

2023

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 2 of 2



Department of the Treasury
Internal Revenue Service

Instructions for Form 1040-SS (Rev. 2023) Catalog Number 49285V
Department of the Treasury **Internal Revenue Service** www.irs.gov



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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 2024 Estimated Tax

Enter on line 15 the amount, if any, of the overpayment on line 13 you want applied to your 2024 estimated tax.



The election to apply part or all of the overpaid amount to your 2024 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.

Payments to U.S. tax must be remitted to the IRS in U.S. dollars, [*Digital assets*](#) are **not** accepted. Go to [*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 or Digital Wallet.** To pay by debit or credit card, or Digital Wallet. A convenience fee is charged by these service providers. You can also pay by phone with a debit or credit card, or digital wallet. See [Pay by Phone](#), later.
- **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: call one of the debit or credit card service providers, or use the Electronic Federal Tax Payment System (EFTPS) to pay directly from your checking or savings account.



To make a payment using a [Debit Card, Credit Card, or Digital Wallet](#):
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.

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

Link2Gov Corporation

888-PAY-1040™

(888-729-1040)

www.PAY1040.com

EFTPS. To get more information about EFTPS or to enroll in EFTPS, visit [EFTPS.gov](https://eftps.gov) 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.

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, choose a payment processor online at fed.acipayonline.com or www.PAY1040.com. For more information, go to [IRS.gov/](https://irs.gov/)

[PayWithCash](#) or see Pub. 5250, How to Pay Taxes with Cash at a Retail Partner. 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 “2023 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 2023 tax return, payment, and Form 1040-V to the address shown on the form that applies to you. If you e-filed your return, but choose to make a payment through the mail, mail your 2023 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 15, 2024. You don't have to pay if line 16 is under \$1.

Don't include any estimated tax payment for 2024 in this payment. Instead, make the estimated tax payment separately.

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, Application for Extension of Time for Payment of Tax Due to Undue Harship, by April 15, 2024. 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, 2024. 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.

Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2023 tax return with the IRS, check the "Yes" box in the "Third Party Designee" area on page 1 of your return. Also, enter the designee's name, phone number, and any five digits the designee chooses as their personal identification number (PIN).

If you check the "Yes" box, you (and your spouse if filing a joint tax return) are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give the IRS any information that is missing from your return;
- Call the IRS for information about the processing of your return or the status of your refund or payment(s);

- Receive copies of notices or transcripts related to your return, upon request; and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

You aren't authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee's authorization, see Pub. 947, Practice Before the IRS and Power of Attorney.

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2024 tax return. This is April 15, 2025, for most people.

Sign Your Return

Form 1040-SS isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't sign the return, see

Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848, Power of Attorney and Declaration of Representative. If you are filing a joint return with your spouse who died in 2023, see [Death of a Taxpayer](#), later

Requirements for a Paper Return

You must handwrite your signature on your return if you file it on paper. Digital, electronic, or typed-font signatures are not valid signatures for Forms 1040-SS filed on paper.

Requirements for an Electronic Return

To file your return electronically, you must sign the return electronically using a personal identification number (PIN) and provide the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

If we issued you an identity protection personal identification number (IP PIN) (as described in more detail below), all six digits of your IP PIN must appear in the IP PIN spaces provided for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint return and both taxpayers were issued IP PINs, enter both IP PINs in the spaces provided.

Self-Select PIN. The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2.

Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN, if applicable, and your adjusted gross income (AGI) from your originally filed 2022 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN; last name; date of birth; IP PIN, if applicable, and AGI, if applicable, in order to be considered validly signed. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS.

AGI is the amount shown on your 2022 Form 1040 or 1040-SR, line 11. If you don't have your 2022 income tax return, call the IRS at 800-908-9946 to get a free transcript of your return or go to [IRS.gov/Transcript](https://www.irs.gov/Transcript). If you didn't file a 2022 Form 1040 or 1040-SR, enter zero. If you filed electronically last year, you (and your spouse if filing jointly) may use your prior-year PIN to verify your identity instead of your prior-year AGI. The prior-year PIN is the five-digit PIN you used to electronically sign your 2022 return.



You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2023.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN; last name; date of birth; and IP PIN, if applicable. If you're filing jointly, your

electronic return must also include your spouse's PIN; last name; date of birth; and IP PIN, if applicable, in order to be considered validly signed. The practitioner can provide you with details.

Daytime Phone Number

Providing your daytime phone number can help speed the processing of your return. If we have questions about items on your return and you can answer our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you can enter either your or your spouse's daytime phone number.

Identity Protection PIN



All taxpayers are now eligible for an Identity Protection Personal Identification Number (IP PIN). For more information, see Pub. 5477. To apply for

an IP PIN, go to [IRS.gov/IPPIN](https://irs.gov/ippin) and use the Get an IP PIN tool.

If you received an IP PIN from the IRS, enter it in the IP PIN spaces provided next to your daytime phone number. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.



New IP PINs are generated every year. They will generally be sent out by mid-January 2024. Use this IP PIN on your 2023 return as well as any prior-year returns you file in 2024.

If you are filing a joint return and both taxpayers receive IP PINs, both the primary taxpayer and the spouse must enter an IP PIN in the spaces provided.

If you need more information or answers to frequently asked questions on how to use the IP PIN, or if you received an IP PIN but misplaced it, go to [IRS.gov/IPPIN](https://irs.gov/ippin). If you

received an IP PIN but misplaced it, you can try to retrieve it online at [IRS.gov/IPPIN](https://www.irs.gov/ippin). If you're unable to retrieve your IP PIN online, call 800-908-4490.

Understanding identity theft. Go to [IRS.gov//Identity- Theft-Central](https://www.irs.gov/identity-theft-central) for information and videos.

Paid Preparer Must Sign Your Return

Generally, anyone you pay to prepare your return must sign it and include their Preparer Tax Identification Number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but doesn't charge you shouldn't sign your return.

If your paid preparer is self-employed, then the paid preparer should check the "self-employed" checkbox.

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 2023, 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.

Same as 2022, you can claim the credit regardless of the number of children you have. List each qualifying child (defined later)

in Part I, line 2 and complete Part II to figure the amount of your credit.



Not a bona fide resident of Puerto Rico in 2023. *An individual who was not a bona fide resident of Puerto Rico in 2023 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 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 erroneously claim the ACTC and it's later determined that your error was due to reckless or intentional disregard of the ACTC rules, you will not be

allowed to claim 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 it's determined that your error was due to fraud, you will not be allowed to claim 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 its instructions for more information including whether an exception applies.



Refunds for returns claiming the ACTC can't be issued before mid-February 2024. 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 2023 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 2023 tax return. The required SSN is one that is valid for employment and is issued before the due date of your 2023 tax return (including extensions).



If your qualifying child was born and died in 2023 and you do not have an SSN for the child, enter "Died" in column (b) of Part I, line 2, and include a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

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 2023.
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 2023.
5. Lived with you for more than half of 2023. 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 2023 or is filing a joint tax return for 2023 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 2

Enter the number of qualifying children from Part I, line 2 and multiply by \$1,600.

Line 3

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 adjusted gross income (AGI) includes items such as wages, interest, dividends, unemployment compensation, alimony received (see *Caution*, below), and taxable pensions and annuities. Include any profit or (loss) from Schedule C (Form 1040), line 31, and/or Schedule F (Form 1040), line 34. Also, include your taxable social security benefits. Use Worksheet 1 in Pub. 915, *Social Security and Equivalent Railroad Retirement Benefits*, to see if any of your benefits are taxable.

For more information on these and other types of income to include on line 3, see the Instructions for Form 1040. Also, 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, Divorced or Separated Individuals.

Line 4

The ACTC may be limited if your income derived from sources within Puerto Rico exceeds the amounts shown on line 4. Calculate the CTC on line 7 and the ODC on line 8 as part of figuring the limitation, if any, of your ACTC even though you **cannot** take the CTC or ODC on Form 1040-SS.

Line 5

If you checked "No" leave line 5 blank, enter the amount from line 2 on line 11, and go to lines 12a, 12b, and 12c.

If you checked "Yes" subtract line 4 from line 3 (enter the amount in multiples of \$1,000), and go to line 6. For example, if your result is \$425, increase it to \$1,000. If your result is \$1,025, increase it to \$2,000.

Line 7

Multiply the number of qualifying children entered on line 2 by \$2,000.

If you have a child who is age 17 or older that was not reported on line 2, you may be able to include that child in the calculation of line 8.

Line 8

Enter the number of other dependents who meet additional criteria (defined next),

including children who are 17 or older, and multiply by \$500.

If you include dependents on line 8, you must attach a statement to your Form 1040-SS, which provides the following information for each person included on line 8 who is a qualifying person for purposes of the credit for other dependents.

- First and last name.
- Tax identification number (SSN, ITIN, or adoption taxpayer identification number (ATIN)).
- Relationship to the person(s) filing Form 1040-SS.

Qualifying person for the credit for other dependents. A qualifying person for purposes of the credit for other dependents is a person who:

1. Qualifies as a dependent for purposes of being claimed as a dependent on a

U.S. federal tax return. See Pub. 501 for more information about claiming someone as a dependent.

2. Cannot be reported on Part I, line 2, and Part II, lines 2 and 7, of Form 1040-SS.
3. Was a U.S. citizen, U.S. national, or U.S. resident alien. For more information, see Pub. 519, U.S. Tax Guide for Aliens. If the person is your adopted child, see *Adopted child* next.

Adopted child. Your adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption. 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 in 2023, that child meets requirement 3, above.

Taxpayer identification number requirements for the credit for other

dependents. In addition to being a qualifying person for the credit for other dependents, the person must have an SSN, ITIN, or ATIN issued on or before the due date of your 2023 Form 1040-SS (including extensions). If the person has not been issued an SSN, ITIN, or ATIN by that date, do not include the person on line 8.

If the person applies for an ITIN or ATIN on or before the due date of your 2023 return (including extensions) and the IRS issues the person an ITIN or ATIN as a result of the application, the IRS will consider the ITIN or ATIN as issued on or before the due date of your return.

Additional Information

Corrected Returns

File a new Form 1040-SS to change a Form 1040-SS you already filed. If you filed Form 1040-SS but should have filed Form 1040, file a corrected return on Form 1040. In either

case, at the top of page 1 of the corrected return, enter “CORRECTED” in dark bold letters followed by the date. In most cases, an amended Form 1040-SS (or Form 1040, if applicable) must be filed within 3 years after the date on which the original return was filed or within 2 years after the tax was paid, whichever is later.

Can I File My Corrected Return Electronically?

1. If you need to correct your 2021, 2022, or 2023 Form 1040-SS, you can now file electronically using available tax software products.
2. If correcting a prior-year return, and the original return for that year was filed on paper during the current processing year, then the corrected return must be filed on paper.

How Do I File My Corrected Return Electronically?

You should contact your preferred tax software provider to verify their participation and for specific instructions needed to submit your corrected return and to answer any questions.

Many Corrected Returns Can Be Filed Electronically?

You are allowed to electronically file up to three “accepted” corrected returns. After the third accepted corrected return, you must file the corrected return on paper.

Will Filing My Corrected Return Be Processed Faster When Filed Electronically?

Currently, the normal processing time of up to 16 weeks also applies to electronically filed corrected returns.

When Is a New Form 8879 Required?

A new Form 8879, IRS *e-file* Signature Authorization, is required each time a

corrected Form 1040-SS is electronically filed using a tax practitioner.

Electronically filing corrected Form 1040-SS, frequently asked questions. Go to [IRS.gov/filing/ amended-return-frequently-asked-questions](https://www.irs.gov/filing/amended-return-frequently-asked-questions) for answers to your questions.

Checking the status of a corrected return. Go to [IRS.gov/WMAR](https://www.irs.gov/WMAR) to track the status of a Form 1040-SS corrected return. Please note that it can take up to 3 weeks from the date you filed your corrected return for it to show up in our system and processing it can take up to 16 weeks.

Death of a Taxpayer

If a taxpayer died before filing a return for 2023, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of

the deceased taxpayer's property. If the deceased taxpayer didn't have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information isn't provided, it may delay the processing of the return.

If your spouse died in 2023 and you didn't remarry in 2023, or if your spouse died in 2024 before filing a return for 2023, you can file a joint return. A joint return should show your spouse's 2023 income before death and your income for all of 2023. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, they must also sign.

The surviving spouse or personal representative should promptly notify all payers of income, including financial institutions, of the taxpayer's death. This will

ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's SSN should **not** be used for tax years after the year of death, except for estate tax return purposes.

Claiming a Refund for a Deceased Taxpayer

If you are filing a joint return with your deceased spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and include a copy of the certificate that shows your appointment.

For more details, use [Tax Topic 356](#) or see Pub. 559, Survivors, Executors, and Administrators.

Interest and Penalties

You don't have to figure the amount of any interest or penalties you may owe. The IRS will send you a bill for any amount due.

Interest

The IRS will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted.

The IRS will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial or gross valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

Penalties

Late filing. If you don't file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you have a reasonable explanation for filing late, include it with your return. The penalty can be as much as 25% of

the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$485 or the amount of any tax you owe, whichever is smaller.

Late payment of tax. If you pay your taxes late, the penalty is usually 1/2 of 1% of the unpaid amount for each month or part of a month the tax isn't paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

Frivolous return. In addition to any other penalties, the law imposes a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that doesn't contain information needed to figure the correct tax or shows a substantially incorrect tax because you take a frivolous position or desire to delay or interfere with the tax laws. This includes

altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, available at [IRS.gov/irb/2010-17 IRB#NOT-2010-33](https://www.irs.gov/irb/2010-17_IRB#NOT-2010-33).

Other. Other penalties can be imposed for, among other things, negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See Pub. 17 for details on some of these penalties.

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](https://www.irs.gov) to find resources that can help you right away.

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/miltax) ([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 (EIC).

- 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 [First-Time Homebuyer Credit Account Look-up](https://www.irs.gov/homebuyer) ([IRS.gov/HomeBuyer](https://www.irs.gov/homebuyer)) tool provides information on your repayments and account balance.
- The [Sales Tax Deduction Calculator](https://www.irs.gov/sales-tax) ([IRS.gov/ SalesTax](https://www.irs.gov/sales-tax)) 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](https://www.irs.gov/Help): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](https://www.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 law topics.
- [IRS.gov/Forms](https://www.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 law information in your electronic 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 online 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.

IRS social media. Go to [IRS.gov/SocialMedia](https://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).

Watching IRS videos. The IRS Video portal ([IRSVideos.gov](https://www.irsvideos.gov)) contains video and audio presentations for individuals, small businesses, and tax professionals.

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.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers

(TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

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, 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).

Note. 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.

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.

- View your address on file or manage your communication preferences.

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 online account. 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/ DirectDeposit](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 additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with the credit.

Making a tax payment. Payment 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 your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.

- [*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*](#): 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, easy, and faster than mailing in a check or money order.

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 \(IRS.gov/ OPA\)](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](https://www.irs.gov/oc/offer) 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](https://www.irs.gov/OIC).

Filing an amended return. Go to [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](https://www.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.

Responding to an IRS notice or letter. You can now upload responses to all notices and letters using the Document Upload Tool. For notices that require additional action,

taxpayers will be redirected appropriately on IRS.gov to take further action. To learn more about the tool, go to [IRS.gov/Upload](https://www.irs.gov/Upload).

Note. 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 is scheduled to begin 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/ TACLocator](https://www.irs.gov/TACLocator) 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."

The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is TAS?

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

How Can You Learn About Your Taxpayer Rights?

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

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

What Can TAS Do For You?

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue.

TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business;
- You face (or your business is facing) an immediate threat of adverse action; or

- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How Can You Reach TAS?

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

- Go to TaxpayerAdvocate.IRS.gov/Contact-Us;
- Download Pub. 1546, Taxpayer Advocate Service Is Your Voice at the IRS, available at IRS.gov/pub/irs-pdf/p1546.pdf;
- Call the IRS toll free at 800-TAX-FORM (800-829-3676) to order a copy of Pub. 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

How Else Does TAS Help Taxpayers?

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

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS and TAS. LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LTC near you, go to the LTC page at [TaxpayerAdvocate.IRS.gov/LITC](https://www.irs.gov/TaxpayerAdvocate/IRS.gov/LITC) or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](https://www.irs.gov/pub/irs-pdf/p4134.pdf), at [IRS.gov/pub/irs-pdf/p4134.pdf](https://www.irs.gov/pub/irs-pdf/p4134.pdf).

Territory Resources

Addresses of walk-in sites in each territory and other ways to get forms and publications are listed below.

American Samoa

American Samoa Government Tax
Office

Executive Office Building

Pago Pago, AS 96799



You can order forms and publications
by calling 684-633-4181.



You can download forms by going to
americansamoa.gov/tax-office.

CNMI

CNMI

Division of Revenue and Taxation

P.O. Box 5234 CHRB
Dandan Commercial Center
Saipan, MP 96950



You can order forms and publications
by calling 670-664-1000.



You can download forms by going to
Finance.gov.mp/forms.php.

Guam

Department of Revenue and Taxation
Taxpayer Services Division
P.O. Box 23607
GMF, Guam 96921



For a list of services, go to
MyGuamtax.com.



You can order forms and publications by calling 671-635-1840 or 671-635-1841.

Puerto Rico

U.S. Internal Revenue Service

48 Carr 165 km.1.2

City View Plaza II Bldg.

Guaynabo, PR 00968-8000



To pay, call 787-620-2323, option 2.



Departamento de Hacienda
Negociado de Asistencia Contributiva

P.O. Box 9024140

San Juan, P.R. 00902-4140



For a list of services, go to
Hacienda.pr.gov.

USVI

USVI Bureau of Internal Revenue
(STT) 6115 Estate Smith Bay

Suite 225

St. Thomas, VI 00802

USVI Bureau of Internal Revenue (STJ)

P.O. Box 8305

St. John, VI 00831

USVI Bureau of Internal Revenue
(STX) 4008 Estate Diamond–Plot 7B
Christiansted, VI 00820-4421



You can order forms and publications by calling 340-715-1040 (STT), 340-777-1446 (STJ), and 340-773-1040 (STX).



You can get forms and publications at the Virgin Islands Bureau of Internal Revenue at [bir.vi.gov/ form](http://bir.vi.gov/form).

Note. The addresses indicated above for the territories are subject to change.

Disclosure, Privacy Act, and Paperwork Reduction Act Notice.

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

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

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say

that you must file a return or statement with the IRS and pay to the United States Treasury any tax for which you are liable. Your response is mandatory under these sections. Section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

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

If you do not file a return, do not provide the information we ask for, or provide fraudulent

information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow any exclusions, credits, deductions, or adjustments shown on the tax return. This could make the tax higher or delay any refund, and the calculation of your social security benefits may be affected. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in section 6103. However, section 6103 allows or requires the IRS to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the SSA for use in calculating your social security benefits; to the Department of Justice to enforce the tax laws, both civil and criminal; and to cities, states, the District of Columbia, and U.S. commonwealths or territories to carry out their tax laws.

We may disclose your tax information to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to Committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, or to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

Keep this notice with your records. It may help you if we ask you for other information. If you have questions about the rules for filing

and giving information, call or visit any IRS office.

The table below shows burden estimates as of November 2023, for taxpayers filing a 2023 Form 1040-SS tax return.

Form	Average Time Burden (Hours)	Average Cost*
1040-SS	7	\$40
* Dollars rounded to the nearest \$10.		

Reported time and cost burdens are national averages and do not necessarily reflect a “typical” case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. The estimated average time burden for all taxpayers filing a Form 1040-SS is 7 hours, with an average cost of \$40 per

return. This average includes all related forms and schedules, across all preparation methods and taxpayer activities. Within these estimates there is significant variation in taxpayer activity.

Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax preparation software costs. Tax preparation fees vary widely depending on the tax situation of the taxpayer, the type of professional preparer, and the geographic area.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can send us comments from

[IRS.gov/FormComments](https://www.irs.gov/FormComments) or you can write to the Internal Revenue Service, Tax Forms and Publications, 1111 Constitution Ave. NW, IR-

6526, Washington, DC 20224. Do not send the form to this address. Instead, see [Where To File](#) in the *General Instructions*, earlier.

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

Don't send tax questions, tax returns, or payments to the above address.