

Instructions for Form 2441

**Foreign Person's U.S. Source Income
Subject to Withholding**

2025



Department of the Treasury
Internal Revenue Service

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

Future Developments

For the latest information about developments related to Form 2441 and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form2441](https://www.irs.gov/Form2441).

Reminders

Married persons filing separately checkbox on line A. Generally, married persons must file a joint return to claim the credit. If you claim the credit and your filing status is married filing separately, you are required to show you meet the special requirements listed later under Married Persons Filing Separately by checking the checkbox located on line A above Part I on Form 2441. See Line A, later, for more information.

Purpose of Form

If you paid someone to care for your child or other qualifying person so you (or your spouse if filing jointly) could work or look for work in 2025, you may be able to take the credit for child and dependent care expenses.

In addition, if you (or your spouse if filing jointly) received any dependent care benefits for 2025, you must use Form 2441 to figure the amount, if any, of the benefits you can exclude from your income. You must complete Part III of Form 2441 before you can figure the credit, if any, in Part II.

You (and your spouse if filing jointly) must have earned income to take the credit or exclude dependent care benefits from your income. But see *If You or Your Spouse Was a Student or Disabled*, later, if either of these circumstances applies.

Additional information. See Pub. 503 for more details.

Definitions

Dependent Care Benefits

Dependent care benefits may include:

- Amounts your employer paid directly to either you or your care provider for the care of your qualifying person(s) while you worked,
- The fair market value of care in a daycare facility provided or sponsored by your employer, and
- Pre-tax contributions you made under a dependent care flexible spending account.

Your salary may have been reduced to pay for these benefits. If you received dependent care benefits as an employee, they should be shown in box 10 of your Form W-2, Wage and Tax Statement. Benefits you received as a partner should be shown in box 13 of your Schedule K-1 (Form 1065) with code O.

Qualifying Person(s)

A qualifying person is any of the following.

1. A qualifying child under age 13 whom you can claim as a dependent. If the child turned 13 during the year, the child is a qualifying person for the part of the year they were under age 13.
2. Your disabled spouse who wasn't physically or mentally able to care for themselves and lived with you for more than half the year.
3. Any disabled person who wasn't physically or mentally able to care for themselves who lived with you for more than half the year and whom you can claim as a dependent or could claim as a dependent except:
 - a. The disabled person had gross income of \$5,200 or more,

- b. The disabled person filed a joint return, or
- c. You (or your spouse if filing jointly) could be claimed as a dependent on another taxpayer's 2025 tax return.

If you are divorced or separated, see *Special rule for children of divorced or separated parents or parents who live apart* below.

To find out who is a qualifying child and who is a dependent and for information about an adopted child or foster child, see Pub. 501, Dependents, Standard Deduction, and Filing Information. See Pub. 503 for information about the birth or death of an otherwise qualifying person.



To be a qualifying person, generally the person must have lived with you for more than half of 2025.

Physically or mentally not able to care for oneself. Persons who can't dress, clean, or feed themselves because of physical or mental disabilities are considered not able to care for themselves. Also, persons who must have constant attention to prevent them from injuring themselves or others are considered not able to care for themselves.

Special rule for children of divorced or separated parents or parents who live apart. Even if you can't claim your child as a dependent, they are treated as your qualifying person if:

- The child was under age 13 or wasn't physically or mentally able to care for themselves;

The child received over half of their support during the calendar year from one or both parents who are divorced or legally separated under a decree of divorce or separate maintenance, are separated under a written separation

agreement, or lived apart at all times during the last 6 months of the calendar year;

- The child was in the custody of one or both parents for more than half the year; and
- You were the child's custodial parent.

Generally, the custodial parent is the parent with whom the child lived for the greater number of nights in 2025. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. For details and an exception for a parent who works at night, see Pub. 501.

Generally, the noncustodial parent can't treat the child as a qualifying person even if that parent is entitled to claim the child as a dependent under the special rules for a child of divorced or separated parents or parents who live apart.

Qualified Expenses

These include amounts paid for household services and care of the qualifying person while you worked or looked for work. Your work can be for others or in your own business and it can be either in or out of your home. Child support payments aren't qualified expenses. Also, expenses reimbursed by a state social service agency aren't qualified expenses.

Generally, if you worked or actively looked for work during only part of the period in which you incurred the expenses, you must figure your expenses for each day. However, there are special rules for temporary absences or part-time work. Also, if part of an expense is work related (for either household services or the care of a qualifying person) and part is for other purposes, you have to divide the expense. However, you don't have to divide the expense if only a small part is for other purposes. See Pub. 503 for more details.

Household services. These are services needed to care for the qualifying person as well as to run the home while you worked or looked for work. They include, for example, the services of a cook, maid, babysitter, housekeeper, or cleaning person if the services were partly for the care of the qualifying person. However, they don't include the services of a chauffeur, bartender, or gardener.

You can also include your share of the employment taxes paid on wages for qualifying child and dependent care services.

Care of the qualifying person. Expenses are for the care of a qualifying person while you worked or looked for work only if their main purpose is for the person's well-being and protection. It doesn't include the cost of food, lodging, education, clothing, or entertainment.

You can include the cost of care provided outside your home for your dependent under age 13, or any other qualifying person who regularly spends at least 8 hours a day in your home. If the care was provided by a dependent care center, the center must meet all applicable state and local regulations. A dependent care center is a place that provides care for more than six persons (other than persons who live there) and receives a fee, payment, or grant for providing services for any of those persons, even if the center isn't run for profit.

You can include amounts paid for items other than the care of your child (such as food and schooling) only if the items are incidental to the care of the child and can't be separated from the total cost. But don't include the cost of schooling for a child in kindergarten or above. You can include the cost of a day camp, even if it specializes in a particular activity, such as computers or soccer.

But don't include any expenses for sending your child to an overnight camp, a summer school, or a tutoring program. See Pub. 503 for more details.

Medical expenses. Some disabled spouse and dependent care expenses can qualify as medical expenses if you itemize deductions on Schedule A (Form 1040). However, you can't claim the same expense as both a dependent care expense and a medical expense. See Pub. 502, Medical and Dental Expenses, and Pub. 503 for details.

Who Can Take the Credit or Exclude Dependent Care Benefits?

You can take the credit or the exclusion if all five of the following apply.

1. Your filing status may be single, head of household, qualifying surviving spouse, or married filing jointly. If your filing status is married filing

separately, see Married Persons Filing Separately, later.

2. The care was provided so you (or your spouse if filing jointly) could work or look for work. However, if you didn't find a job and have no earned income for the year, you can't take the credit or the exclusion. But if you or your spouse was a full-time student or disabled, see the instructions for lines 4 and 5, later.
3. The care must be for one or more qualifying persons. See Qualifying Person(s), earlier.
4. The person who provided the care wasn't your spouse, the parent of your qualifying child, or a person whom you can claim as a dependent. If your child (including stepchild or foster child) provided the care, they must have been age 19 or older by the end of

2025 and they can't be your dependent.

5. You report the required information about the care provider on line 1 and, if taking the credit, the information about the qualifying person on line 2.

Married Persons Filing Separately

Generally, married persons must file a joint return to claim the credit. If your filing status is married filing separately and all of the following apply, you are considered unmarried for purposes of claiming the credit on Form 2441.

- You lived apart from your spouse during the last 6 months of 2025.
- Your home was the qualifying person's main home for more than half of 2025.
- You paid more than half of the cost of keeping up that home for 2025.

If you meet all of the requirements to be treated as unmarried and meet items 2 through 5 listed earlier, you can generally take the **credit** or the **exclusion**. If you don't meet all of the requirements to be treated as unmarried, you can't generally take the **credit**. However, you can generally take the **exclusion** if you meet items 2 through 5.

See Pub. 503 for examples of when married persons filing separately may claim the credit.

Line Instructions

Line A

If your filing status is married filing separately and you meet the requirements to claim the credit for child and dependent care expenses, you must check the box on line A. By checking the box, you are confirming that you meet the requirements listed earlier under Married Persons Filing Separately.

Line B

If you or your spouse was a student or was disabled during the year and you're entering deemed income of \$250 or \$500 a month on Form 2441, line 4, 5, 18, or 19, based on the income rules listed later in the instructions under *If You or Your Spouse Was a Student or Disabled*, check the box on line B.

Part I. Persons or Organizations Who Provided the Care

Line 1

Complete columns (a) through (e) for each person or organization that provided the care. You can use Form W-10, Dependent Care Provider's Identification and Certification, or any other source listed in its instructions to get the information from the care provider. If you don't give correct or complete information, your credit (and exclusion,

if applicable) may be disallowed unless you can show you used due diligence in trying to get the required information.

If you have more than three care providers, check the box above line 1 and attach a statement to your return with the required information. Be sure to put your name and social security number (SSN) on the statement. In this situation, all the lines on line 1 of Form 2441 must be completed with information for the three highest paid providers. The attached statement must provide the same information for the additional providers not listed on the form. The attached statement may optionally include the full list of providers including the ones already listed on the form, but you should indicate which providers listed on the statement are also listed on the form.

If you had neither a qualifying person nor any care providers for 2025, and you are filing Form 2441 only to report taxable income in Part III, enter "none" on line 1, column (a).

Due Diligence

You can show a serious and earnest effort (due diligence) by getting and keeping the provider's completed Form W-10 or one of the other sources of information listed in the instructions for Form W-10. If the provider doesn't give you the information, complete the entries you can on line 1. For example, enter the provider's name and address. Enter "See Attached Statement" in the columns for which you don't have the information. Then, attach a statement to your return explaining that the provider didn't give you the information you requested.



Don't list an ineligible related individual as a care provider on line 1. No credit is allowed for any amount paid to your spouse, the parent of your qualifying child, or

a person whom you can claim as a dependent. If your child (including stepchild or foster child) provided the care, they must have been age 19 or older by the end of the year and they can't be your dependent.

Columns (a) and (b)

Enter the care provider's name and address. If you were covered by your employer's dependent care plan and your employer furnished the care (either at your workplace or by hiring a care provider), enter your employer's name in column (a). Then, enter "See W-2" in column (b), leave column (c) blank, check the "No" box in column (d), and enter -0- in column (e). But if your employer paid a third party (not hired by your employer) on your behalf to provide the care, you must provide information on the third party in columns (a) through (e).

Column (c)

If the care provider is an individual, enter their SSN or individual taxpayer identification number (ITIN). Otherwise, enter the provider's employer identification number (EIN). If the provider is a tax-exempt organization, enter "Tax-Exempt" in column (c).

U.S. citizens and resident aliens living abroad. If you are living abroad, your care provider may not have, and may not be required to get, a U.S. taxpayer identification number (for example, an SSN or EIN). If so, enter "LAFCP" (Living Abroad Foreign Care Provider) in the space for the care provider's taxpayer identification number.

Column (d)

You must check either the "Yes" or "No" box in column (d) to indicate whether or not the care provider listed in column (a) was your household employee during the year.

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), Household Employment Taxes, with your tax return and pay household employment taxes. For example, nannies are generally household employees, while daycare centers are not. For more information on a household employer's tax responsibilities, see Schedule H (Form 1040) and its instructions, and Pub. 926, Household Employer's Tax Guide.

Column (e)

Enter the total amount you actually paid in 2025 to the care provider. Also, include amounts your employer paid to a third party on your behalf. It doesn't matter when the expenses were incurred. Don't reduce this amount by any reimbursement you received.

Part II. Credit for Child and Dependent Care Expenses

Line 2

Complete columns (a) through (d) for each qualifying person. If you have more than three qualifying persons, check the box on line 2 and attach a statement to your return with the required information. Be sure to put your name and SSN on the statement. In this situation, all the lines on line 2 of Form 2441 must be completed with information for the three people with the highest qualifying expenses. The attached statement must provide the same information for the additional qualifying people not listed on the form. The attached statement may optionally include the full list of qualifying people including the ones already listed on the form, but you should indicate which qualifying people listed on the statement are also listed on the form.



Don't list a person on line 2 unless they are listed as an eligible person under Qualifying Person(s), earlier.

Column (b)

You must enter the qualifying person's SSN. Be sure the name and SSN entered agree with the person's social security card. Otherwise, at the time we process your return, we may reduce or disallow your credit. If the child was born and died in 2025 and didn't have an SSN, enter "Died" in column (b) and attach a copy of the child's birth certificate, death certificate, or hospital medical records.

To find out how to get an SSN, see *Social Security Number (SSN)* in the Instructions for Form 1040. If the name or SSN on the person's social security card isn't correct, call the Social Security Administration at 800-772-1213.

If the qualifying person has an ITIN or adoption taxpayer identification number (ATIN), see *Taxpayer identification number* in Pub. 503.

Column (c)

Check the box in column (c) if the qualifying person listed in column (a) was over age 12 at the time the care was provided and was disabled. A person was disabled if they were physically or mentally incapable of caring for themselves. A person over age 12 at the time the care was provided must be physically or mentally incapable of caring for themselves to be listed on line 2. Don't enter your spouse on line 2 unless they were physically or mentally incapable of caring for themselves. See *Qualifying Person(s)*, earlier.

Column (d)

Enter the qualified expenses you incurred and paid in 2025 for the person listed in column (a).

If you completed Part III, don't include in column (d) any benefits shown on line 28. Don't include in column (d) the following qualified expenses.

- Expenses you incurred in 2024 but didn't pay until 2025. Instead, see the instructions for line 9b, later.
- Expenses you incurred in 2025 but didn't pay until 2026. You may be able to use these expenses to increase your 2026 credit.
- Expenses you prepaid in 2025 for care to be provided in 2026. These expenses can only be used to figure your 2026 credit.

To qualify for the credit, you must have one or more qualifying persons. You should enter the expenses for each qualifying person in column (d) of line 2. 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, in Part III, certain dependent care benefits paid to you (or on your behalf) by your employer.

Lines 4 and 5

If filing jointly, figure your and your spouse's earned income separately. Enter your earned income on line 4 and your spouse's earned income on line 5.

Earned income for figuring the credit generally includes the following amounts.

1. The amount shown on Form 1040, 1040-SR, or 1040-NR, line 1z, minus any amount:
 - a. Excluded as foreign earned income (including any housing exclusion) on Form 2555, line 43; or
 - b. Also reported on Schedule SE (Form 1040) because you were a member of the clergy or you received \$108.28 or more of church employee income.
2. The amount shown on Schedule SE (Form 1040), line 3, minus any deduction you claim on Schedule 1 (Form 1040), line 15.

If you use either optional method to figure self-employment tax, subtract any deduction you claim on Schedule 1 (Form 1040), line 15, from the total of the amounts shown on Schedule SE (Form 1040), lines 3 and 4b.

If you received church employee income of \$108.28 or more, subtract any deduction you claim on Schedule 1 (Form 1040), line 15, from the total of the amounts shown on Schedule SE (Form 1040), lines 3, 4b, and 5a.

3. If you are filing Schedule C (Form 1040) as a statutory employee, the amount shown on line 1 of the schedule.
4. Nontaxable combat pay if you elect to include it in earned income. However, including this income will only give you a larger credit if your (or your spouse's) other earned income is less than the amount entered on line 3. To make the election, include all of your nontaxable combat pay in the amount you enter on line 4 (line 5 for your spouse if filing jointly).

If you are filing jointly and both you and your spouse received nontaxable combat pay, you can each make your own election.

(In other words, if one of you makes the election, the other one can also make it but doesn't have to.) The amount of your nontaxable combat pay should be shown in box 12 of your Form(s) W-2 with code Q.



You can elect to include your nontaxable combat pay in earned income when figuring your credit, even if you elect not to include it in earned income for the earned income credit (EIC) or the exclusion or deduction for child and dependent care benefits.



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

Child support payments received by you aren't included in your gross income and aren't considered as earned income for figuring this credit.

See Pub. 503 for additional details on what is considered earned income.

If You or Your Spouse Was a Student or Disabled

Your spouse's earned income. For each month or part of a month your spouse was a student or was disabled, they are considered to have worked and earned income. Their earned income for each month is considered to be at least \$250 (\$500 if you had two or more qualifying persons at any time during 2025). Enter that amount on line 5. If your spouse also worked during that month, use the higher of \$250 (or \$500) or their actual earned income for that month.

For any month that your spouse wasn't a student or disabled, use your spouse's actual earned income if they worked during the month.

Your spouse was a full-time student if they were enrolled as a full-time student at a school for some part of each of 5 calendar months during 2025. The months need not be consecutive.

A school doesn't include an on-the-job training course, a correspondence school, or a school offering courses only through the Internet. Your spouse was disabled if they weren't physically or mentally capable of caring for themselves. Figure your spouse's earned income on a monthly basis.

Your earned income. These rules for a spouse who was a student or disabled also apply to you if you were a student or disabled. For each month or part of a month you were a student or disabled, your earned income is considered to be at least \$250 (\$500 if you had two or more qualifying persons at any time during 2025). Enter that amount on line 4. If you also worked during that month, enter the higher of \$250 (or \$500) or your actual earned income for that month.

Both spouses were students or disabled. If, in the same month, both you and your spouse were either students or disabled,

only one of you can be treated as having earned income in that month under these rules.

Special Situations

- If you are filing jointly, disregard community property laws in determining the earned income of an individual. Community property laws are explained in Pub. 555.
- If your spouse died in 2025, see Pub. 503.



If you enter deemed income of \$250 or \$500 a month on Form 2441, you must check the box on Form 2441, line B.

Line 9b

If you had qualified expenses for 2024 that you didn't pay until 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 at the end of these instructions. Enter on line 9b the amount from line 13 of Worksheet A.

Example. In 2024, you had childcare expenses of \$2,600 for your 4-year-old child. Of the \$2,600, you paid \$2,000 in 2024 and \$600 in 2025. You will use Worksheet A to figure your credit on the 2024 expenses paid in 2025. The credit for these expenses will be entered on your 2025 Form 2441, line 9b.

Line 10

Credit Limit Worksheet

Complete this worksheet to figure the amount to enter on line 10.

1. Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 18 **1.** _____

2. Enter the amount from
Schedule 3 (Form 1040), line 1
(foreign tax credit) and line 6l
(Form 8978, line 14) . . **2.** _____

3. Subtract line 2 from line 1.
Also enter this amount on
Form 2441, line 10. But if zero
or less, stop; you can't take
the credit **3.** _____

Part III. Dependent Care Benefits

Line 12

Enter the total amount of dependent care benefits you received in 2025. Amounts you received as an employee should be shown in box 10 of your Form(s) W-2; however, don't include amounts reported in box 10 that exceed your plan's exclusion and are therefore reported as wages in box 1 of Form(s) W-2.

If you were self-employed or a partner, include amounts you received under a dependent care assistance program from your sole proprietorship or partnership.

Line 13

If you had an employer-provided dependent care plan, your employer may have permitted you to carry forward any unused amount from 2024 to use during a grace period in 2025, as described in Notice 2005-42, 2005-23 I.R.B. 1204, available at [IRS.gov/irb/2005-23 IRB#NOT-2005-42](https://www.irs.gov/irb/2005-23_IRB#NOT-2005-42). Enter on line 13 the amount you carried forward and used in 2025 during the grace period.

Line 14

If you had an employer-provided dependent care plan, enter on line 14 the total of the following amounts included on line 12.

- Any amount you forfeited. You forfeited an amount if you didn't receive it because you didn't incur the expense.

Don't include amounts you expect to receive at a future date.

- Any amount you didn't receive but are permitted by your employer to carry forward and use in the following year.

Example. Under your employer's dependent care plan, you chose to have your employer set aside \$5,000 to cover your 2025 dependent care expenses. The \$5,000 is shown in box 10 of your Form W-2.

In 2025, you incurred and were reimbursed for \$4,950 of qualified expenses. You would enter \$5,000 on line 12 and \$50, the amount forfeited, on line 14. You would also enter \$50 on line 14 if, instead of forfeiting the amount, your employer permitted you to carry the \$50 forward to use during the grace period in 2026.

Line 15

Add the amounts on lines 12 and 13 and subtract from that total the amount on line 14. Enter the result on line 15.

Line 16

Enter the total of all qualified expenses incurred in 2025 for the care of your qualifying person(s). It doesn't matter when the expenses were paid.

Example. You received \$2,000 in cash under your employer's dependent care plan for 2025. The \$2,000 is shown in box 10 of your Form W-2. Only \$900 of qualified expenses were incurred in 2025 for the care of your 5-year-old dependent child. You would enter \$2,000 on line 12 and \$900 on line 16.

Line 18

If filing jointly, figure your and your spouse's earned income separately.

Enter your earned income on line 18 and your spouse's earned income on line 19. If your filing status is married filing separately or you or your spouse was a student or disabled, see the instructions for line 19, later.

Earned income for figuring the amount of dependent care benefits you are able to exclude or deduct from your income is determined in the same way as earned income for figuring the credit is determined, as described earlier in the instructions for lines 4 and 5; however, for purposes of lines 18 and 19, earned income doesn't include any dependent care benefits shown on line 12.

You can elect to include your nontaxable combat pay in earned income when figuring your exclusion or deduction, even if you elect not to include it in earned income for the EIC or the credit for child and dependent care expenses. However, including this income will only give you a larger exclusion or deduction if your (or your spouse's) other earned

income is less than the amount entered on line 17. To make the election, include all of your nontaxable combat pay in the amount you enter on line 18 (line 19 for your spouse if filing jointly). If you are filing jointly and both you and your spouse received nontaxable combat pay, you can each make your own election. (In other words, if one of you makes the election, the other one can also make it but doesn't have to.) The amount of your nontaxable combat pay should be shown in box 12 of your Form(s) W-2 with code Q.

Special Situations

- If you are filing jointly, disregard community property laws in determining the earned income of an individual.
- If your spouse was a full-time student or disabled in 2025, see the instructions for lines 4 and 5, earlier.

Line 19

If your filing status is married filing separately, see Married Persons Filing Separately, earlier. Are you considered unmarried under that rule?

- ☐ **Yes.** Enter your earned income (from line 18) on line 19.
- ☐ **No.** Enter your spouse's earned income on line 19. If you or your spouse was a full-time student or disabled in 2025, see the instructions for lines 4 and 5.

Line 21

Enter on line 21 the maximum amount that you may exclude for the year under your dependent care plan. For 2025, the maximum amount that can be excluded from your income through a dependent care assistance program is \$5,000 (\$2,500 if married filing separately).

Don't enter more than the maximum amount allowed under your dependent care plan. For example, if your dependent care plan only allows a maximum of \$4,000 to be excluded, substitute \$4,000 for the \$5,000 amount to enter on line 21.

Line 24

Include your deductible benefits in the total entered on Schedule C (Form 1040), line 14; Schedule E (Form 1040), line 19 or line 28; or Schedule F (Form 1040), line 15, whichever applies.

Line 26

If line 26 is more than zero, you have taxable dependent care benefits. Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 1e.

Lines 27 Through 31

If you are reporting dependent care benefits in Part III of the form, you will need to complete lines 27 through 31 if you are also claiming the credit for child and dependent care expenses in Part II of the form.

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