjusted gross income shown on Form 1040, 1040-SR, or 1040-NR, line 11a. The following table shows the percentage to use based on adjusted gross income.

IF your adjusted gross income is:

| <u>Over:</u> | | <u>But not over:</u> | <u>THEN the percentage is:</u> |
|---------------------|---|---------------------------------|---|
| \$ 0 | — | \$15,000 | 35% |
| 15,000 | — | 17,000 | 34% |
| 17,000 | — | 19,000 | 33% |
| 19,000 | — | 21,000 | 32% |
| 21,000 | — | 23,000 | 31% |
| 23,000 | — | 25,000 | 30% |
| 25,000 | — | 27,000 | 29% |
| 27,000 | — | 29,000 | 28% |
| 29,000 | — | 31,000 | 27% |
| 31,000 | — | 33,000 | 26% |

| | | | |
|--------|---|----------|-----|
| 33,000 | — | 35,000 | 25% |
| 35,000 | — | 37,000 | 24% |
| 37,000 | — | 39,000 | 23% |
| 39,000 | — | 41,000 | 22% |
| 41,000 | — | 43,000 | 21% |
| 43,000 | — | No limit | 20% |

To qualify for the credit, you must have one or more qualifying persons. You should show the expenses for each person on Form 2441, line 2, column (d). It is possible a qualifying person could have no expenses and a second qualifying person could have expenses exceeding \$3,000. You should list -0- for the one person and the actual amount for the second person. The \$6,000 limit that applies to two or more qualifying persons would be used to figure your credit unless you

already excluded or deducted, in Part III of Form 2441, certain dependent care benefits paid to you (or on your behalf) by your employer.

Example. Roger and Megan Paris have two qualifying children. Susan is 9 years old, and James is 15 years old and is disabled. They received \$1,000 of dependent care benefits from Megan's employer during 2025, but they incurred a total of \$19,500 of child and dependent care expenses. They complete Part III of Form 2441 to exclude the \$1,000 from their taxable income (offsetting \$1,000 of their expenses). Roger and Megan continue to line 27 to figure their credit using the remaining \$18,500 of expenses.

Line 30 tells them to complete line 2 without including any dependent care benefits. They complete line 2 of Form 2441, listing both Susan and James, as shown in the Line 2 Example. They check the box in column (c) to indicate that James is disabled.

All of Susan's expenses were covered by the \$1,000 of employer-provided dependent care benefits. However, their son James has special needs and they paid \$18,500 for his care. Line 3 imposes a \$5,000 limit for two or more children (\$6,000 limit minus \$1,000 already excluded from income = \$5,000) and Roger and Megan continue to complete the form.

Even though line 2 indicates one of the Paris children didn't have any dependent care expenses, it doesn't change the fact that they had two qualifying children for the purposes of Form 2441.

Payments for prior-year expenses. If you had work-related expenses in 2024 that you paid in 2025 and you didn't claim a credit on the maximum amount of qualified expenses for 2024, you may be able to increase the amount of the credit you can take in 2025.

To figure the credit, complete Worksheet A in the Instructions for Form 2441. Enter the amount of the credit on Form 2441, line 9b.

How To Claim the Credit

To claim the credit, you can file Form 1040, 1040-SR, or 1040-NR. You must complete Form 2441 and attach it to your Form 1040, 1040-SR, or 1040-NR. Enter the credit on your Schedule 3 (Form 1040), line 2. The amount of credit you can claim is limited to your tax. You can't get a refund for any part of the credit that is more than this limit. For more information, see the Instructions for Form 2441.

This page intentionally left blank

Line 2 Example

| (a) Qualifying person's name | | (b) Qualifying person's social security number | (c) Check here if the qualifying person was over age 12 and was disabled. (see instructions) | (d) Qualified expenses you incurred and paid in 2025 for the person listed in column (a) |
|------------------------------|-------|--|--|--|
| First | Last | | | |
| Susan | Paris | 123-00-6789 | [] | -0- |
| James | Paris | 987-00-4321 | [X] | 18,500 |

This page intentionally left blank



Recordkeeping. You should keep records of your work-related expenses and any dependent care benefits you received. Also, if your dependent or spouse isn't able to care for themselves, your records should show both the nature and length of the disability. Other records you should keep to support your claim for the credit are described under Care Provider Identification Test, earlier.

Do You Have Household Employees?

If you pay someone to come to your home and care for your dependent or spouse and you can control not only what work is done, but how it is done, that person is probably a household employee and you may need to file Schedule H (Form 1040), with your tax return and pay household employment taxes. If you are a household employer, you will need an EIN.

If the individuals who work in your home are self-employed, you aren't liable for any of the taxes discussed in this section. Self-employed persons who are in business for themselves aren't household employees. Usually, you aren't a household employer if the person who cares for your dependent or spouse does so at their home or place of business. For example, nannies are generally household employees, while daycare centers are not.

If you use a placement agency that exercises control over what work is done and how it will be done by a babysitter or companion who works in your home, the worker isn't your employee. This control could include providing rules of conduct and appearance and requiring regular reports. In this case, you don't have to pay employment taxes. But if an agency merely gives you a list of sitters and you hire one from that list and pay the sitter directly, the sitter may be your employee.

If you have a household employee, you may be subject to:

1. Social security and Medicare taxes,
2. Federal unemployment tax, and
3. Federal income tax withholding.

Social security and Medicare taxes are generally withheld from the employee's pay and matched by the employer. Federal unemployment (FUTA) tax is paid by the employer only and provides for payments of unemployment compensation to workers who have lost their jobs. Federal income tax is withheld from the employee's total pay if the employee asks you to do so and you agree.

For more information on a household employer's tax responsibilities, see Pub. 926 and Schedule H (Form 1040) and its instructions.

Tip: You must check either the “Yes” or “No” box on Form 2441, line 1, column (d) to indicate whether or not your care provider was your household employee during the year.

State employment tax. You may also have to pay state unemployment tax for your household employee. Contact your state unemployment tax office for information. You should also find out whether you need to pay or collect other state employment taxes or carry workers compensation insurance. For a list of state unemployment tax agencies, visit the U.S. Department of Labor's website at oui.doleta.gov/unemploy/agencies.asp.

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to IRS.gov to find resources that can help you right away.

Tax reform. Tax reform legislation impacting federal taxes, credits, and deductions was enacted in P.L. 119-21, commonly known as the One Big Beautiful Bill Act, on July 4, 2025. Go to [IRS.gov/OBBB](https://www.irs.gov/OBBB) for more information and updates on how this legislation affects your taxes.

Preparing and filing your tax return.

After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/freefile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns.

Go to [IRS.gov/ VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource](https://www.MilitaryOneSource.com) ([MilitaryOneSource.mil/MilTax](https://www.MilitaryOneSource.com/MilTax)).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

Using online tools to help prepare your return. Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant](https://www.irs.gov/EITCAssistant) ([IRS.gov/EITCAssistant](https://www.irs.gov/EITCAssistant)) determines if you're eligible for the earned income credit (EITC).
- The [Online EIN Application](https://www.irs.gov/EIN) ([IRS.gov/EIN](https://www.irs.gov/EIN)) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator](https://www.irs.gov/W4App) ([IRS.gov/W4App](https://www.irs.gov/W4App)) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.

- The [Sales Tax Deduction Calculator](#) ([IRS.gov/ SalesTax](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



Getting answers to your tax questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](#): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](#): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- [IRS.gov/Forms](#): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.

- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax

return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the

return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at [SSA.gov/employer](https://ssa.gov/employer) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

Business tax account. If you are a sole proprietor, a partnership, an S corporation, a C corporation, or a single-member limited liability company (LLC), you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/BusinessAccount](https://irs.gov/BusinessAccount) for more information.

IRS social media. Go to [IRS.gov/SocialMedia](https://www.irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideomultilingua](https://www.youtube.com/irsvideomultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

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

Over-the-Phone Interpreter (OPI)

Service. The IRS offers the OPI Service to taxpayers needing language interpretation. The OPI Service is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. This service is available in Spanish, Mandarin, Cantonese, Korean, Vietnamese, Russian, and Haitian Creole.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille-ready, large print, audio, etc.).

The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/ LetUsHelp](https://www.irs.gov/LetUsHelp).

Alternative media preference. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille-Ready File (BRF).

Disasters. Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/ Forms](https://www.irs.gov/forms) to view, download, or print all the forms, instructions, and publications you may need. Or you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

Mobile-friendly forms. You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission.

Go to [IRS.gov/MobileFriendlyForms](https://www.irs.gov/MobileFriendlyForms) for more information.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad.

Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.

- Approve or reject authorization requests from tax professionals.

Get a transcript of your return. With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/ Account](https://www.irs.gov/Account).

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

Using direct deposit. The safest and easiest way to receive a tax refund is to *e-file* and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS.

Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/](https://www.irs.gov/)

[DirectDeposit](#) for more information on where to find a bank or credit union that can open an account online.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information.

This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.

- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN).

Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



The IRS can't issue refunds before mid-February for returns that claimed the EITC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. The IRS recommends paying electronically whenever possible. Options to pay electronically are included in the list below. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](#) are **not** accepted.

Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for information on how to make a payment using any of the following options.

- [IRS Direct Pay](#): Pay taxes from your bank account. It's free and secure, and no sign-in is required. You can change or cancel within 2 days of scheduled payment.
- [Debit Card, Credit Card, or Digital Wallet](#): Choose an approved payment processor to pay online or by phone.
- [Electronic Funds Withdrawal](#): Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- [Electronic Federal Tax Payment System](#): This is the best option for businesses. Enrollment is required.
- [Check or Money Order](#): Mail your payment to the address listed on the notice or instructions.

- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note: The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick and easy.

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

- Apply for an [online payment agreement](https://www.irs.gov/opa) ([IRS.gov/ OPA](https://www.irs.gov/opa)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today.

Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](#).

Filing an amended return. Go to [IRS.gov/1040X](#) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns.



It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able to use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](https://www.irs.gov/DUT).

Schedule LEP. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023.

You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TAC](https://www.irs.gov/TAC) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

The Taxpayer Advocate Service (TAS) 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). TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

How Can TAS Help Me?

TAS can help you resolve problems that you haven't been able to resolve with the IRS on

your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. ***Our services are free.***

- TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.
- To get help any time with general tax topics, visit www.TaxpayerAdvocate.IRS.gov. The site can help you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.
- TAS works to resolve large-scale (systemic) problems that affect many taxpayers. You can report systemic

issues at www.IRS.gov/SAMS.

(Be sure not to include any personal identifiable information.)

How Do I Contact TAS?

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

- Go to www.TaxpayerAdvocate.IRS.gov/Contact-Us,
- Check your local directory, or
- Call TAS toll free at 877-777-4778.

What Are My Rights as a Taxpayer?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Go to www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with the IRS.

TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.

Index

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

A

Adoption:

Taxpayer identification number 3

Aliens 3

Amount of credit 13

Are These Work-Related Expenses? 6-8

Partly work-related expenses 8

Assistance (See Tax help)

C

Calculation of credit 10

Camp:

Day 7

Overnight 7

Care:

Dependent care benefits 2, 10

Employer-provided benefits 10

Outside home 7

Provider identification 9

Qualifying person 6

Care Provider Identification Test 2, 9

Children:

Divorced or separated parents 3

Physically or mentally disabled 3

Under age 13 3

Work-related expense payments to relatives 8

Church employee 11

Claiming of credit 13, 14

Tests to claim credit 2

Clergy 11

Community property 11

D

Death of spouse 9

Dependent care benefits 2, 10

Dependent care centers 7

Dependent defined 3

Dependents (See Who Is a Qualifying Person?)

Deposits 7

Disabilities, persons with:

Dependents 3

Physically or mentally not able to care for self 3

Spouse 3, 4, 6, 11

Divorced parents 3

Dollar limit 12

Reduced dollar limit 2, 12

Domestic help 7

Due diligence 9

E

Earned income:

Dependent care benefits 10

For figuring credit 4

Limit on 11

Net loss 11

Nonworking spouse 4

Self-employment earnings 11

Statutory employees 11

What is not 4

Earned income test 4

Determination 2

Education expenses 7

Employer-provided dependent care benefits 2, 10

Employment taxes 1, 8, 14

Exclusion from income:

Employer-provided dependent care benefits 2, 10

Expenses 10

(*See also* Work-related expenses)

Education 7

Medical 10

Not for care 7

Prepaid 10

Reimbursed 10

F

Fees 7

Figures 2

Figuring credit 10

Earned income 4

Filing status:

Tests to claim credit 2

What's Your Filing Status? 8

Form 1040, 1040-SR, or 1040-NR:

Claiming the credit 2

Form 4029 4

Form 4361 4

Form 4547 1

Form W-10 9

Form W-2:

Dependent care benefits 11

Form W-7 3

H

Household services 7, 8

Employment taxes 14

Housekeepers 7

I

Identification of provider 9

Individual taxpayer identification numbers (ITINs):

For aliens 3

Inmate 4

Limits:

Dollar 12

Earned income 11

Reduced dollar 2, 12

Looking for work 6

Losses 11

M

Married and living apart 8

Meals and lodging for housekeeper 8

Medical expenses 10

Minister 11

Missing children, photographs of 1

N

Not able to care for self:

Qualifying person test 3

Spouse 3, 4, 6, 11

O

Outside of home care 7

P

Part of year:

Persons qualifying for 3

Work or looking for work 6

Part-time work 6

Prepaid expenses 10

Prisoner 4

Publications (See Tax help)

Q

Qualifying child 3

Qualifying person:

Care for 6

Expenses not for care 7

R

Recordkeeping requirements 14

Reduced dollar limit 12

Tests to claim credit 2

Refusal by provider to give information 9

Reimbursed expenses 10

Relatives, payments to 2, 8

Religious faiths opposed to social security programs 4

School expenses 7

Self-employed persons 11

Separated parents 3, 8

Separated spouse 11

Sick days 6

Social security 14

(See also Employment taxes)

Religious faiths opposed to 4

Social security numbers (SSNs) 9

Spouse:

Both spouses qualifying 12

Death of 9

Nonworking, earned income 4

Not able to care for self 3, 4, 6, 11

Qualifying person 3

Separated 11

Student 4, 11

Surviving 11

Working 11

Students:

Full-time 4

Spouse 4, 11

T

Tax help 14

Taxes on wages (See Employment taxes)

Taxpayer identification numbers (TINs) 1, 3

Adoption 3

Aliens 3

Providers 9

Temporary absence 6

Tests to claim credit 2, 10

Determination 2

Earned income 4

Qualifying persons 3

Work-related expenses 6

Transportation 7

Trump account 1

U

Unearned income 4

V

Vacation 6

Volunteer work 6

W

Wages, taxes on (See Employment taxes)

What's Your Filing Status? 8, 9

Tests to claim credit 2

Who Is a qualifying person? 3

Tests to claim credit 2

Withholding:

Federal income tax 14

Work-related expense test:

Tests to claim credit 2

Work-related expenses:

Earned income limit 11

Figuring of credit 10

Medical 10

Paid following year 10, 13

Partly work-related expenses 8

Prepaid 10

Recordkeeping 14

Reimbursed 10

Y

You Must Have Earned Income 4