

# Publication 17

## Your Federal Income

For use in preparing  
**2023** Returns)

Volume 1 of 14



Publication 17 (Rev 2023) Catalog Number 39244E  
Department of the Treasury **Internal Revenue Service** [www.irs.gov](http://www.irs.gov)



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*All material in this publication may be reprinted freely. A citation to Your Federal Income Tax (2023) would be appropriate.*

The explanations and examples in this publication reflect the interpretation by the Internal Revenue Service (IRS) of:

- Tax laws enacted by Congress,
- Treasury regulations, and
- Court decisions.

However, the information given does not cover every situation and is not intended to replace the law or change its meaning.

This publication covers some subjects on which a court may have made a decision more favorable to taxpayers than the interpretation by the IRS. Until these differing interpretations are resolved by higher court decisions or in some other way, this publication will continue to present the interpretations by the IRS.

All taxpayers have important rights when working with the IRS. These rights are described in *Your Rights as a Taxpayer* in the back of this publication.

## **What's New**

This section summarizes important tax changes that took effect in 2023. Most of these changes are discussed in more detail throughout this publication.

**Future developments.** For the latest information about the tax law topics covered in this publication, such as legislation enacted after it was published, go to [IRS.gov/Pub17](https://www.irs.gov/pub17).

**Due date of return.** File Form 1040 or 1040-SR by April 15, 2024. If you live in Maine or Massachusetts, you have until April 17, 2024, because of the Patriots' Day and Emancipation Day holidays. See chapter 1, later.

## **Additonal child tax credit amount**

**increased.** The maximum additional child tax credit amount has increased to \$1,600 for each qualifying child.

**New clean vehicle credit.** The credit for new qualified plug-in electric drive motor vehicles has changed. This credit is now known as the clean vehicle credit. The maximum amount of the credit and some of the requirements to claim the credit have changed. The credit is still reported on Form 8936 and Schedule 3 (Form 1040), line 6f. For more information, see Form 8936.

## **Previously owned clean vehicle credit.**

This credit is available for previously owned clean vehicles acquired and placed in service after 2022. For more information, see Form 8936.

**Who must file.** Generally, the amount of income you can receive before you must file a return has been increased. For more information, see chapter 1, later.



## **Standard deduction amount increased.**

For 2023, the standard deduction amount has been increased for all filers. The amounts are:

- Single or Married filing separately—\$13,850;
- Married filing jointly or Qualifying surviving spouse—\$27,700; and
- Head of household—\$20,800.

See chapter 10, later.

## **New lines on Schedule 3 (Form 1040).**

This year Schedule 3 (Form 1040) has new lines.

- Line 5a will be used to report the residential clean energy credit from Form 5695.
- Line 5b will be used to report the energy efficient home improvement credit from Form 5695.

- Line 6m will be used to report the credit for previously owned clean vehicles from Form 8936.
- Line 13c will be used to report the elective payment election amount from Form 3800.

**Credits for qualified sick and family leave wages.** The credits for qualified sick and family leave wages paid in 2023 for leave taken before April 1, 2021, and for leave taken after March 31, 2021, and before October 1, 2021, are now reported on Schedule 3, line 13z. See Schedule H (Form 1040) for more information.

**Alternative motor vehicle credit.** The alternative motor vehicle credit has expired.

**Self-employed health insurance deduction.** If you can take the self-employed health insurance deduction on Schedule 1 (Form 1040), line 17, and you can't use the Self-Employed Health Insurance Deduction

Worksheet in these instructions, you will now use Form 7206, instead of Pub. 535, to figure your deduction.

**Qualified charitable distribution one-time election.** Beginning in 2023, you can elect to make a one-time distribution up to \$50,000 from an individual retirement account to charities through a charitable remainder unitrust, or a charitable gift annuity funded only by qualified distributions. See Pub. 590-B for more information.

**Increase in required minimum distribution age.** If you reach age 72 in 2023, the required beginning date for your first required minimum distribution is April 1, 2025. See Pub. 590-B for more information.

**IRA contribution limit increased.**

Beginning in 2023, the IRA contribution limit is increased to \$6,500 (\$7,500 for individuals age 50 or older) from \$6,000 (\$7,000 for individuals age 50 or older).

**Deferred compensation contribution limit increased.** If you participate in a 401(k) plan, 403(b) plan, or the federal government's Thrift Savings Plan, the total annual amount you can contribute is increased to \$22,500 (\$30,000 if age 50 or older) for 2023. This also applies to most 457 plans.

**Insurance premiums for retired public safety officers.** Eligible retired public safety officers can exclude from income up to \$3,000 of distributions from their eligible retirement plan that is paid directly to them and is used to pay for health insurance premiums.

**Exception to the 10% additional tax for early distributions.** The exception to the 10% additional tax for early distributions include the following.

- Distributions from a retirement plan in connection with federally declared disasters.
- Distribution from a retirement plan made to someone who is terminally ill.
- Distributions to firefighters at age 50 or with 25 years of service under the plan.

See Form 5329 and Pub. 590-B for more information.

**Direct File.** The IRS is taking steps to implement a Direct File pilot during the 2024 filing season. This pilot will give eligible taxpayers an option to prepare and electronically file their 2023 federal tax returns directly with the IRS for free. The Direct File pilot will be offered to eligible taxpayers in 13 states who have relatively simple tax returns reporting only certain types of income and claiming limited credits and deductions. See [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for pilot information and updates.

**Health flexible spending arrangements (health FSAs) under cafeteria plans.** For tax years beginning in 2023, the dollar limitation under section 1251(i) on voluntary employee salary reductions for contributions to health FSAs is \$3,050.

**Temporary allowance of 100% business meal deduction has expired.** Section 210 of the Taxpayer Certainty and Disaster Tax Relief Act of 2020 provided for the temporary allowance of a 100% business meal deduction for food or beverages provided by a restaurant and paid or incurred after December 31, 2020, and before January 1, 2023.

**Disaster tax relief.** The special rules that provide for tax-favored withdrawals and repayments now apply to disasters that occur on or after January 26, 2021. See Disaster-Related Relief in Pub. 590-B for more information.

### **Distributions to terminally ill individuals.**

The exception to the 10% additional tax for early distributions is expanded to apply to distributions made after December 29, 2022, to an individual who has been certified by a physician as having a terminal illness. See Pub. 590-B for more information.

### **Certain corrective distributions not subject to 10% early distribution tax.**

Beginning with distributions made on December 29, 2022, and after, the 10% additional tax on early distributions will not apply to the income attributed to a corrective IRA distribution, as long as the corrective distribution is made on or before the due date (including extensions) of the income tax return.

**Delayed refund for returns claiming the additional child tax credit (ACTC).** The IRS cannot issue refunds before mid-February 2024 for returns that properly claim ACTC.

This time frame applies to the entire refund, not just the portion associated with ACTC.

**Standard mileage rate.** The 2023 rate for business use of a vehicle is 65.5 cents a mile. The 2023 rate for use of your vehicle to do volunteer work for certain charitable organizations is 14 cents a mile. The 2023 rate for operating expenses for a car when you use it for medical reasons is 22 cents a mile.

**Modified adjusted gross income (AGI) limit for traditional IRA contributions.** For 2023, if you are covered by a retirement plan at work, your deduction for contributions to a traditional IRA is reduced (phased out) if your modified AGI

is:

- More than \$116,000 but less than \$136,000 for a married couple filing a joint return or a qualifying surviving spouse,



- More than \$73,000 but less than \$83,000 for a single individual or head of household, or
- Less than \$10,000 for a married individual filing a separate return.

If you either live with your spouse or file a joint return, and your spouse is covered by a retirement plan at work but you aren't, your deduction is phased out if your modified AGI is more than \$218,000 but less than \$228,000. If your modified AGI is \$228,000 or more, you can't take a deduction for contributions to a traditional IRA. See *How Much Can You Deduct* in chapter 9, later.

**Modified AGI limit for Roth IRA contributions.** For 2023, your Roth IRA contribution limit is reduced (phased out) in the following situations.

- Your filing status is married filing jointly or qualifying surviving spouse and your modified AGI is at least \$218,000. You

can't make a Roth IRA contribution if your modified AGI is \$228,000 or more.

- Your filing status is single, head of household, or married filing separately and you didn't live with your spouse at any time in 2023 and your modified AGI is at least \$138,000. You can't make a Roth IRA contribution if your modified AGI is \$153,000 or more.
- Your filing status is married filing separately, you lived with your spouse at any time during the year, and your modified AGI is more than zero. You can't make a Roth IRA contribution if your modified AGI is \$10,000 or more. *See Can You Contribute to a Roth IRA in chapter 9, later.*

**2024 modified AGI limits.** You can find information about the 2024 contribution and modified AGI limits in Pub. 590-A.

**Tax law changes for 2024.** When you figure how much income tax you want withheld from your pay and when you figure your estimated tax, consider tax law changes effective in 2024. For more information, see Pub. 505.

**Alternative minimum tax (AMT) exemption amount increased.** The AMT exemption amount is increased to \$81,300 (\$126,500 if married filing jointly or qualifying surviving spouse; \$63,250 if married filing separately). The income levels at which the AMT exemption begins to phase out have increased to \$578,150 (\$1,156,300 if married filing jointly or qualifying surviving spouse).

**Reporting requirements for Form 1099-K.** Form 1099-K is issued by third party settlement organizations and credit card companies to report payment transactions made to you for goods and services.

You must report all income on your tax return unless excluded by law, whether you received the income electronically or not, and whether you received a Form 1099-K or not. The box 1a and other amounts reported on Form 1099-K are additional pieces of information to help determine the correct amounts to report on your return.

If you received a Form 1099-K that shows payments you didn't receive or is otherwise incorrect, contact the Form 1099-K issuer. Don't contact the IRS; the IRS can't correct an incorrect Form 1099-K. If you can't get it corrected, or you sold a personal item at a loss, see the instructions for Schedule 1, lines 8z and 24z, later, for more reporting information.

All IRS information about Form 1099-K is available by going to [IRS.gov/1099K](https://www.irs.gov/1099K).

# Reminders

Listed below are important reminders and other items that may help you file your 2023 tax return. Many of these items are explained in more detail later in this publication.

**Publication 17 changes.** We removed the following 2019 chapters from this publication: 6, 8, 9, 10, 13, 14, 15, 16, 18, 19, 20, 22, 24, 25, 26, 29, 30, 31, 33, 34, 35, and 36. You can find most of the information previously found in those chapters in the primary publication. Please see Publication 17 Changes, later.

**Special rules for eligible gains invested in Qualified Opportunity Funds.** If you have an eligible gain, you can invest that gain into a Qualified Opportunity Fund (QOF) and elect to defer part or all of the gain that is otherwise includible in income. The gain is deferred until the date you sell or exchange the investment or December 31, 2026,

whichever is earlier. You may also be able to permanently exclude gain from the sale or exchange of an investment in a QOF if the investment is held for at least 10 years. For information about what types of gains entitle you to elect these special rules, see the Instructions for Schedule D (Form 1040). For information on how to elect to use these special rules, see the Instructions for Form 8949.

**Secure your tax records from identity theft.** Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund. For more information about identity theft and how to reduce your risk from it, see chapter 1, later.

**Taxpayer identification numbers.** You must provide the taxpayer identification number for each person for whom you claim certain tax benefits. This applies even if the person was born in 2023. Generally, this number is the person's SSN. See chapter 1, later.

**Filing status name changed to qualifying surviving spouse.** The filing status qualifying widow(er) is now called qualifying surviving spouse. The rules for the filing status have not changed. The same rules that applied for qualifying widow(er) apply to qualifying surviving spouse.

**New lines 1a through 1z on Forms 1040 and 1040-SR.** This year, line 1 is expanded and there are new lines 1a through 1z. Some amounts that in prior years were reported on Form 1040, and some amounts reported on Form 1040-SR, are now reported on Schedule 1.

- Scholarships and fellowship grants are now reported on Schedule 1, line 8r.
- Pension or annuity from a nonqualified deferred compensation plan or a non-governmental section 457 plan are now reported on Schedule 1, line 8t.
- Wages earned while incarcerated are now reported on Schedule 1, line 8u.

### **New line 6c on Forms 1040 and 1040-SR.**

A checkbox was added on line 6c. Taxpayers who elect to use the lump-sum election method for their benefits will check this box. See Instructions for Form 1040.

**Child tax credit (CTC) enhancements have expired.** Many changes to the CTC for 2021 implemented by the American Rescue Plan Act of (the ARP) 2021 have expired. For tax year 2023, the follow apply.

- The enhanced credit allowed for qualifying children under age 6 and children under age 18 has expired. For 2023, the initial



amount of the CTC is \$2,000 for each qualifying child. The credit amount begins to phase out where AGI income exceeds \$200,000 (\$400,000 in the case of a joint return). The amount of the CTC that can be claimed as a refundable credit is limited as it was in 2020 except that the maximum ACTC amount for each qualifying child increased to \$1,500.

- The increased age allowance for a qualifying child has expired. A child must be under age 17 at the end of 2023 to be a qualifying child.

For more information, see the Instructions for Schedule 8812 (Form 1040).

**Changes to the earned income credit (EIC).** The enhancements for taxpayers without a qualifying child implemented by the ARP don't apply for 2023. This means, to claim the EIC without a qualifying child in 2023, you must be at least age 25 but under age 65 at the end of 2023. If you are married

filing a joint return, either you or your spouse must be at least age 25 but under age 65 at the end of 2023. It doesn't matter which spouse meets the age requirement, as long as one of the spouses does.

**Premium tax credit (PTC).** The ARP expanded the PTC by eliminating the limitation that a taxpayer's household income may not exceed 400% of the federal poverty line and generally increases the credit amounts. For more information, see Pub. 974 and Form 8962 and its instructions.

**Credits for sick and family leave for certain self-employed individuals are not available.** The credits for sick and family leave for certain self-employed individuals were not extended and you can no longer claim these credits.

**Identity verification.** The IRS launched an improved identity verification and sign-in process that enables more people to securely access and use IRS online tools and

applications. To provide verification services, the IRS is using ID.me, a trusted technology provider. The new process is one more step the IRS is taking to ensure that taxpayer information is provided only to the person who legally has a right to the data. Taxpayers using the new mobile-friendly verification procedure can gain entry to existing IRS online services such as the *Child Tax Credit Update Portal*, *Online Account*, *Get Transcript Online*, *Get an Identity Protection PIN (IP PIN)*, and *Online Payment Agreement*. Additional IRS applications will transition to the new method over the next year. Each online service will also provide information that will instruct taxpayers on the steps they need to follow for access to the service. You can also see IR-2021-228 for more information.

**Adoption credit.** The adoption credit and the exclusion for employer-provided adoption benefits are both \$15,950 per eligible child in

2023. The amount begins to phase out if you have modified AGI in excess of \$239,230 and is completely phased out if your modified AGI is \$279,230 or more.

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

**Foreign-source income.** If you are a U.S. citizen with income from sources outside the United States (foreign income), you must report all such income on your tax return unless it is exempt by law or a tax treaty. This is true whether you live inside or outside the United States and whether or not you receive a Form W-2 or Form 1099 from the foreign payer. This applies to earned income (such as wages and tips) as well as unearned

income (such as interest, dividends, capital gains, pensions, rents, and royalties).

If you live outside the United States, you may be able to exclude part or all of your foreign earned income. For details, see Pub. 54.

**Foreign financial assets.** If you had foreign financial assets in 2023, you may have to file Form 8938 with your return. See Form 8938 and its instructions or go to [IRS.gov/Form8938](https://www.irs.gov/Form8938) for details.

**Automatic 6-month extension to file tax return.** You can get an automatic 6-month extension of time to file your tax return. See chapter 1, later.

**Payment of taxes.** You can pay your taxes by making electronic payments online; from a mobile device using the IRS2Go app; or in cash, or by check or money order. Paying electronically is quick, easy, and faster than mailing in a check or money order. See chapter 1, later.

**Faster ways to file your return.** The IRS offers fast, accurate ways to file your tax return information without filing a paper tax return. You can use IRS *e-file* (electronic filing). See chapter 1, later.

**Free electronic filing.** You may be able to file your 2023 taxes online for free. See chapter 1, later.

**Change of address.** If you change your address, notify the IRS. See chapter 1, later.

**Refund on a late-filed return.** If you were due a refund but you did not file a return, you must generally file your return within 3 years from the date the return was due (including extensions) to get that refund. See chapter 1, later.

**Frivolous tax returns.** The IRS has published a list of positions that are identified as frivolous. The penalty for filing a frivolous tax return is \$5,000. See chapter 1, later.

**Filing erroneous claim for refund or credit.** You may have to pay a penalty if you file an erroneous claim for refund or credit. See chapter 1, later.

**Access your online account.** You must authenticate your identity. To securely log into your federal tax account, go to [IRS.gov/Account](https://www.irs.gov/Account). View the amount you owe, review your last 5 years of payment history, access online payment options, and create or modify an online payment agreement. You can also access your tax records online.

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

**Disclosure, Privacy Act, and paperwork reduction information.** 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 what our legal right is to ask for the information, why we are asking for it, how it will be used, 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. A complete statement on this subject can be found in your tax form instructions.

**Preparer *e-file* mandate.** Most paid preparers must *e-file* returns they prepare and file. Your preparer may make you aware of this requirement and the options available to you.

**Treasury Inspector General for Tax Administration.** If you want to confidentially report misconduct, waste, fraud, or abuse by an IRS employee, you can call 800-366-4484 (call 800-877-8339 if you are deaf, hard of hearing, or have a speech disability, and are



using TTY/TDD equipment). You can remain anonymous.

**Photographs of missing children.** The IRS is a proud partner with the [National Center for Missing & Exploited Children® \(NCMEC\)](#). Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

## **Introduction**

This publication covers the general rules for filing a federal income tax return. It supplements the information contained in your tax form instructions. It explains the tax law to make sure you pay only the tax you owe and no more.

**How this publication is arranged.** Pub. 17 closely follows Form 1040, U.S. Individual Income Tax Return, and Form 1040-SR, U.S. Tax Return for Seniors, and their three Schedules 1 through 3. Pub. 17 is divided into four parts. Each part is further divided into chapters, most of which generally discuss one line of the form or one line of one of the three schedules. The introduction at the beginning of each part lists the schedule(s) discussed in that part.

The table of contents inside the front cover, the introduction to each part, and the index in the back of the publication are useful tools to help you find the information you need.

**What is in this publication.** This publication begins with the rules for filing a tax return. It explains:

1. Who must file a return,
2. When the return is due,
3. How to *e-file* your return, and

#### 4. Other general information.

It will help you identify which filing status you qualify for, whether you can claim any dependents, and whether the income you receive is taxable. The publication goes on to explain the standard deduction, the kinds of expenses you may be able to deduct, and the various kinds of credits you may be able to take to reduce your tax.

Throughout this publication are examples showing how the tax law applies in typical situations. Also throughout this publication are flowcharts and tables that present tax information in an easy-to-understand manner.

Many of the subjects discussed in this publication are discussed in greater detail in other IRS publications. References to those other publications are provided for your information.

**Icons.** Small graphic symbols, or icons, are used to draw your attention to special information. See Table 1 for an explanation of each icon used in this publication.

**What is not covered in this publication.**

Some material that you may find helpful is not included in this publication but can be found in your tax form instructions booklet. This includes lists of:

- Where to report certain items shown on information documents, and
- Tax Topics you can read at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).

If you operate your own business or have other self-employment income, such as from babysitting or selling crafts, see the following publications for more information.

Pub. 334, Tax Guide for Small Business.

- Pub. 535, Business Expenses.
- Pub. 587, Business Use of Your Home.

**Help from the IRS.** There are many ways you can get help from the IRS. These are explained under *How To Get Tax Help* at the end of this publication.

**Comments and suggestions.** We welcome your comments about this publication and suggestions for future editions.

You can send us comments through [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.

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

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

***Getting answers to your tax questions.*** If you have a tax question not answered by this publication or the *How To Get Tax Help* section at the end of this publication, go to the IRS Interactive Tax Assistant page at [IRS.gov/Help/ITA](https://www.irs.gov/help/ita) where you can find topics by using the search feature or viewing the categories listed.








***Getting tax forms, instructions, and publications.*** Go to [IRS.gov/Forms](https://www.irs.gov/forms) to download current and prior-year forms, instructions, and publications.

***Ordering tax forms, instructions, and publications.*** Go to [IRS.gov/OrderForms](https://www.irs.gov/orderforms) to order current forms, instructions, and publications; call 800-829-3676 to order prior-year forms and instructions. The IRS will process your order for forms and publications as soon as possible. Don't resubmit requests you've already sent us. You can get forms and publications faster on-line.

## Publication 17 Changes

<b>Note.</b> This publication does not cover the topics listed in the following table. Please see the primary publication.		
<b>Chapter Removed</b>	<b>Title of Chapter</b>	<b>Primary Source</b>
6	Tip Income	<a href="#"><i>Pub. 531, Reporting Tip Income</i></a>
8	Dividends and Other Distributions	<a href="#"><i>Pub. 550, Investment Income and Expenses</i></a>
9	Rental Income and Expenses	<a href="#"><i>Pub. 527, Residential Rental Property (Including Rental of Vacation Homes)</i></a>
10	Retirement Plans, Pensions, and Annuities	<a href="#"><i>Pub. 575, Pension and Annuity Income</i></a>
13	Basis of Property	<a href="#"><i>Pub. 551, Basis of Assets</i></a>
14	Sale of Property	<a href="#"><i>Pub. 550</i></a>
15	Selling Your Home	<a href="#"><i>Pub. 523, Selling Your Home</i></a>
16	Reporting Gains and Losses	<a href="#"><i>Pub. 550</i></a>
18	Alimony	<a href="#"><i>Pub. 504, Divorced or Separated Individuals</i></a>
19	Education-Related Adjustments	<a href="#"><i>Pub. 970, Tax Benefits for Education</i></a>
20	Other Adjustments to Income	<a href="#"><i>Pub. 463, Travel, Gift, and Car Expenses</i></a>
22	Medical and Dental Expenses	<a href="#"><i>Pub. 502, Medical and Dental Expenses</i></a>
24	Interest Expense	<a href="#"><i>Pub. 550</i></a> <a href="#"><i>Pub. 936, Home Mortgage Interest Deduction</i></a>
25	Charitable Contributions	<a href="#"><i>Pub. 561, Determining the Value of Donated Property</i></a> <a href="#"><i>Pub. 526, Charitable Contributions</i></a>
26	Nonbusiness Casualty and Theft Losses	<a href="#"><i>Pub. 547, Casualties, Disasters, and Thefts</i></a>
29	Tax on Unearned Income of Certain Minor Children	<a href="#"><i>Form 8615, Tax for Certain Children Who Have Unearned Income</i></a>
30	Child and Dependent Care Credit	<a href="#"><i>Pub. 503, Child and Dependent Care Expenses</i></a>
31	Credit for the Elderly or the Disabled	<a href="#"><i>Pub. 524, Credit for the Elderly or the Disabled</i></a>
33	Education Credits	<a href="#"><i>Pub. 970, Tax Benefits for Education</i></a>
34	Earned Income Credit (EIC)	<a href="#"><i>Pub. 596, Earned Income Credit (EIC)</i></a>
35	Premium Tax Credit	<a href="#"><i>Pub. 974, Premium Tax Credit (PTC)</i></a>
36	Other Credits	

Table 1. Legend of Icons

Icon	Explanation
	Items that may cause you particular problems, or an alert about pending legislation that may be enacted after this publication goes to print.
	An Internet site or an email address.
	An address you may need.
	Items you should keep in your personal records.
	Items you may need to figure or a worksheet you may need to complete and keep for your records.
	An important phone number.
	Helpful information you may need.



**IRS mission.** Provide America's taxpayers top-quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all.

## **Part One.**

# **Filing Information**

## **What's New**

**Due date of return.** File Form 1040 or 1040-SR by April 15, 2024. If you live in Maine or Massachusetts, you have until April 17, 2024, because of the Patriots' Day and Emancipation Day holidays.

**New lines on Schedule 3.** This year Schedule 3 has new lines.

- Line 5a will be used to report the residential clean energy credit from Form 5695.

- Line 5b will be used to report the energy efficient home improvement credit from Form 5695.
- Line 6m will be used to report the credit for previously owned clean vehicles from Form 8936.
- Line 13c will be used to report the elective payment election amount from Form 3800.

**Who must file.** Generally, the amount of income you can receive before you must file a return has been increased. See Table 1-1, Table 1-2, and Table 1-3 for the specific amounts.

## **Reminders**

**File online.** Rather than filing a return on paper, you may be able to file electronically using IRS *e-file*. For more information, see *Why Should I File Electronically*, later.

**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, 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, your economic impact payment amounts, 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.
- Go to [IRS.gov/SecureAccess](https://www.irs.gov/SecureAccess) to view the required identity authentication process.

**Change of address.** If you change your address, you should notify the IRS. You can use Form 8822 to notify the IRS of the change. See *Change of Address*, later, under *What Happens After I File*.

**Enter your social security number.** You must enter your social security number (SSN) in the spaces provided on your tax return. If you file a joint return, enter the SSNs in the same order as the names.

**Direct deposit of refund.** Instead of getting a paper check, you may be able to have your refund deposited directly into your account at a bank or other financial institution. See *Direct Deposit* under *Refunds*, later. If you choose direct deposit of your refund, you may

be able to split the refund among two or three accounts.

**Pay online or by phone.** If you owe additional tax, you may be able to pay online or by phone. See *How To Pay*, later.

**Installment agreement.** If you can't pay the full amount due with your return, you may ask to make monthly installment payments. See *Installment Agreement*, later, under *Amount You Owe*. You may be able to apply online for a payment agreement if you owe federal tax, interest, and penalties.

**Automatic 6-month extension.** You can get an automatic 6-month extension to file your tax return if, no later than the date your return is due, you file Form 4868. See *Automatic Extension*, later.

**Service in combat zone.** You are allowed extra time to take care of your tax matters if you are a member of the Armed Forces who served in a combat zone, or if you served in a

combat zone in support of the Armed Forces. See *Individuals Serving in Combat Zone*, later, under *When Do I Have To File*.

**Adoption taxpayer identification number.**

If a child has been placed in your home for purposes of legal adoption and you won't be able to get a social security number for the child in time to file your return, you may be able to get an adoption taxpayer identification number (ATIN). For more information, see *Social Security Number (SSN)*, later.

**Taxpayer identification number for**

**aliens.** If you or your dependent is a nonresident or resident alien who doesn't have and isn't eligible to get a social security number, file Form W-7, Application for IRS Individual Taxpayer Identification Number, with the IRS. For more information, see *Social Security Number (SSN)*, later.

**Individual taxpayer identification**

**number (ITIN) renewal.** Some ITINs must be renewed. If you haven't used your ITIN on

a U.S. tax return at least once for tax years 2020, 2021, or 2022, it has expired and must be renewed if you need to file a U.S. federal tax return. You don't need to renew your ITIN if you don't need to file a federal tax return. You can find more information at [IRS.gov/ITIN](https://www.irs.gov/ITIN).



*ITINs assigned before 2013 have expired and must be renewed if you need to file a tax return. If you previously submitted a renewal application and it was approved, you do not need to renew again unless you haven't used your ITIN on a federal tax return at least once for tax years 2020, 2021, or 2022.*

**Frivolous tax submissions.** The IRS has published a list of positions that are identified as frivolous. The penalty for filing a frivolous tax return is \$5,000. Also, the \$5,000 penalty will apply to other specified frivolous submissions. For more information, see *Civil Penalties*, later.

## **Introduction**

This chapter discusses the following topics.

- Whether you have to file a return.
- How to file electronically.
- How to file for free.
- When, how, and where to file your return.
- What happens if you pay too little or too much tax.
- What records you should keep and how long you should keep them.
- How you can change a return you have already filed.

## **Do I Have To File a Return?**

You must file a federal income tax return if you are a citizen or resident of the United States or a resident of Puerto Rico and you meet the filing requirements for any of the following categories that apply to you.



1. Individuals in general. (There are special rules for individuals whose spouse has died, executors, administrators, legal representatives, U.S. citizens and residents living outside the United States, residents of Puerto Rico, and individuals with income from U.S. territories.)
2. Dependents.
3. Certain children under age 19 or full-time students.
4. Self-employed persons.
5. Aliens.

The filing requirements for each category are explained in this chapter.

The filing requirements apply even if you don't owe tax.



*Even if you don't have to file a return, it may be to your advantage to do so. See Who Should File, later.*



*File only one federal income tax return for the year regardless of how many jobs you had, how many Forms W-2 you received, or how many states you lived in during the year. Don't file more than one original return for the same year, even if you haven't received your refund or haven't heard from the IRS since you filed.*

## **Individuals—In General**

If you are a U.S. citizen or resident, whether you must file a return depends on three factors.

1. Your gross income.
2. Your filing status.
3. Your age.

To find out whether you must file, see Table 1-1, Table 1-2, and Table 1-3. Even if no

table shows that you must file, you may need to file to get money back. See *Who Should File*, later.

**Gross income.** This includes all income you receive in the form of money, goods, property, and services that isn't exempt from tax. It also includes income from sources outside the United States or from the sale of your main home (even if you can exclude all or part of it). Include part of your social security benefits if:

1. You were married, filing a separate return, and you lived with your spouse at any time during 2023; or
2. Half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly).

**Table 1-1. 2023 Filing Requirements for Most Taxpayers**

<b>IF your filing status is...</b>	<b>AND at the end of 2023 you were...*</b>	<b>THEN file a return if your gross income was at least...**</b>
<b>Single</b>	under 65	\$13,850
	65 or older	\$15,700
<b>Married filing jointly***</b>	under 65 (both spouses)	\$27,700
	65 or older (one spouse)	\$29,200

	65 or older (both spouses)	\$30,700
<b>Married filing separately</b>	any age	\$5
<b>Head of household</b>	under 65	\$20,800
	65 or older	\$22,650
<b>Qualifying surviving spouse</b>	under 65	\$27,700
	65 or older	\$29,200

\* If you were born on January 1, 1959, you are considered to be age 65 at the end of 2023. (If your spouse died in 2023 or if you are preparing a return for someone who died in 2023, see Pub. 501.)

**\*\*** Gross income means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time during 2023, or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the Instructions for Form 1040 or Pub. 915 to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any

losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

\*\*\* If you didn't live with your spouse at the end of 2023 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

If either (1) or (2) applies, see the Instructions for Form 1040 or Pub. 915 to figure the social security benefits you must include in gross in-come.

Common types of income are discussed in Part Two of this publication.

***Community property states.*** Community property states include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state, you must usually follow state law to determine what is community property and what is separate in-come. For details, see Form 8958 and Pub. 555.

***Nevada, Washington, and California domestic partners.*** A registered domestic partner in Nevada, Washington, or California must generally report half the combined community income of the individual and their domestic partner. See Pub. 555.

***Self-employed individuals.*** If you are self-employed, your gross income includes the amount on line 7 of Schedule C (Form 1040), Profit or Loss From Business; and line 9 of Schedule F (Form 1040), Profit or Loss From Farming. See *Self-Employed Persons*, later, for more information about your filing requirements.



*If you don't report all of your self-employment income, your social security benefits may be lower when you retire.*

**Filing status.** Your filing status depends on whether you are single or married and on your family situation. Your filing status is determined on the last day of your tax year,



which is December 31 for most taxpayers. See chapter 2 for an explanation of each filing status.

**Age.** If you are 65 or older at the end of the year, you can generally have a higher amount of gross income than other taxpayers before you must file. See Table 1-1. You are considered 65 on the day before your 65th birthday. For exam-ple, if your 65th birthday is on January 1, 2024, you are considered 65 for 2023.

## **Surviving Spouses, Executors, Administrators, and Legal Representatives**

You must file a final return for a decedent (a per-son who died) if both of the following are true.

- Your spouse died in 2023 or you are the executor, administrator, or legal representative.

- The decedent met the filing requirements at the date of death.

## **U.S. Citizens and Resident Aliens Living Abroad**

To determine whether you must file a return, include in your gross income any income you received abroad, including any income you can exclude under the foreign earned income exclusion. For information on special tax rules that may apply to you, see Pub. 54. It is available online and at most U.S. embassies and consulates. See *How To Get Tax Help* in the back of this publication.

## **Residents of Puerto Rico**

If you are a U.S. citizen and also a bona fide resident of Puerto Rico, you must generally file a U.S. income tax return for any year in which you meet the income requirements. This is in addition to any legal requirement you may have to file an income tax return with Puerto Rico.

If you are a bona fide resident of Puerto Rico for the entire year, your U.S. gross income doesn't include income from sources within Puerto Rico. It does, however, include any income you received for your services as an employee of the United States or a U.S. agency. If you receive income from Puerto Rican sources that isn't subject to U.S. tax, you must reduce your standard deduction. As a result, the amount of income you must have before you are required to file a U.S. income tax return is lower than the applicable amount in Table 1-1 or Table 1-2. For more information, see Pub. 570.

## **Individuals With Income From U.S. Territories**

If you had income from Guam, the Commonwealth of the Northern Mariana Islands, American Samoa, or the U.S. Virgin Islands, special rules may apply when determining whether you must file a U.S. federal income tax return. In addition, you

may have to file a return with the individual island government. See Pub. 570 for more information.

## **Dependents**

If you are a dependent (one who meets the dependency tests in chapter 3), see Table 1-2 to find out whether you must file a return. You must also file if your situation is described in Table 1-3.

**Responsibility of parent.** Generally, a child is responsible for filing their own tax return and for paying any tax on the return. If a dependent child must file an income tax return but can't file due to age or any other reason, then a parent, guardian, or other legally responsible person must file it for the child. If the child can't sign the return, the parent or guardian must sign the child's name followed by the words "By (your signature), parent for minor child."

***Child's earnings.*** Amounts a child earns by performing services are included in the child's gross income and not the gross income of the parent. This is true even if under local law the child's parent has the right to the earnings and may actually have received them. But if the child doesn't pay the tax due on this income, the parent is liable for the tax.

## **Certain Children Under Age 19 or Full-Time Students**

If a child's only income is interest and dividends (including capital gain distributions and Alaska Permanent Fund dividends), the child was under age 19 at the end of 2023 or was a full-time student under age 24 at the end of 2023, and certain other conditions are met, a parent can elect to include the child's income on the parent's return. If this election is made, the child doesn't have to file a return. See Instructions for Form 8814, Parents' Election To Report Child's

Interest and Dividends.

## **Self-Employed Persons**

You are self-employed if you:

- Carry on a trade or business as a sole proprietor,
- Are an independent contractor,
- Are a member of a partnership, or
- Are in business for yourself in any other way.

Self-employment can include work in addition to your regular full-time business activities, such as certain part-time work you do at home or in addition to your regular job.

You must file a return if your gross income is at least as much as the filing requirement amount for your filing status and age (shown in Table 1-1). Also, you must file Form 1040 or 1040-SR and Schedule SE (Form 1040),

## Self-Employment Tax, if:

1. Your net earnings from self-employment (excluding church employee income) were \$400 or more, or
2. You had church employee income of \$108.28 or more. (See Table 1-3.)

Use Schedule SE (Form 1040) to figure your self-employment tax. Self-employment tax is comparable to the social security and Medicare tax withheld from an employee's wages. For more information about this tax, see Pub. 334.

***Employees of foreign governments or international organizations.*** If you are a U.S. citizen who works in the United States for an international organization, a foreign government, or a wholly owned instrumentality of a foreign government, and your employer isn't required to withhold social security and Medicare taxes from your wages,

you must include your earnings from services performed in the United States when figuring your net earnings from self-employment.

***Ministers.*** You must include income from services you performed as a minister when figuring your net earnings from self-employment, unless you have an exemption from self-employment tax. This also applies to Christian Science practitioners and members of a religious order who have not taken a vow of poverty. For more information, see Pub. 517.

## **Aliens**

Your status as an alien (resident, nonresident, or dual-status) determines whether and how you must file an income tax return.

The rules used to determine your alien status are discussed in Pub. 519.

**Resident alien.** If you are a resident alien for the entire year, you must file a tax return following the same rules that apply to U.S.



citizens. Use the forms discussed in this publication.

**Nonresident alien.** If you are a nonresident alien, the rules and tax forms that apply to you are different from those that apply to U.S. citizens and resident aliens. See Pub. 519 to find out if U.S. income tax laws apply to you and which forms you should file.

**Dual-status taxpayer.** If you are a resident alien for part of the tax year and a nonresident alien for the rest of the year, you are a dual-status taxpayer. Different rules apply for each part of the year. For information on dual-status taxpayers, see Pub. 519.

## **Who Should File**

Even if you don't have to file, you should file a federal income tax return to get money back if any of the following conditions apply.

1. You had federal income tax withheld or made estimated tax payments.

2. You qualify for the earned income credit. See Pub. 596 for more information.
3. You qualify for the additional child tax credit. See chapter 14 for more information.
4. You qualify for the premium tax credit. See Pub. 974 for more information.
5. You qualify for the American opportunity credit. See Pub. 970 for more information.
6. You qualify for the credit for federal tax on fuels. See chapter 13 for more information.

## **Form 1040 or 1040-SR**

Use Form 1040 or 1040-SR to file your return. (But also see *Why Should I File Electronically*, later.)

You can use Form 1040 or 1040-SR to report all types of income, deductions, and credits.

# Why Should I File Electronically?

## Electronic Filing

If your adjusted gross income (AGI) is less than a certain amount, you are eligible for [\*Free File\*](#), a free tax software service offered by IRS partners, to prepare and *e-file* your return for free. If your income is over the amount, you are still eligible for Free File Fillable Forms, an electronic version of IRS paper forms. [Table 1-4](#) lists the free ways to electronically file your return.

### Table 1-2. **2023 Filing Requirements for Dependents**

*See [chapter 3](#) to find out if someone can claim you as a dependent.*

If your parents (or someone else) can claim you as a dependent, use this table to see if you must file a return. (See [Table 1-3](#) for other situations when you must file.)

In this table, unearned income includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. Earned income includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. (See *Scholarships and fellowships* in chapter 8.) Gross income is the total of your earned and unearned income.

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

☐ **No.**

You must file a return if **any** of the following apply.

- Your unearned income was more than \$1,250.
- Your earned income was more than \$13,850.
- Your gross income was more than the **larger** of:
  - \$1,250 or
  - Your earned income (up to \$13,450) plus \$400.

☐ **Yes.**

You must file a return if **any** of the following apply.

- Your unearned income was more than \$3,100 (\$4,950 if 65 or older **and** blind).
- Your earned income was more than \$15,700 (\$17,550 if 65 or older **and** blind).
- Your gross income was more than the **larger** of:
  - \$3,100 (\$4,950 if 65 or older **and** blind), or
  - Your earned income (up to \$13,450) plus \$2,250 (\$4,100 if 65 or older **and** blind).

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

☐ **No.**

You must file a return if **any** of the following apply.

- Your unearned income was more than \$1,250.
- Your earned income was more than \$13,850.
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of:
  - \$1,250, or
  - Your earned income (up to \$13,450) plus \$400.

☐ **Yes.**

You must file a return if **any** of the following apply.

- Your unearned income was more than \$2,750 (\$4,250 if 65 or older **and** blind).
- Your earned income was more than \$15,350 (\$16,850 if 65 or older **and** blind).
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of:
  - \$2,750 (\$4,250 if 65 or older **and** blind), or
  - Your earned income (up to \$13,450) plus \$1,900 (\$3,400 if 65 or older **and** blind).





IRS *e-file* uses automation to replace most of the manual steps needed to process paper returns. As a result, the processing of *e-file* returns is faster and more accurate than the processing of paper returns. However, as with a paper return, you are responsible for making sure your return contains accurate information and is filed on time.

If your return is filed with IRS *e-file*, you will receive an acknowledgment that your return was received and accepted. If you owe tax, you can *e-file* and pay electronically. The IRS has processed more than one billion *e-filed* returns safely and securely. Using *e-file* doesn't affect your chances of an IRS examination of your re-turn.

**Requirements for an electronic return.** To file your return electronically, you must sign the return electronically using a personal identification number (PIN). If you are filing online, you must use a Self-Select PIN. For 2023, 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 next to the space for your occupation 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 an IP PIN, enter both IP PINs in the spaces provided. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

**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 valid signed return only when it includes your PIN; last name; date of birth; IP PIN, if applicable;

and 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 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 Form 1040-SR, line 11. If you don't have your 2022 income tax return, you can request a transcript by using our automated self-service tool. Go to [IRS.gov/Transcript](https://www.irs.gov/Transcript). (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 will also be prompted to enter your date of birth.



*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 a validly signed return. The practitioner can provide you with details.

**Form 8453.** You must send in a paper Form 8453 if you have to attach certain forms or other documents that can't be electronically filed. For details, see Form 8453. For more details, visit [IRS.gov/efile](https://www.irs.gov/efile).

**Identity Protection PIN.** If the IRS gave you an identity protection personal identification number (IP PIN), enter it in the spaces provided on your tax form. If the IRS hasn't given you this type of number, leave these spaces blank. For more information, see the Instructions for Form 1040.



*All taxpayers are now eligible for an IP PIN. For more information, see Pub. 5477. To apply for an IP PIN, go to [IRS.gov/IPPIN](https://www.irs.gov/ippin) and use the Get an IP PIN tool.*

**Power of attorney.** If an agent is signing your return for you, a power of attorney (POA) must be filed. Attach the POA to Form 8453 and file it using that form's instructions. See Signatures, later, for more information on POAs.

**State returns.** In most states, you can file an electronic state return simultaneously with your federal return. For more information, check with your local IRS office, state tax

agency, tax professional, or the IRS website at [IRS.gov/efile](https://www.irs.gov/efile).

**Refunds.** You can have a refund check mailed to you, or you can have your refund deposited directly to your checking or savings account or split among two or three accounts. With *e-file*, your refund will be issued faster than if you filed on paper.

You may not get all of your refund if you owe certain past-due amounts, such as federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain other federal nontax debts, such as student loans. See *Offset against debts* under *Refunds*, later.

**Refund inquiries.** Information about your return will generally be available within 24 hours after the IRS receives your e-filed return. See *Refund Information*, later.

Table 1-3. **Other Situations When You Must File a 2023 Return**

You must file a return if any of the following apply for 2023.	
1.	You owe any special taxes, including any of the following (see the instructions for Schedule 2 (Form 1040)). <ul style="list-style-type: none"><li>a. Alternative minimum tax.</li><li>b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account.</li><li>c. Household employment taxes.</li><li>d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.</li><li>e. Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.</li><li>f. Recapture taxes.</li></ul>
2.	You (or your spouse, if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3.	You had net earnings from self-employment of at least \$400.
4.	You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5.	Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6.	You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).

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**Amount you owe.** To avoid late-payment penalties and interest, pay your taxes in full by April 15, 2024 (for most people). See *How To Pay*, later, for information on how to pay the amount you owe.

## **Using Your Personal Computer**



You can file your tax return in a fast, easy, and convenient way using your personal computer. A computer with Internet access and tax preparation software are all you need. Best of all, you can *e-file* from the comfort of your home 24 hours a day, 7 days a week.

IRS-approved tax preparation software is available online and in retail stores. For information, visit [IRS.gov/efile](https://www.irs.gov/efile).

## **Through Employers and Financial Institutions**

Some businesses offer free *e-file* to their employees, members, or customers. Others offer it for a fee. Ask your employer or

financial institution if they offer IRS *e-file* as an employee, member, or customer benefit.

## **Free Help With Your Return**

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$64,000 or less, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. 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.

You can go to [IRS.gov](https://www.irs.gov) to see your options for preparing and filing your return, which include the following.

## Table 1-4. **Free Ways To e-file**

Use Free File for free tax software and free e-file.

- IRS partners offer name-brand products for free.
- Many taxpayers are eligible for Free File software.
- Everyone is eligible for Free File Fillable Forms, an electronic version of IRS paper forms.
- Free File software and Free File Fillable Forms are available only at [IRS.gov/FreeFile](https://www.irs.gov/FreeFile).

Use VITA/TCE for free tax help from volunteers and free e-file.

- Volunteers prepare your return and e-file it for free.
- Some sites also offer do-it-yourself software.

- You are eligible based either on your income or age.
- Sites are located nationwide. Find one near you by visiting [IRS.gov/VITA](https://www.irs.gov/VITA).

- **Free File.** Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile). See if you qualify to use brand-name software to prepare and *e-file* your federal tax return for free.
- **VITA.** Go to [IRS.gov/VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 to find the nearest VITA location for free tax return preparation.
- **TCE.** Go to [IRS.gov/TCE](https://www.irs.gov/TCE), download the free IRS2Go app, or call 888-227-7669 to find the nearest TCE location for free tax return preparation.

## Using a Tax Professional

Many tax professionals electronically file tax re-turns for their clients. You may personally enter your PIN or complete Form 8879, IRS *e-file* Sig-nature Authorization, to authorize

the tax professional to enter your PIN on your return.

**Note.** Tax professionals may charge a fee for IRS *e-file*. Fees can vary depending on the professional and the specific services rendered.

## **When Do I Have To File?**

April 15, 2024, is the due date for filing your 2023 income tax return if you use the calendar year. If you live in Maine or Massachusetts, you have until April 17, 2024, because of the Patriots' Day and Emancipation Day holidays. For a quick view of due dates for filing a return with or without an extension of time to file (discussed later), see Table 1-5.

If you use a fiscal year (a year ending on the last day of any month except December, or a 52-53-week year), your income tax return is due by the 15th day of the 4th month after the close of your fiscal year.

When the due date for doing any act for tax purposes—filing a return, paying taxes, etc.—falls on a Saturday, Sunday, or legal holiday, the due date is delayed until the next business day.

**Filing paper returns on time.** Your paper return is filed on time if it is mailed in an envelope that is properly addressed, has enough postage, and is postmarked by the due date. If you send your return by registered mail, the date of the registration is the postmark date. The registration is evidence that the return was delivered. If you send a return by certified mail and have your receipt postmarked by a postal employee, the date on the receipt is the postmark date. The postmarked certified mail receipt is evidence that the return was delivered.

***Private delivery services.*** If you choose to mail your return, you can use certain private delivery services designated by the IRS to meet the “timely mailing treated as timely

filing/ paying” rule for tax returns and payments. These private delivery services include only the following.

- UPS Next Day Air Early A.M., UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.
- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.
- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.

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

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

**Filing electronic returns on time.** If you use IRS *e-file*, your return is considered filed on time if the authorized electronic return transmitter postmarks the transmission by the due date. An authorized electronic return transmitter is a participant in the IRS *e-file* program that transmits electronic tax return information directly to the IRS



## Table 1-5. **When To File Your 2023 Return**

*For U.S. citizens and residents who file returns on a calendar year basis.*

	<b>For Most Taxpayers</b>	<b>For Certain Taxpayers Outside the United States</b>
<b>No extension requested</b>	April 15, 2024	June 17, 2024
<b>Automatic extension</b>	October 15, 2024	October 15, 2024

The electronic postmark is a record of when the authorized electronic return transmitter received the transmission of your electronically filed return on its host system. The date and time in your time zone controls

whether your electronically filed return is timely.

**Filing late.** If you don't file your return by the due date, you may have to pay a failure-to-file penalty and interest. For more information, see *Penalties*, later. Also see *Interest* under *Amount You Owe*, later.

If you were due a refund but you didn't file a return, you must generally file within 3 years from the date the return was due (including ex-tensions) to get that refund.

**Nonresident alien.** If you are a nonresident alien and earn wages subject to U.S. income tax withholding, your 2023 U.S. income tax re-turn (Form 1040-NR) is due by:

- April 15, 2024, if you use a calendar year; or
- The 15th day of the 4th month after the end of your fiscal year, if you use a fiscal year.