

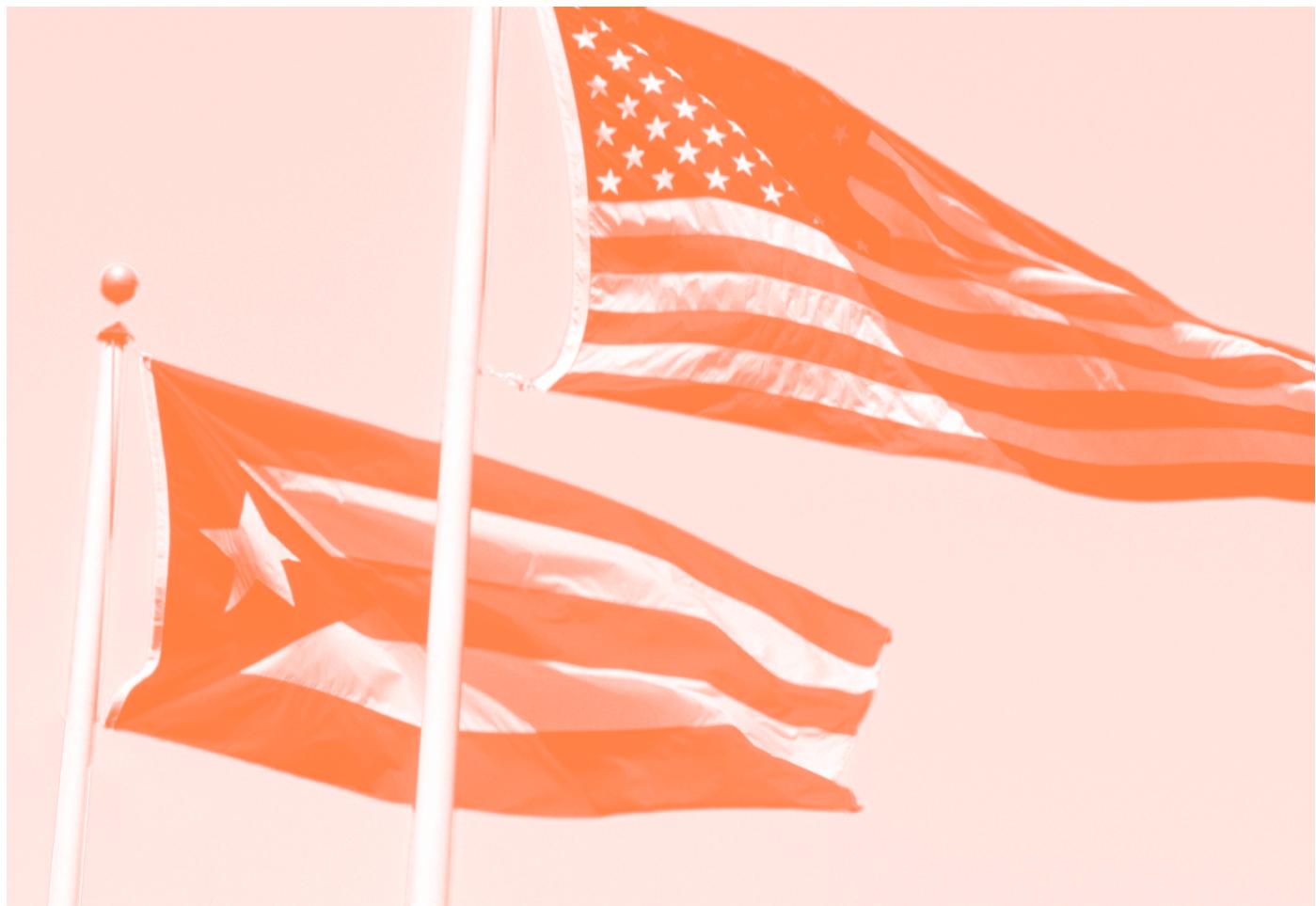


4696

VITA/TCE Puerto Rico Resource Guide

Volunteer Income Tax Assistance (VITA) / Tax Counseling for the Elderly (TCE)

2025 RETURNS



Take your VITA/TCE training online at apps.irs.gov/app/vita. Link to the Practice Lab to gain experience using tax software and take the certification test online, with immediate scoring and feedback.



How to Get Technical Updates?

Updates to the volunteer training materials will be contained in Publication 4491-X, VITA/TCE Training Supplement. The most recent version can be downloaded at: www.irs.gov/pub/irs-pdf/p4491x.pdf

Volunteer Standards of Conduct

Volunteer Income Tax Assistance / Tax Counseling for the Elderly (VITA/TCE)

The mission of the VITA/TCE return preparation programs is to assist eligible taxpayers in satisfying their tax responsibilities by providing free tax return preparation. To establish the greatest degree of public trust, volunteers are required to maintain the highest standards of ethical conduct and provide quality service.

Annually all VITA/TCE volunteers must pass the Volunteer Standards of Conduct (VSC) certification test and agree that they will adhere to the VSC by signing and dating **Form 13615**, Volunteer Standards of Conduct Agreement – VITA/TCE Programs (www.irs.gov/pub/irs-pdf/f13615.pdf), prior to volunteering at a VITA/TCE site. In addition, return preparers, quality reviewers, coordinators, client facilitators, and tax law instructors must certify in Intake/Interview and Quality Review. Volunteers who answer tax law questions, instruct tax law classes, prepare or correct tax returns, or conduct quality reviews of completed returns must also certify in tax law prior to signing the form. Form 13615 is not valid until the sponsoring partner's approving official (coordinator, instructor, administrator, etc.) or IRS contact confirms the volunteer's identity, name, and address, using government-issued photo identification, and signs and dates the form. Volunteers' names and addresses in Link & Learn taxes must match their government-issued photo identification. Advise volunteers to update their My Account page in Link & Learn Taxes with their valid name and address.

As a volunteer in the VITA/TCE programs, you must adhere to the following Volunteer Standards of Conduct:

VSC #1 – Follow all Quality Site Requirements (QSR).

VSC #2 – Do not accept payment, ask for donations, or accept refund payments for federal or state tax return preparation from customers.

VSC #3 – Do not solicit business from taxpayers you help or use the information you gained about them (taxpayer information) for any direct or indirect personal benefit for yourself, any other specific individual or organization.

VSC #4 – Do not knowingly prepare false returns.

VSC #5 – Do not engage in criminal, infamous, dishonest, notoriously disgraceful conduct, or any other conduct considered to have a negative effect on the VITA/TCE programs.

VSC #6 – Treat all taxpayers in a professional, courteous, and respectful manner.

Failure to comply with these standards could result in, but is not limited to, the following:

- Removal from all VITA/TCE programs
- Inclusion in the IRS Volunteer Registry to bar future VITA/TCE activity indefinitely
- Deactivation of your sponsoring partner's site VITA/TCE electronic filing identification number (EFIN)
- Removal of all IRS products, supplies, loaned equipment, and taxpayer information from your site
- Termination of your sponsoring organization's partnership with the IRS
- Termination of grant funds from the IRS to your sponsoring partner and
- Referral of your conduct for potential TIGTA and criminal investigations

TaxSlayer® is a copyrighted software program owned by Rhodes Computer Services. All screen shots that appear throughout the official Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) training materials are used with the permission of Rhodes Computer Services.

Confidentiality Statement:

All tax information you receive from taxpayers in your volunteer capacity is strictly confidential and should not, under any circumstances, be disclosed to unauthorized individuals.

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How to Use this Guide

This publication is designed to assist you in preparing an accurate paper or software-prepared return using TaxSlayer. It is divided into three major sections—Level I, Level II, and Software Hints.

Level I section contains tax law in the form of decision trees, charts, and interview tips. Level II section has advanced tax law topics. The TaxSlayer section has step-by-step procedures for electronic tax return preparation using computer software.

The Link & Learn Taxes Puerto Rico course is divided into **Level I** and **Level II**. For volunteers assisting taxpayers in Puerto Rico, volunteers must first pass the regular **Basic or Advanced VITA/TCE test**. Next they should proceed to the Level I of the Puerto Rico test. Students can stop there or proceed to the **Level II** of the Puerto Rico exam. Each course must be passed with a minimum score of 80% for certification.

 TaxSlayer is a copyrighted software program developed by a family owned company with over 50 years in the tax preparation business. The screen shots in this publication should not be extracted, copied, or distributed without written approval of the IRS.

 Some of the software screen shots in this guide may not be updated for current tax law. Generally, the screens depicted mirror the current year's version. However, there are some instances where there are embedded references to earlier tax years.

Are You Ready to Get Started?

Complete this assessment by entering a check mark in the box for **Yes**. Resolve all **No** (unchecked boxes) responses with your site coordinator before assisting taxpayers.

1. Have you signed:

- a.** The Volunteer Agreement/Standards of Conduct?
- b.** The Property Loan Agreement (if applicable)?

2. Do you know the following:

- a.** Your duties at the site?
- b.** Site contacts (emergency, reporting delays, technical issues, etc.)?
- c.** When you are expected at the site?
- d.** Your site identification number (SIDN)?

3. Do you have your:

- a.** VITA/TCE Volunteer Resource Guide (Publication 4012)?
- b.** Your Federal Income Tax (Publication 17)?
- c.** Name badge (Form 14509, Volunteer ID Insert) depicting your certification level?
- d.** VITA/TCE Puerto Rico Resource Guide (Publication 4696)?

4. Are the following items at the site:

- a.** Intake/Interview & Quality Review Sheet (Form 13614-C)?
- b.** Overprinted return forms, schedules, worksheets, etc.?

Quality and Tax Alerts for IRS Volunteer Programs

For the latest volunteer tax law updates and other helpful tips throughout the filing season you can go to www.irs.gov—keyword: **Volunteer Tax Alerts**. Your site coordinator should share these messages with you. Also, for more information you can visit the Partner and Volunteer Resource Center.

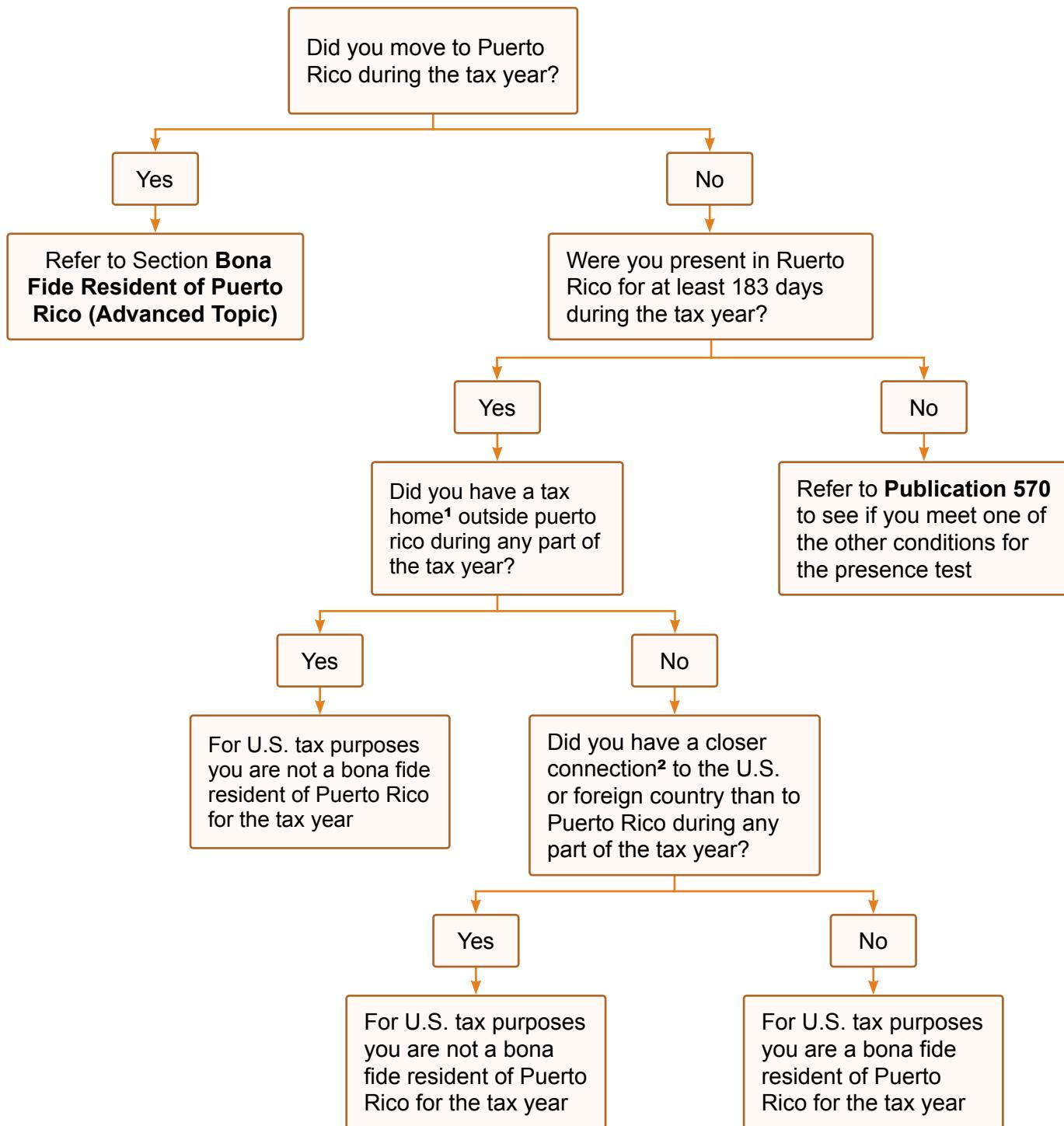
The Five Step Interview Process

Interview Steps	Goal	Suggested Actions
1	Cultivate a comfortable environment and put the taxpayer at ease.	<ul style="list-style-type: none">• Introduce yourself; engage in small talk (discuss the weather, difficulty in locating the site, apologize if long wait, etc.).• Explain the tax return preparation process—the interview, how the information they provide will assist you in determining whether they must file a return, their eligibility for tax credits, etc.• Allow the taxpayers to share any expectations, needs, and/or concerns by asking whether they have questions before beginning and encouraging them to ask questions throughout the process.
2	Use active listening skills	<ul style="list-style-type: none">• Watch for nonverbal listening cues (tone of voice, body language, eye contact, etc.).• Listen, then respond by restating, paraphrasing, and/or encouraging further dialogue.
3	Review responses to the intake questions (Form 13614-C or equivalent).	<ul style="list-style-type: none">• Confirm all the information completed by the taxpayer on the intake form responses to the (Form 13614-C or approved alternative)• Review all the information and documents presented by the taxpayer including W-2s, 1099s, 1098s, etc.• Scan the information for completeness.
4	Working with the taxpayer, complete the critical intake questions – page 2-3 of Form 13614-C	<ul style="list-style-type: none">• Don't assume anything use the interview tips and decision trees in Publication 4012 and Publication 4696 to confirm:<ul style="list-style-type: none">◦ Marital status (filing status)◦ Eligibility for Child Tax Credit
5	Advise taxpayer of the next steps	<ul style="list-style-type: none">• Restate the tax return preparation process, quality review procedures, signature and record keeping requirements, etc.

Form 13614-C, Intake/Interview and Quality Review Sheet

Form 13614-C (March 2025)		Department of the Treasury - Internal Revenue Service		OMB Number 1545-1964	
Intake/Interview and Quality Review Sheet					
You will need: <ul style="list-style-type: none"> Tax Information such as Forms W-2, 1099, 1098, 1095. Social Security cards or ITIN letters for all persons on your tax return Picture ID (such as valid driver's license) for you and your spouse 		Volunteers are trained to provide high quality service and uphold the highest ethical standards. To report unethical behavior to the IRS, email us at ts.voltax@irs.gov		<ul style="list-style-type: none"> Complete pages 1-5 of this form. You are responsible for the information on your return. Provide complete and accurate information. If you have questions, ask the IRS-certified volunteer preparer. 	
Your first name		M.I.	Last name	Your date of birth	Your job title
Spouse's first name		M.I.	Last name	Spouse's date of birth	Spouse's job title
Mailing address		Apt #	City	State	ZIP code
Your telephone number		Spouse's telephone number		Email address (optional)	Did you live or work in two or more states in 2024 <input type="checkbox"/> Yes <input type="checkbox"/> No
Check if you or your spouse were in 2024: <ul style="list-style-type: none"> A U.S. citizen In the U.S. on a visa A full-time student 		<ul style="list-style-type: none"> <input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> You <input type="checkbox"/> Spouse 		<ul style="list-style-type: none"> <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No 	<ul style="list-style-type: none"> Legally blind Totally and permanently disabled Issued an identity protection PIN (IPPIN) Owners or holders of any digital assets
If due a refund , how would you like your refund <ul style="list-style-type: none"> Direct deposit Split refund between accounts 		<ul style="list-style-type: none"> <input type="checkbox"/> Check by mail <input type="checkbox"/> Other 		If you have a balance due , how would you like to make your payment <ul style="list-style-type: none"> <input type="checkbox"/> Bank account <input type="checkbox"/> Set up installment agreement 	
Would you like to receive written communications from the IRS in a language other than English				<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> No	
What language				<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> No	
Would you, or your spouse if married filing jointly, like \$3 to go to the Presidential Election Campaign Fund				<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> No	
As of December 31, 2024, what was your marital status		<input type="checkbox"/> Married <input type="checkbox"/> If married, were you married for all of 2024 <input type="checkbox"/> Did you live with your spouse during any part of the last six months of 2024 <input type="checkbox"/> Legally Separated but not Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Date of separate maintenance decree <input type="checkbox"/> Year of spouse's death		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
Never Married <input type="checkbox"/>				<input type="checkbox"/> Yes <input type="checkbox"/> No	
Divorced <input type="checkbox"/> Date of final decree _____					
To be completed by certified volunteer: Can anyone else claim the taxpayer or spouse on their tax return		Answer Yes or No (Y/N)		To be completed by certified volunteer (Yes, No, or N/A)	
List the names below of everyone who lived with you last year (except your spouse) AND anyone you supported but did not live with you last year.					
Name (first, last)		Date of birth (mm/dd/yy)	Relationship to you (child, parent, none, etc.)	Number of months lived in your home in 2024	Single or Married as of 12/31/2024 (S/M)
					U.S. Citizen
					Resident of U.S., Canada or Mexico
					Full-time student
					Totally and permanently disabled
					Issued IPPIN
					Qualifying child or relative of any other person
					This person provided more than 50% of their own support
					This person had more than \$5,050 of income
					Taxpayer(s) paid more than half the cost of maintaining a home for this person

Determining Puerto Rico Residency Status for U.S. Tax Purposes



¹Your tax home is your regular or main place of business, employment, or post of duty regardless of where you maintain your family home. If you do not have a regular or main place of business because of the nature of your work, then your tax home is the place where you regularly live. If you do not fit either of these categories, you are considered an itinerant and your tax home is wherever you work.

²You will be considered to have a closer connection to Puerto Rico than to the United States or to a foreign country if you maintained more significant contacts with Puerto Rico than with the United States or foreign country. In determining if you have maintained more significant contacts with Puerto Rico review the facts and circumstances to be considered in Publication 570, Tax Guide for Individuals With Income From U.S. Possessions.

Who Must File

Chart A: Who Must File?

Question	Answer
Were you a bona fide resident of Puerto Rico for at least part of the tax year?	<ul style="list-style-type: none">• Yes: Continue• No: Consult Publication 4012 Tab A
Do you have any of the following income: <ul style="list-style-type: none">• Income from sources outside of Puerto Rico?• Income as a civilian or military employee of the U.S. government?• Income from pensions as a civilian or military employee of the U.S. government?• Taxable Social Security benefits?	<ul style="list-style-type: none">• Yes: Go to Chart B: Who Must File – Worksheet for Bona Fide Residents of Puerto Rico with Excluded Income to determine if a U.S. return must be filed.• No: Continue
Do you have any of the following income: <ul style="list-style-type: none">• Net earnings from self-employment of at least \$400?• Wages of \$108.28 or more from a church or qualified church-controlled organization that is excluded from employer Social Security and Medicare taxes?• Tips you did not report to your employer or wages you received from an employer who did not withhold Social Security and Medicare taxes?	<ul style="list-style-type: none">• Yes: File Form 1040 SS, U.S. Self-employment Tax Return.• No: You are not required to file a Federal Tax Return. However, Use Chart C to determine if you should file a tax return to claim a refund and/or any refundable credits.

Complete the worksheet (Chart B: Who Must File – Worksheet for Bona Fide Residents of Puerto Rico with Excluded Income) on the next page to determine if a U.S. return must be filed. After completing the worksheet, a return must be filed if the taxpayer's gross income subject to U.S. tax, line 2a, is equal to or more than line 2d of the worksheet. If the taxpayer is married filing a separate return, a return must be filed if the taxpayer's gross income subject to U.S. tax is equal to or more than \$5.

Residents of Puerto Rico

If you are a resident of Puerto Rico for the entire year, gross income does not include income from sources within Puerto Rico, except for amounts received as an employee of the United States or a U.S. agency. Active duty members of the U.S. Armed Forces who claim Puerto Rico as their legal residence are employees of the U.S. Government. They are required to file a U.S. income tax return and declare the income they receive for their services rendered in Puerto Rico, the United States, or foreign countries in compliance with their military orders. If you receive income from Puerto Rico sources that is not 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.

This computation (allowable portion of standard deduction), must be made before you can determine if you must file a U.S. tax return, because the minimum income level at which you must file a return is based, in part, on the standard deduction for your particular filing status.

Chart B: Who Must File – Worksheet for Bona Fide Residents of Puerto Rico with Excluded Income (under IRC Section 933)

1. Enter Standard Deduction

If your filing status is:

Single	under 65 enter \$15,750 65 or older enter \$17,750
Married filing jointly	both under 65 enter \$31,500 one 65 or older enter \$33,100 both 65 or older enter \$34,700
Head of household	under 65 enter \$23,625 65 or older enter \$25,625
Qualifying Surviving spouse with dependent child	under 65 enter \$31,500 65 or older enter \$33,100
Married filing separately	See note after line 2d below

 If someone can claim you as a dependent, enter amount from the Standard Deduction Worksheet for Dependents in Instructions for Form 1040 or Form 1040SR, as applicable.

2. Allowable portion of Standard Deduction

- a. Gross Income subject to U.S. tax (include taxable social security benefits)
- b. Total gross income from all sources (including excluded P.R. Income).....
- c. Divide line 2a by line 2b
- d. Multiply **Standard Deduction** (line 1) by line 2c.....

 You must file a return if your gross income subject to U.S. tax (line 2a) is equal to or more than line 2d. If you are married filing a separate return, you must file a return if your gross income subject to U.S. tax is equal to or more than \$5.

Chart C: Should you file a tax return?

Question	Answer
Did you have federal income tax withheld from any income, including unemployment benefits?	Yes: File form 1040 or 1040SR to claim a refund of taxes withheld. No: Continue
Do you qualify for the additional child tax credit?	Yes: File Form 1040 SS (sp) or Form 1040 SS to claim the credit. No: You should not file a federal tax return.

Source Rules for Income

The origin of the income determines the source either the U.S., Puerto Rico, or foreign.

- U.S. citizens and residents are taxed by the United States on their worldwide income, no matter where it originates.
- The source of income is very important to nonresident aliens because they are taxed by the U.S. only on U.S. source income.
- Source rules are also used to determine the foreign tax credit.

The following table will help you to decide the source of income.

Table 1: Determining Source of Income

Item of Income	Factor Determining Source
Salaries and other compensation	Where the service is performed*
U.S. Social Security Benefits	U.S. Source income by definition (IRC Sec. 861)**
Pensions	Contributions: Where services were performed that earned the pensions. Investment earnings: Where pension trust is located.
Interest	Residence of the payer
Dividends	Location of the payer
Rents	Location of the property
Royalties: Natural resources, Patents, copyrights,etc.	Natural resources: Location of property. Patents, copyrights, etc.: Where the property is used.
Sale of stock or other nondepreciable personal property	Seller's tax home (but see Special Rules for Gains From Dispositions of Certain Property in Publication 570 for exceptions)***
Sale of real property	Location of the property
Capital Gain Distribution paid by U.S.	Residence of shareholder
Unemployment Compensation.	For U.S. income tax purposes, generally the source of income is where the taxpayer performed the underlying services

***Special Rules: Active Duty members of the U.S. Armed Forces:** The source of military service pay, in compliance with military orders, for members of the armed forces who claim Puerto Rico as their legal residence is Puerto Rico even if the services are performed in the United States, another territory or a foreign country. However, if they are not a bona fide resident of Puerto Rico, their military service pay will be income from the United States even if they perform services in Puerto Rico.

****Bona Fide Residents of Puerto Rico** should use Publication 915, Social Security Benefits and Equivalent Railroad Retirement Benefits, to determine how much of their Social Security Benefits may be taxable.

*****There are special rules for gains from dispositions of certain investment property** (for example, stocks, bonds, debt instruments, diamonds, and gold) owned by a U.S. citizen or resident alien prior to becoming a bona fide resident of a territory. For additional details see Publication 570.

Standard Deduction

Allocation of the Standard Deduction When the Taxpayer Has Excluded Puerto Rico Source Income

The standard deduction is a dollar amount that reduces the amount of income on which the taxpayer is taxed.

The standard deduction depends on:

- the taxpayer's filing status,
- whether the taxpayer (or the taxpayer's spouse) is age 65 or older and/or blind, and
- whether the taxpayer can be claimed as a dependent on another taxpayer's return.

For those taxpayers who do not itemize, the standard deduction must be apportioned on the ratio of gross income subject to U.S. federal tax to gross income from all sources. This adjustment must be made prior to entering the standard deduction on Form 1040, line 12e or line 12e of Form 1040SR.

Filing Status	Standard Deduction
Single	\$15,750
Married filing jointly, or Qualifying Surviving Spouse	\$31,500
Married filing separately	\$15,750
Head of household	\$23,625

If the taxpayer is 65 or older at the end of the year and/or blind, he or she is allowed a higher standard deduction.

Chart C: Standard Deduction Worksheet

Worksheet For Puerto Rico Filers With Excluded Income Under Section 933 Who Do Not Itemize Deductions

1. Enter Standard Deduction for:

Single or Married filing separately enter \$15,750
Married filing jointly or Qualifying Surviving Spouse enter \$31,500
Head of Household enter \$23,625 } _____



If you are 65 or over and/or blind, enter amount from the Standard Deduction Worksheet in the instructions for Form 1040, as applicable;

or

If someone can claim you as a dependent, enter amount from the Standard Deduction Worksheet in the instructions for Form 1040, as applicable

2. Allowable portion of Standard Deduction:

- Gross income subjected to U.S. tax
- Total gross income from all sources (including excluded P.R. income).....
- Divide line 2a by line 2b
- Multiply Standard Deduction (line 1) by line 2c and enter this amount on Form 1040, line 12e (allowable portion of **Standard Deduction**).....

Write the following on line 12e, Form 1040 "Standard Deduction modified due to excluded income under section 933."

Child Tax Credit and Additional Child Tax Credit

The American Rescue Plan Act of 2021 amended the requirements for bona fide residents of Puerto Rico who claim the additional child tax credit. For tax year 2025, bona fide residents of Puerto Rico with one qualifying child **who are not required to file a U.S. income tax return and have Social Security and/or Medicare taxes withheld from their wages or paid Self-Employment tax** will be eligible to claim the credit.

Requirements

To qualify, the taxpayer must meet the following conditions:

- Be a bona fide resident of Puerto Rico
- Have one or more qualifying children under 17 years old at the end of the tax year (born on 2008 or after)
- Must claim the child as a dependent
- Child must have a valid Social Security Number

Income limits on this credit?

To be eligible for the full amount of credit, Modified Adjusted Gross Income (MAGI) cannot exceed:

- \$400,000 for married filing a joint return
- \$200,000 For all other filing statuses

Amount of Credit

For 2025, the amount of credit is \$2,200 per qualifying child. Up to \$1,700 of the credit is refundable if the taxpayer has earned income subject to U.S. tax or had Social Security and Medicare taxes withheld or paid Self-Employment taxes.

The credit is reduced \$50 for each \$1,000 (or fraction thereof) of income limits indicated above. The taxpayer must consider all income received in Puerto Rico.

Modified Adjusted Gross Income (MAGI)

Is determined under the U.S. Internal Revenue Code (and not under the income tax laws of Puerto Rico). For this limit, MAGI includes items excluded under IRC Section 933 such as wages, interest, dividends, unemployment compensation, alimony received (if taxable), and taxable amount of pensions and annuities. Include any profit or (loss) from Schedule F, Profit or Loss From Farming, or Schedule C, Profit or Loss From Business (Sole Proprietorship). Also, include your taxable social security benefits. Also, please verify the instructions of Form 1040 SS and Form 1040 (sp).

How to claim the credit?

If the taxpayer pays self-employment tax use Form 1040 SS (sp), Declaración de Impuestos Federal sobre el Trabajo por Cuenta Propia (Incluyendo el Credito Tributario Adicional por Hijos para Residentes Bona Fide de Puerto Rico) or Form 1040 (SS) U.S. Self Employment Tax Return (Including the Child Tax Credit for Bona Fide Residents of Puerto Rico). Bona fide residents of Puerto Rico who do not have to file a federal income tax return use Form 1040 SS (sp) or Form 1040 SS to claim the additional child tax credit if they have at least one qualifying child and have Social Security and Medicare taxes withheld or paid Social Security and Medicare taxes on self-employment income.

Bona fide residents of Puerto Rico who must file a federal income tax return must complete Form 1040, or Form 1040SR, and Schedule 8812, Credits for Qualifying Children and Other Dependents.

Interview Tips for the Additional Child Tax Credit

Qualifying Child

Steps	Question	Answer
1	Is this child your son, daughter, adopted child, stepchild, foster child, brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your grandchild, niece, or nephew)?	<ul style="list-style-type: none"> • If Yes, go to Step 2. • If No, you cannot claim the additional child tax credit for this child. Stop if the taxpayer has no other children.
2	Is this child 16 years old or younger at end of the tax year?	<ul style="list-style-type: none"> • If Yes, go to Step 3. • If No, you cannot claim the additional child tax credit for this child. Stop if the taxpayer has no other children.
3	Did the child provide over half of his or her own support?	<ul style="list-style-type: none"> • If No, go to Step 4. • If Yes, you cannot claim the additional child tax credit for this child. Stop if the taxpayer has no other children.
4	Did the child live with you for more than half of tax year? If did not live with you for the required time, exceptions apply such as: <ul style="list-style-type: none"> • Exception to Time-Lived-with-You • Kidnapped Child • Children of Divorced or Separated or Never Married Parents. 	<ul style="list-style-type: none"> • If Yes, go to Step 5. • If No, you cannot claim the additional child tax credit for this child. Stop if the taxpayer has no other children.
5	Is this child a U.S. citizen, U.S. national, or resident of the United States? Note: A national is an individual who, although not a U.S. citizen, owes his or her allegiance to the United States. U.S. nationals include American Samoans and Northern Mariana Islanders who become U.S. nationals instead of U.S. citizens.	<ul style="list-style-type: none"> • If Yes, go to Step 6. • If No, you cannot claim the additional child tax credit for this child. Stop if the taxpayer has no other children.
6	Does the child have a valid Social Security number?	If No , you cannot claim the additional child tax credit for this child Stop if the taxpayer has no other children. If Yes , the child is a qualifying child. Go to step 7.
7	Is the child your dependent? Only the taxpayer who is claiming the child as a dependent can claim the child for the child tax credit.	If Yes , the child is a qualifying child. Go to Step 8. If No , you cannot claim the additional child tax credit for this child. Stop if the taxpayer has no other children.
8	Were you a bona fide resident of Puerto Rico during 2025?	If Yes , go to Step 9 If No , Stop . Use Schedule 8812 and Form 1040 to claim the credit. Consult Pub. 4012 Tab G for more information.
9	Are you required to file a U.S. Individual Income Tax Return (Form 1040/1040SR)? (Refer to Who Must File?)	If Yes , Stop . Use Schedule 8812 and Form 1040 to claim the credit If No , use Form 1040 SS (sp) or Form 1040 SS to claim the credit.

Other Dependents Non-Refundable Credit

There is a \$500 non-refundable credit per dependent other than a qualifying child. This credit can only be used to reduce the federal income tax obligation and cannot be claimed on Form 1040 SS (SP) or 1040 SS. See the Nonrefundable Credits section in Publication 4012.

Child and Dependent Care Credit

The Child and Dependent Care Credit is a non-refundable and can only be used to reduce the federal income tax obligation. For instructions on how to claim this credit on Form 1040, see the Nonrefundable Credits section in Publication 4012.

Bona Fide Residents of Puerto Rico

In order to be able to exclude the income sourced in Puerto Rico, the taxpayer must be a bona fide resident of Puerto Rico for the entire tax year.

Generally, taxpayers are considered bona fide resident of Puerto Rico if during the tax year, the taxpayer:

- Meet the presence test,
- Do not have a tax home outside Puerto Rico during any part of the tax year, and
- Do not have a closer connection, during any part of the tax year, to the U.S. or to a foreign country than to Puerto Rico.

Presence Test

If you are a U.S. citizen or resident alien, you will satisfy the presence test for the entire tax year if you meet one of the following conditions.

1. You were present in the relevant territory for at least 183 days during the tax year.
2. You were present in the relevant territory for at least 549 days during the 3-year period that includes the current tax year and the 2 immediately preceding tax years. During each year of the 3-year period, you must be present in the relevant territory or at least 60 days.
3. You were present in the United States for no more than 90 days during the tax year.
4. You had earned income in the United States of no more than a total of \$3,000 and were present for more days in the relevant territory than in the United States during the tax year. Earned income is pay for personal services performed, such as wages, salaries, or professional fees.
5. You had no significant connection to the United States during the tax year.

Tax Home

You will have met the tax home test if you did not have a tax home outside the relevant territory during any part of the tax year. Your tax home is your regular or main place of business, employment, or post of duty regardless of where you maintain your family home. If you do not have a regular or main place of business because of the nature of your work, then your tax home is the place where you regularly live. If you do not fit either of these categories, you are considered an itinerant and your tax home is wherever you work.

Closer Connection

You will have met the closer connection test if, during any part of the tax year, you do not have a closer connection to the United States or a foreign country than to the relevant U.S. territory.

You will be considered to have a closer connection to a territory than to the United States or to a foreign country if you have maintained more significant contacts with the territory(s) than with the United States or foreign country. In determining if you have maintained more significant contacts with the relevant territory, the facts and circumstances to be considered include, but are not limited to, the following:

- The location of your permanent home.
- The location of your family.
- The location of personal belongings, such as automobiles, furniture, clothing, and jewelry owned by you and your family.
- The location of social, political, cultural, professional, or religious organizations with which you have a current relationship.
- The location where you conduct your routine personal banking activities.
- The location where you conduct business activities (other than those that go into determining your tax home).

- The location of the jurisdiction in which you hold a driver's license.
- The location of the jurisdiction in which you vote.
- The location of charitable organizations to which you contribute.
- The country of residence you designate on forms and documents.
- The types of official forms and documents you file, such as Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting, or Form W-9, Request for Taxpayer Identification Number and Certification.

Your connections to the relevant territory will be compared to the total of your connections with the United States and foreign countries. Your answers to the questions on **Form 8898, Statement for Individuals Who Begin or End Bona Fide Residence in a U.S. Territory, Part III**, will help establish the jurisdiction to which you have a closer connection.

Refer taxpayer to Publication 570 for more details.

Special Rules for Year of Move to Puerto Rico

Taxpayers moving to Puerto Rico during the year may still be able to meet the tax home and closer connection test for that year.

Taxpayers will satisfy the tax home and closer connection test in the tax year of move to Puerto Rico if they meets all of the following:

- Taxpayer has not been a bona fide resident of Puerto Rico in any of the 3 tax years immediately preceding the move.
- In the year of move, taxpayer does not have a tax home outside Puerto Rico or a closer connection to the U.S. or foreign country than to Puerto Rico during any of the last 183 days of the tax year.
- Taxpayer is a bona fide resident of Puerto Rico for each of the 3 tax years immediately following the move.

Year of Move from Puerto Rico

Taxpayer will be considered a bona fide resident of Puerto Rico for the part of the tax year preceding their move from Puerto Rico if:

- Taxpayer is a U.S. citizen,
- Taxpayer is a bona fide resident of Puerto Rico for at least 2 tax years immediately preceding the tax year of move,
- Cease to be a bona fide resident of Puerto Rico during the tax year,
- Cease to have a tax home in Puerto Rico during the tax year, and
- Have a closer connection to Puerto Rico than to the U.S. or a foreign country throughout the part of the tax year preceding the date on which the taxpayer ceases to have a tax home in Puerto Rico.

Taxpayers who meet the above conditions can exclude the income sourced in Puerto Rico prior to their move from Puerto Rico.

Reporting a Change in Bona Fide Residence

If you became or ceased to be a bona fide resident of Puerto Rico you may need to file Form 8898. This form must be completed when the worldwide gross income, including Puerto Rico excluded income, in that tax year, is more than \$75,000. When figuring whether your worldwide gross income is more than \$75,000, do not include any of your spouse's income. If both you and your spouse are required to file Form 8898, file a separate Form 8898 for each of you.

Mail Form 8898 separately from your tax return by the due date (including extensions) for filing Form 1040.

Mail form to: **Internal Revenue Service**

3651 S. IH 35
MS 4301AUSC
Austin TX 78741

One of the conditions of filing this form is having worldwide gross income in that tax year of more than \$75,000. Completing this form is out-of-scope for the VITA /TCE Program.

Adjustments to Income

Adjustments to income are amounts that a taxpayer can subtract from their total income. The result is **adjusted gross income**, which the taxpayer uses to compute certain deductions that are subject to income limitations.

There are several adjustments to income that mostly affect Puerto Rico residents:

- Self-employment tax deduction
- Student loan interest deduction
- Alimony Paid
- IRA

What do I need?

- Taxpayer's Intake/Interview & Quality Review Sheet
- Publication 970
- Form 1098-E, Student Loan Interest Statement
- Social Security Number (SSN) of the spouse paying/receiving alimony

Puerto Rico Excluded Income

 Adjustments that apply to excluded Puerto Rico source income are not deductible on a federal tax return.

Self-Employment Tax Deduction

Individuals who do not have a U.S. tax filing requirement, but have income connected with a trade or business in Puerto Rico:

- Must file Form 1040-SS (sp) or Form 1040 SS, U.S. Self Employment Tax Return, to report their self-employment income
- May have to pay self-employment tax
- Cannot take the self-employment tax deduction on Form 1040, Schedule 1 Part II Line 15 because this deduction is related to excluded income.

Student Loan Interest Deduction

Taxpayers, who paid interest on a student loan during the tax year, may be able to deduct up to \$2,500 of the interest paid. If the taxpayer paid \$600 or more in interest to a single lender, the taxpayer should receive a statement from the lender showing the amount of interest paid.

Alimony Paid

Taxpayers who paid alimony to a resident of Puerto Rico during the tax year may deduct their payments regardless of whether the recipient reports their income.

 Alimony paid pursuant to a divorce or separation instrument executed on or before December 31, 2018 is deductible. Under the Tax Cuts and Jobs Act, alimony payments are no longer deductible by the payer and are not included as income to the recipient if the divorce or separation agreement was executed after December 31, 2018.

IRAs

Puerto Rico residents may be able to contribute money to an IRA and take the IRA deduction on their U.S. income tax return. To take the deduction:

- The taxpayer must have earned income from U.S. sources. Income excluded under IRC Section 933 is not eligible for an IRA deduction.
- All other rules for IRA contributions are met.
- The IRA trust account must be in the U.S.

Itemized Deductions

Itemized deductions are subtractions from a taxpayer's Adjusted Gross Income (AGI) that reduce the amount of income that is taxed. Most taxpayers have a choice of taking a standard deduction or itemizing deductions. Taxpayers should use the type of deduction that results in the lowest tax. Itemized deductions include medical expenses, taxes, deductible interest, charitable contributions, casualty and theft losses, and other itemized deductions. The itemized deductions are recorded on Schedule A and then transferred to Form 1040. Schedule A should include only the allowable portion of each deduction.

Determining the Allowable Portion of the Standard Deduction or Itemized Deductions

For Puerto Rico filers who itemize, the itemized deductions must be allocated based on total gross income from all sources (including Puerto Rico source income). This allocation decreases each itemized deduction. Refer to **Publication 1321, Special Instructions For Bona Fide Residents Of Puerto Rico Who Must File A U.S. Individual Income Tax Return**, for more information.

To calculate the allowable portion of a deduction for each itemized deduction use the following formula

Formula for allowable portion:

$$\frac{\text{Gross Income Subject to U.S. tax}}{\text{Gross Income from all sources}} \times \text{Deductions} = \text{Allowable portion}$$

(Including P.R. excluded income)



Round all fractions to four places.

The numerator of the fraction is the gross income subject to U.S tax and the denominator is the total gross income from all sources. See the example for Elias and Delani below for the computation of the standard deduction.



Elias Noble and Delani Santa are filing a joint return and both are under age 65. This year, Elias earned \$40,000 as a federal employee in Puerto Rico and Delani earned \$10,000 from her job at a bank in Puerto Rico.

Formula for allowable portion of the standard deduction:

$$\begin{aligned} &= \frac{\$40,000}{50,000} \times \$31,500 \\ &= 0.80 \times \$31,500 \\ &= \$25,200 \end{aligned}$$

Puerto Rico Excluded Income



Deductions that apply to excluded Puerto Rico income are not deductible on a federal tax return.

Deductions that do not specifically apply to a particular type of income must be allocated between gross income subject to U.S. tax and total gross income from all sources. Examples of deductions that do not apply to a particular type of income are alimony payments and certain itemized deductions, such as:

- Medical expenses
- Charitable contributions
- Real estate taxes on the taxpayer's home
- Mortgage interest on the taxpayer's home

Example

Elias and Delani are filing a joint return. They are bona fide residents of Puerto Rico and both are under 65 years of age. Elias works for the federal government and Delani for a bank in Puerto Rico. During 2025, Elias earned \$40,000 as a federal employee and Delani earned \$10,000 from her job. They have itemized deductions of \$7,000 that do not apply to any specific type of income (medical and dental \$1,000, real estate taxes \$2,000 and mortgage interest on their home of \$4,000). Each deduction is allocated as follows:

Effect of Puerto Rico excluded, income on itemized deductions:			
Itemized	Expense Amount	Formula: Allowable Portion	Deduction
Medical and Dental	\$1,000	$(40,000 \div 50,000) \times 1,000$	\$0*
Real Estate Taxes	\$2,000	$(40,000 \div 50,000) \times 2,000$	\$1,600
Mortgage Interest	\$4,000	$(40,000 \div 50,000) \times 4,000$	\$3,200
Total	\$7,000		\$4,800

*Medical expenses must exceed 7.5% of the taxpayer's Adjusted Gross Income.

To figure the standard deduction amount for Elias and Delani use the "Worksheet For Puerto Rico Filers With Excluded Income Under Section 933 Who Do Not Itemize Deductions" in Publication 1321. The allowable portion of the standard deduction for Elias & Delani is \$25,200 ($\$31,500 \times 0.80$). The allowable amount of the Itemized deductions from Schedule A is \$4,800. In most cases, your federal income tax will be less if you take the larger of your itemized deductions or the standard deduction.



It may be advantageous for the taxpayer to itemize deductions only if the amount is larger than the allowable standard deduction amount.

Social Security Benefits

Social security benefits are payments made under Title II of the Social Security Act. They include OASDI (Old Age, Survivors, Disability Insurance), and some workers' compensation benefits. Generally, if social security benefits are the taxpayer's only source of income, then the benefits are not taxable and the taxpayer probably does not need to file a federal income tax return.

If the taxpayer received social security benefits plus other income (including excluded Puerto Rico source income), up to 85% of the social security benefit may be taxable.

Social security benefits are reported to the taxpayer on Form SSA-1099, Social Security Benefit Statement. To correctly calculate the taxable portion, you need to know the amount in box 5 (Net Benefits) of Form SSA-1099.

Calculating the Taxable Portion



The One Big Beautiful Bill Act (OBBBA) permanently terminates the deduction for personal exemptions.

However, OBBBA adds \$6,000 bonus deduction for seniors age 65 and older; phased out at higher incomes (2025–2028). Now, residents of Puerto Rico with excluded Puerto Rico source income under Internal Revenue Code Section 933 can only claim the adjusted standard deduction to reduce the taxable portion of the Social Security benefits. Publication 1321 is used to calculate the allowable portion of the standard deduction.

Are the benefits taxable?

To determine if any portion of the social security benefits is taxable, compare taxpayer's (and spouse's, if married filing jointly):

- Base amount (corresponding to the taxpayer's filing status), and
- Total income (including excluded Puerto Rico source income and interest), plus one-half of the social security benefits

If the total income is more than the base amount for the taxpayer's filing status, part of the social security benefits may be taxable. In general, the higher the taxpayer's total income is, the greater the taxable portion of social security benefits will be (up to 85% of the benefits received).

Worksheet 1 Figuring Your Taxable Benefits

Residents of Puerto Rico with excluded Puerto Rico source income must use the Worksheet 1 in Publication 915 to calculate the taxable portion of social security benefits, not the worksheet included with Form 1040 instructions.

- Enter the amount from box 5 of each of the Form(s) SSA-1099s on line 1 of Worksheet 1. Also, enter this amount on line 6a of Form 1040 or 1040SR.
- Include benefits received by both spouses if filing Married Filing Jointly
- Do not include any dependents' SSA-1099s
- Enter the total amount from Form 1040 or 1040SR, lines 1z, 2b, 3b, 4b, 5b, 7 and 8 on line 3 of the Worksheet 1
- Enter the amount from Form 1040 or 1040SR, line 2a, on line 4 of the Worksheet 1
- On line 5 of the Worksheet 1, enter the total of any exclusions/adjustments for: adoption benefits (Form 8839, line 28), Foreign Earned Income or Housing (Form 2555, lines 45 and 50), certain income of bona fide residents of Puerto Rico*
- Give the completed worksheet to the taxpayer for their records

*Wages, excluded and taxable interest, dividends, taxable IRAs and pensions (without the \$11,000 or \$15,000 exemption amount granted by the Puerto Rico Treasury Department), net capital gain or loss (up to \$3,000), net income from self-employment and any other Puerto Rico source income excluded under Section 933.

Base Amount

Taxpayer's base amounts are determined by their filing status.

Filing Status	Base Amount
• Married Filing Separately (and taxpayer lived with spouse for any part of tax year)	\$0
• Single	\$25,000
• Head of Household	
• Qualifying Surviving spouse	
• Married Filing Separately (and taxpayer lived separately from spouse for entire tax year)	
• Married Filing Jointly	\$32,000

Filing Status

 For taxpayers who plan to file as Married Filing Separately, be sure to ask whether they lived with their spouse for any part of the tax year, as that changes the base amount.

Filing Status Check only one box.	<input type="checkbox"/> Single	<input type="checkbox"/> Head of household (HOH)
	<input type="checkbox"/> Married filing jointly (even if only one had income)	<input type="checkbox"/> Qualifying surviving spouse (QSS)
	<input type="checkbox"/> Married filing separately (MFS)	
	If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: _____	

Income Calculation

When calculating the taxable portion of taxpayer's social security benefits, compare the base amount to the total of:

- Excluded income earned by Puerto Rico residents
- All other income, including tax-exempt interest
- One-half of the:
 - Social security net benefit for the year (Form SSA-1099, box 5) or
 - Railroad Retirement Benefits (Form RRB-1099, box 5)

Attach Sch. B if required.	2a	Tax-exempt interest . . .	2a		b	Taxable interest	2b
	3a	Qualified dividends . . .	3a		b	Ordinary dividends	3b
Standard Deduction for— • Single or Married filing	4a	IRA distributions . . .	4a		b	Taxable amount	4b
	5a	Pensions and annuities . .	5a		b	Taxable amount	5b
	6a	Social security benefits . .	6a		b	Taxable amount	6b

If the amount on line 8 of the Worksheet 1: Figuring Your Taxable Benefits exceeds the taxpayers' base amount (line 9 of the worksheet), complete the worksheet to determine the taxable portion of Social Security benefits (Line 19 of the worksheet). Enter this amount on line 6b of Form 1040 or 1040SR.

Foreign Tax Credit

What is the foreign tax credit (FTC)?

The foreign tax credit was created to avoid double taxation when foreign source income is taxed by both the U.S. and the country or U.S. territory from which it is derived.

For Puerto Rico residents, the foreign tax credit reduces a taxpayer's tax liability by some or all of the Puerto Rico taxes paid or accrued during the tax year.

What form is used to claim the foreign tax credit?

Form 1116 is used to claim the Foreign Tax Credit

Who may take the credit?

Taxpayers who paid income taxes to a foreign country or U.S. territory may be entitled to take the foreign tax credit.

Qualifying Taxes

The foreign tax credit, generally include taxes paid to a foreign country or U.S. territory on:

- Wages
- Dividends
- Interest
- Royalties
- Annuities

Interview Tips for the Foreign Tax Credit

Steps	Question	Answer
1	Did you receive income from Puerto Rico or foreign sources?  Refer to Table 1, Determining Source of Income	<ul style="list-style-type: none">• If Yes, go to Step 2• If No, Stop. You cannot claim FTC
2	Was this income taxable to the United States?	<ul style="list-style-type: none">• If Yes, go to Step 3• If No, Stop. You cannot claim FTC. Explain to the taxpayer they cannot take the credit on excluded Puerto Rico income.
3	Did you pay income taxes to Puerto Rico or foreign country?	<ul style="list-style-type: none">• If Yes, you may be eligible to claim FTC. You must use Form 1116 to figure out the credit.• If No, explain to the taxpayer they cannot take the credit because the credit is limited to the allocated amount of U.S. taxes imposed on the foreign income, or the actual amount of foreign tax paid or accrued*

*Carry back and forward rules may allow a taxpayer to use excess foreign taxes paid in prior years to be used in current year. This topic is out-of-scope for the VITA/TCE Program. Publication 514, Foreign Tax Credit for Individuals, explains in detail the computation to claim the unused foreign taxes paid or accrued.

The taxable gross income sourced in the foreign country or U.S. territory that is to claim the Foreign Tax Credit, taxpayer must determine taxable to the United States.

Taxable Income from Sources Outside the United States

Form 1116, Foreign Tax Credit

Gross Income from sources Outside the United States (line 1 of Part 1, Form 1116):

Amounts entered on Part I, line 1a of Form 1116 are gross income figures.

Gross income does not include:

- excluded income from foreign or territory sources excluded under IRC Section 933 or the Cost of Living Allowance (COLA) earned by federal employees which is excluded under IRC Section 912.

U. S. Armed Forces:

The source of military service pay, in compliance with military orders, for members of the armed forces who claim Puerto Rico as their legal residence is Puerto Rico even if the services are performed in the United States, another territory or a foreign country. Therefore, this income is included in line 1a of Part I, Form 1116. However, if they are not a bona fide resident of Puerto Rico, their military service pay will be income from the United States even if they perform services in Puerto Rico and is not included in Part I of Form 1116.

Categories of Income

A separate Form 1116 must be completed for each category of income listed in the heading section and only one income category can be checked per form.

Examples of Categories of Income

Passive Category Income: Includes dividends, interest, royalties, rents and annuities

General Category Income: Includes wages and salaries.

Foreign Tax Credit – Allocation of Income

 **Compensation for services or retirement income performed within and outside the United States**
If you can not segregate compensation for services or retirement income performed partly within and partly outside the United States, use the following formulas to compute foreign income.

Allocation of Income for compensation for services and retirement income

In order to determine how much income should be considered foreign for purposes of Form 1116, an apportionment should be made on a time basis.

Use a time basis to figure your compensation for labor or personal services from the relevant territory. Do this by multiplying your total compensation by the following fraction:

Formula for compensation for services:

$$\frac{\text{Days in Puerto Rico and/or foreign country}}{\text{Total number of days for total payment}} \times \text{Total Compensation} = \text{Amount of foreign income} \\ (\text{line 1a of Part 1, Form 1116})$$

When the retirement income corresponds to services performed both within and outside the United States, use the following formula to compute the foreign income:

Formula for retirement Income (Distributions attributable to contributions):

$$\frac{\text{Years in Puerto Rico and/or foreign country}}{\text{Total years of service}} \times \text{Annual pension} = \text{Amount of foreign income} \\ (\text{line 1a of Part 1, Form 1116})$$

Deductions and Losses

Taxable Income from Foreign Sources

In order to arrive at the taxable income from foreign sources you must determine the deduction and losses from the foreign or territory income reported in Part I, line 1a of Form 1116.

Deductions that are definitely related to the foreign source income (line 2 of Part I, Form 1116)

Examples of some expenses that are definitely related to specific income:

- Moving expenses (deduction suspended for tax years 2018-2025 except for members of the Armed Forces of the United States). The One Big Beautiful Bill Act of 2025 permanently terminates the moving expenses deduction (except for the Armed Forces).

Pro rata share of other deductions not definitely related (lines 3a-3g of Part I, Form 1116)

Foreign gross income must be reduced by an allowable portion of other expenses and deductions (such as the adjustments for alimony paid (TCJA eliminates deductions for alimony payments required by post-2018 divorce agreements), certain itemized deductions, or the standard deduction) which are not definitely related to specific items of income.

Certain Itemized Deductions or Standard Deduction (line 3a of Part I, Form 1116)

If itemizing deductions, enter on line 3a certain itemized deductions such as medical expenses, general sale tax, and real estate taxes for your home. These amounts are taken from lines 4, 5a and 5b of Schedule A.



Schedule A will already show deductions modified due to excluded income under IRC Section 933 (Puerto Rico source income).

Standard Deduction

If not itemizing, enter the standard deduction. If the standard deduction was modified due to excluded income under IRC Section 933 (Puerto Rico source income), enter on line 3a of Form 1116 the allowable portion of the standard deduction as figured on line 2d of the Publication 1321 worksheet.

Other deductions (line 3b of Part I, Form 1116)

Enter any other deductions that do not definitely relate to any specific type of income (for example, the deduction for alimony paid) (TCJA eliminates deductions for alimony payments required by post-2018 divorce agreements) and any other deductions that are not definitely related to a specific class of income, including deductions shown on Schedule 1, Part II, Adjustments to Income.

Gross foreign source income (line 3d of Part I, Form 1116)

Enter on line 3d gross foreign source income which includes Puerto Rico source income taxable to the U.S. from the category checked in Part I of Form 1116. Do not include the COLA on line 3d or any other excluded income.

Gross income from all sources (line 3e of Part I, Form 1116)

Enter on line 3e gross income from all sources and all categories, both U.S. and foreign. Do not include the COLA on line 3e or any other excluded income. If the taxpayer does not have income sourced in the U.S. and is only completing Form 1116 for one category of income, line 3d and 3e will be the same.

Line 3f – Divide line 3d by line 3e and round off the results to four decimal places. Enter the results, but don't enter more than "1".

Pro rata share of interest expense (line 4 of Part I, Form 1116)

The interest expense is subject to a separate allocation on Form 1116, line 4. If your gross income (including Puerto Rico excluded income) does not exceed \$5,000, all of the mortgage interest expense can be allocated to U.S. source income and does not need to be included in this part. Otherwise, deductible home mortgage interest (including points) is apportioned using a gross income method. Use the Worksheet for Home Mortgage Interest on Form 1116 to apportion this interest.

Worksheet For Home Mortgage Interest – Line 4a



Before you complete this worksheet, read the instructions for line 4a, earlier.

1. Enter gross foreign source income* of the type shown on Form 1116. **Don't** enter income excluded on Form 2555 1. _____
2. Enter gross income from all sources. **Don't** enter income excluded on Form 2555 2. _____
3. Divide line 1 by line 2 and enter the result as a decimal (rounded to at least four places) 3. _____
4. Enter deductible home mortgage interest (from line 8e of Schedule A (Form 1040)) 4. _____
5. Multiply line 4 by line 3. Enter the result here and on the appropriate Form 1116, line 4a 5. _____

*If you have to report income from more than one country on Form 1116, complete a separate worksheet for each country. Use only the income from that country on line 1 of the worksheet.

Other interest expense (line 4b of Part 1, Form 1116). Other interest expense includes investment interest, interest incurred in a trade or business, and passive activity interest. See Publication 514 for more information.

Losses from foreign sources (line 5 of Part 1, Form 1116). If you have capital losses from foreign sources, see Publication 514 for more information. This is out of scope for VITA.

Part II. Form 1116 Foreign Taxes Paid or Accrued

Taxpayers may choose to take the foreign tax credit for their Puerto Rico taxes in the year those taxes were paid or accrued.

- If they claim the foreign tax credit the year for taxes paid during the year, then they can claim 2025 payments and withholdings of taxes to the Puerto Rico government as foreign taxes paid. Additional taxes owed to the Puerto Rico government for that tax year are not included.
- If they claim the foreign tax credit for taxes accrued during the year, then they can claim their entire Puerto Rico tax liability as of December 31 (Total Tax Determined on Form 482 Puerto Rico Individual Income Tax Return) as foreign taxes accrued, regardless of when the taxes are paid. Once the accrued method is chosen, the accrued method must be used on all future returns.

Figuring the Credit

Part III. Form 1116

Reduction in Foreign Taxes

Taxpayers **cannot** claim a foreign tax credit for taxes paid on excluded Puerto Rico source income.

The taxes allocated to the excluded Puerto Rico source income should be included in Part III, line 12 of Form 1116, as a reduction in foreign taxes.

Taxes paid on excluded income **are not allowed** as part of the foreign tax credit. To find the amount allocable to the excluded income, multiply the taxes paid or accrued to Puerto Rico by a fraction. The numerator of the fraction is the excluded income from Puerto Rico sources under IRC Section 933, less deductible expenses allocable to that income. The denominator is the total amount of income subject to Puerto Rico tax less deductible expenses allocable to that income. This fraction is multiplied by the tax paid or accrued to Puerto Rico.

Formula for reduction in foreign taxes:

$$\frac{\text{Income from Puerto Rico sources not subject to federal tax under IRC Section 933 less deductible expenses allocable to that income}}{\text{Total Income subject to Puerto Rico tax, less deductible expenses allocable to that income}} \times \text{Tax Paid or accrued to Puerto Rico} = \text{Reduction in foreign taxes}$$

Foreign Tax Credit Redeterminations

If you claim a credit for foreign taxes paid, and you receive a refund of all or part of those taxes in a later year, you must file an amended return reducing the taxes credited by the amount refunded.

If you claim the foreign tax credit based on foreign taxes accrued instead of foreign taxes paid, your credit must be redetermined in any of the following situations.

1. Your accrued taxes when paid differ from the amount you claimed as a credit.
2. You do not pay the accrued taxes within 2 years after the close of the tax year to which they relate.
3. After you pay the accrued taxes, you receive a full or partial refund of them.

 Starting 2021 Schedule C, Form 1116 is used to report Foreign Tax Credit Redetermination. This form is out of scope of VITA.

Other Taxes

Earnings Subject to Self-Employment Tax

Includes

- Net earnings from self-employment (SE) from other than a church employee of \$400 or more.
- Partnership income and guaranteed payments.
- Wages of employees of churches and other religious organizations (not ministers), if you earned at least \$108.28.
- Services performed as a minister, member of a religious order who has not taken a vow of poverty, or a Christian Science practitioner (unless IRS approval for exemption has been obtained).
- Income from farm rental if you materially participated in the production or management of farm products on such land.
- Cash or a payment in kind from the Department of Agriculture for participating in a land diversion program.
- Fees and other payments received for services as a Director of a corporation.
- Income from the retail sale of newspapers if you were age 18 or older and kept the profits.
- Income received as a direct seller.
- Income of certain crew members of fishing vessels with crews of normally fewer than 10 people.
- Fees as a state or local government employee if you were paid only on a fee basis and the job was not covered under a federal-state social security coverage agreement.
- Fees received as a professional fiduciary, or as a non-professional fiduciary if the fees relate to active participation in the operation of the estate's business, or the management of an estate that required extensive management activities over a long period of time.

Does Not Include

- Salaries, fees, etc subject to Social Security and Medicare withholding received for performing services as an employee.
- Fees received for services performed as a notary public.
- Income from real estate rental not in the course of a trade or business as a real estate broker.
- Income from farm rental if you did not materially participate in the production or management of farm products on such land.
- Dividend and interest income earned not in the course of a trade or business as a dealer in stocks and securities.
- Net operating losses from previous years.
- Gain or loss from the sale or exchange of capital assets, or other property not held as stock or inventory in a trade or business, or held primarily for sale in the course of an ordinary trade or business.

 Neither the owner's contribution for a Keogh plan nor the Self-Employed Health Insurance deduction are allowed for SE tax on Schedule SE or Form 1040 SS (sp).

Overview of the Methods for Calculating Self-Employment Tax

There are three ways to figure your net earnings from self-employment:

1. The regular method
2. The non-farm optional method
3. The farm optional method

You must use the regular method unless you are eligible to use one or both of the optional methods.

Why use an optional method? You may want to use the optional methods when you have a loss or a small net profit and any of the following applies:

- You want to receive credit for Social Security benefit coverage.
- You are entitled to the additional child tax credit (An optional method may increase your earned income, which could increase your credit.)
- You incurred child or dependent care expenses for which you could claim a credit (An optional method may increase your earned income, which could increase your credit.)
- You are entitled to the earned income credit (An optional method may increase your earned income, which could increase your credit.)

Effects of using an optional method. Using an optional method could increase your SE tax. Paying more SE tax could result in you getting higher benefits when you retire.

If you use either or both optional methods, you must figure and pay the SE tax due under these methods even if you would have had a smaller tax or no tax using the regular method.

The optional methods may be used only to figure your SE tax. To figure income tax, include your actual earnings in gross income, regardless of which method you use to determine SE tax.

For VITA/TCE scope purposes, you will not be using the farm optional method.

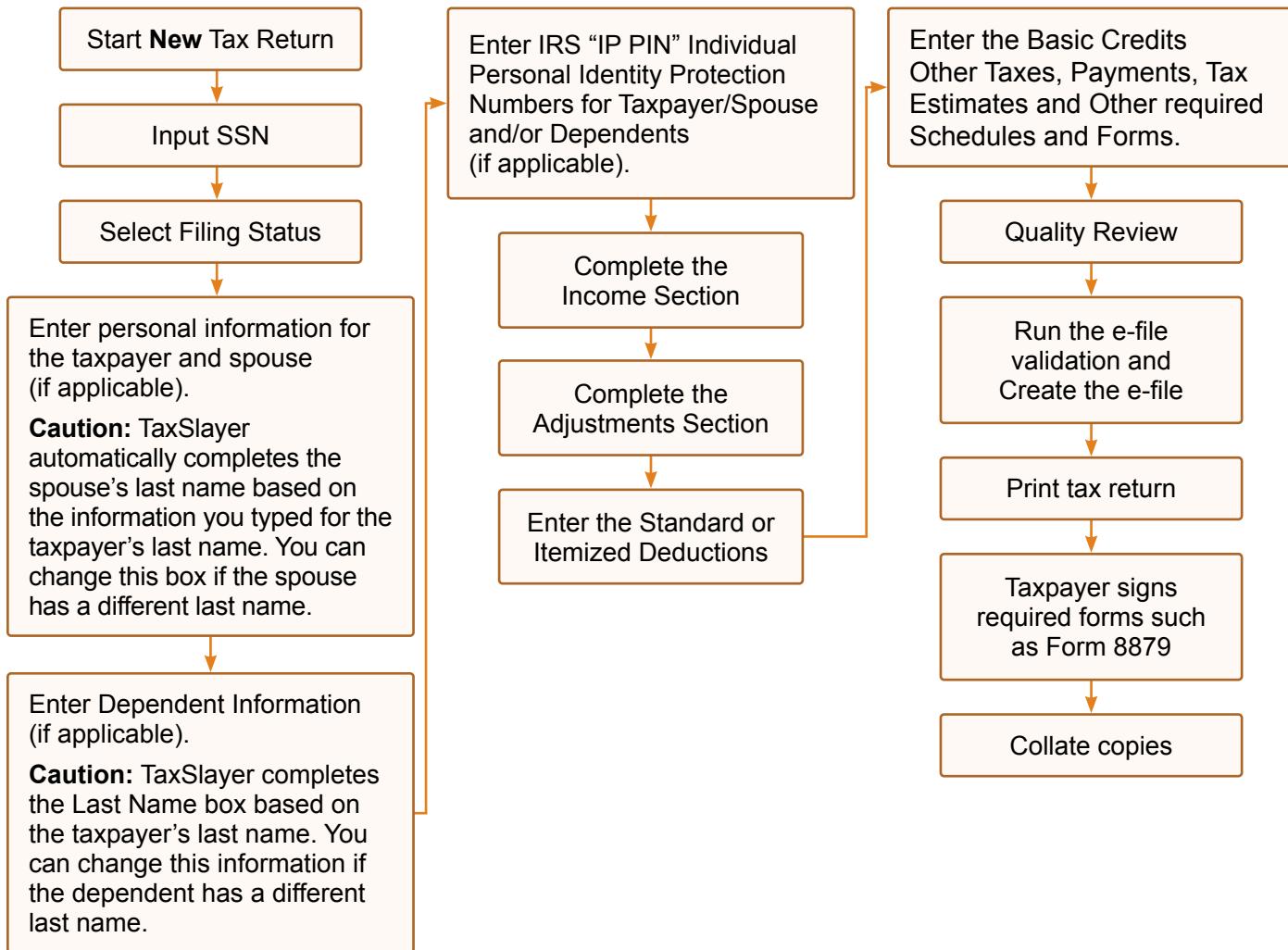
Self-employment tax consists of Social Security tax (12.4%) and Medicare tax (2.9%) on earnings of workers who work for themselves and have no employer withholding.

For 2025, the maximum amount of self-employment income subject to social security is \$176,100.

Medicare taxes are imposed at a flat tax rate of 2.9% on wages, salaries, and business or farming income earned by self-employed individuals.

If you expect to owe self-employment tax of \$1,000 or more for 2025, you may need to make estimated tax payments. Use Form 1040-ES, to figure your required payments.

Starting – New Return Flow Chart



Start/Edit 1040 Tax Return

<Esc> to Abort or Just <Enter> for List of Clients

Input and confirm social security numbers

Enter Social Security Number

Social Security Number

<input type="text"/>	-	<input type="text"/>	-	<input type="text"/>
----------------------	---	----------------------	---	----------------------

Confirm Social Security Number

<input type="text"/>	-	<input type="text"/>	-	<input type="text"/>
----------------------	---	----------------------	---	----------------------

Social Security Number must match.

Start Return

Select the correct filing status:

What's your filing status?

- Single
- Married Filing Jointly
- Married Filing Separately
- Head of Household
- Qualifying Surviving Spouse
- Nonresident Alien

Need help determining your filing status?

FILING STATUS WIZARD

Enter the Taxpayer's and Spouse's Information

Personal Information Entry

Taxpayer's Information

Name: [] [] [] SSN: [] - -

Date of Birth: [] / [] Occupation: []

Spouse's Information

Name: [] [] [] A=Applied, N=NRA or SSN: [] - -

Date of Birth: [] / [] Occupation: []

U.S. Address Check for Foreign Address

Street Address: [] Apt: []

Zip Code: []

City/Post Office: [] State: []

Phone 1: ([]) - [] Phone 2: ([]) - [] Phone 3: ([]) - []

E-Mail: []

Ok Cancel

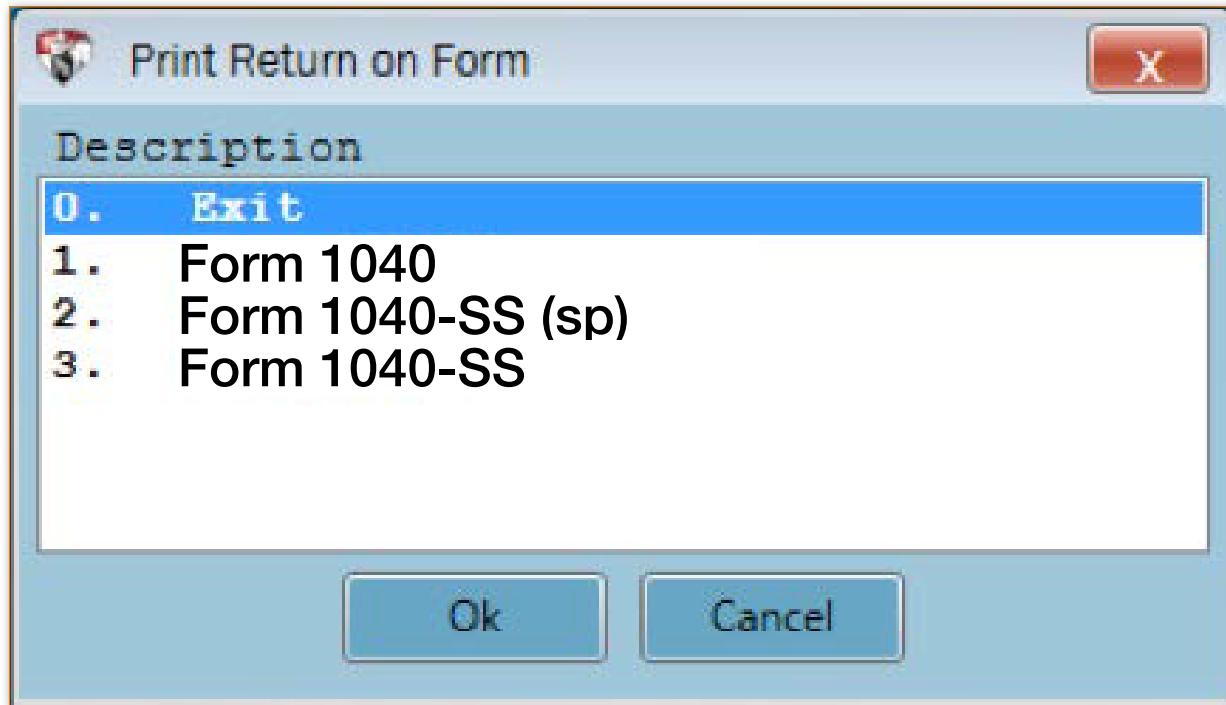
Use Publication 4696, VITA/TCEPuerto Rico Resource Guide to determine Residency Status for U.S. Tax Purposes.

Question

Are You a Bona fide Resident of Puerto Rico?

Yes No

Always use Form 1040, except for bona fide residents of Puerto Rico filing a U.S. return just to claim the additional child tax credit. Bona fide residents of Puerto Rico who are filing a federal tax return solely to claim the Additional Child Tax Credit should use either the English version, Form 1040-SS or the Spanish version, Form 1040-SS (sp)



Enter Taxpayer's dependents (Name, Age, SSN, Relation, Months in Home, etc.)

Basic Information

Filing Status

EDIT

Personal Information

EDIT

Dependents / Qualifying Person

BEGIN

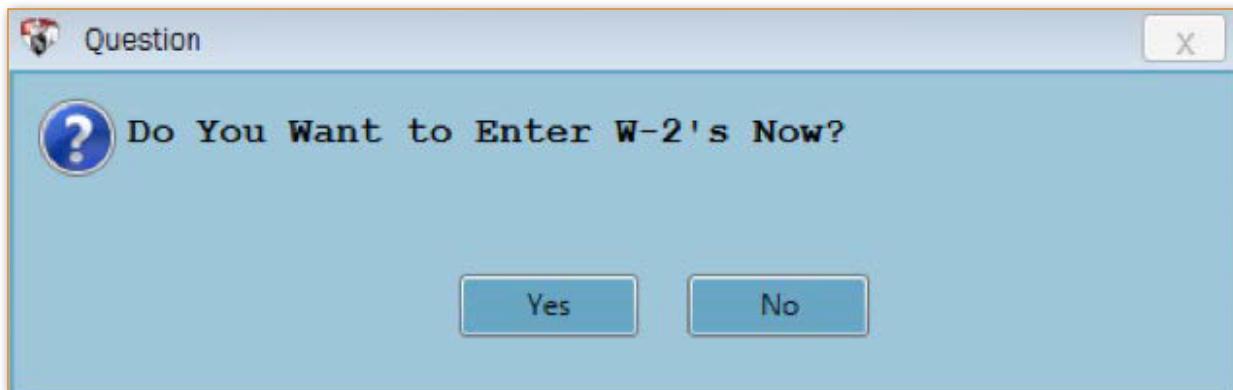
IRS Identity Protection PIN

BEGIN

BACK

CONTINUE

Complete Form W-2 to report the salaries of federal employees working in Puerto Rico. Also, Form W-2 is used to report salaries and other compensation for services performed in the United States.



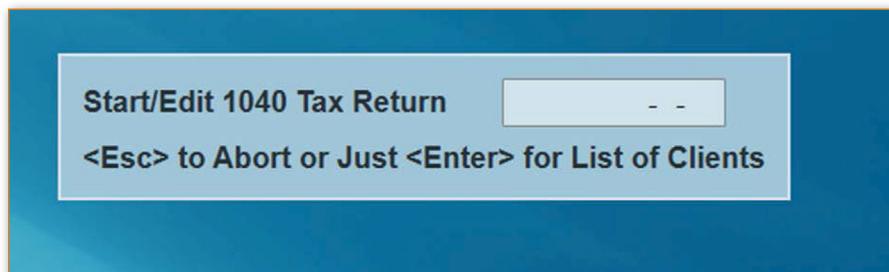
Additional Child Tax Credit (ACTC)

A. Residents of Puerto Rico who files a Federal Tax Return just to claim the ACTC.

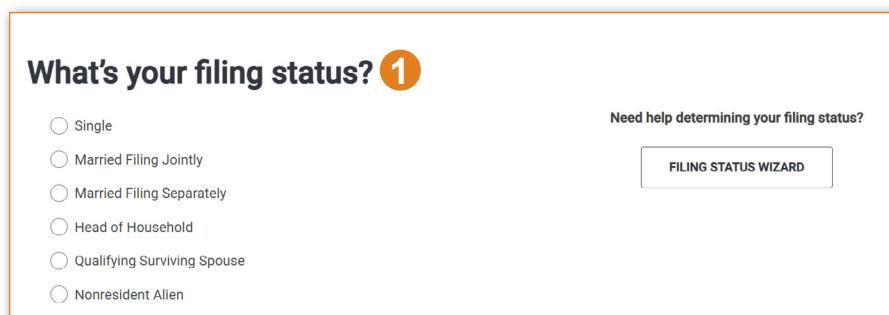


Edward Rico and Angelina Alta are married, both are 35 years old, Edward works for a private company in Puerto Rico and file a joint return only to claim the ACTC. His wages for this year were \$25,000. Angela is a housewife who did not have an outside career. They have two qualifying children. (see Form 1040 -SS for Edward and Angelina on Page 38).

Select Form W-2 PR if the taxpayer works for the local government or for the private sector in Puerto Rico.



Select the Correct Filing Status

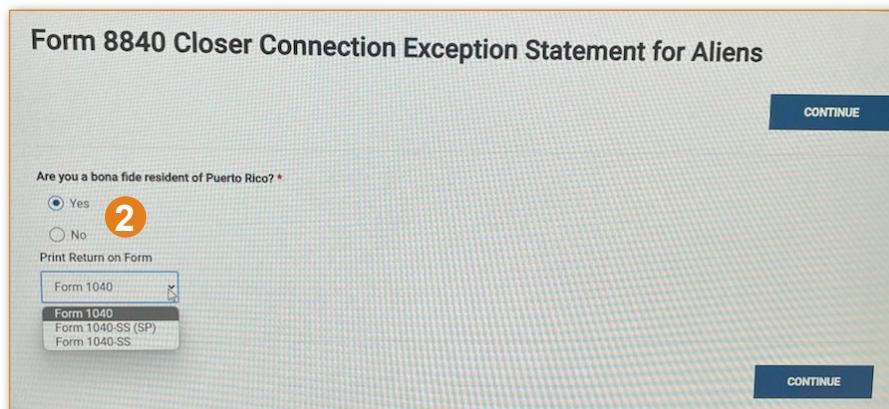


1. Select the Filing Status and Complete the Personal Information Section.



If the taxpayer is filing a U.S. tax return just to claim the Additional Child Tax Credit and the earned income is only from Puerto Rico sources, select Form 1040 SS (sp) or Form 1040 SS.

Taxpayers with self-employment income can claim the additional child tax credit on Form 1040 SS.



2. Determine the residency status and check Yes if the taxpayer is a Bona fide resident of Puerto Rico. Remember: In general, Section 933 of the Internal Revenue Code states that if you are a resident of Puerto Rico for the entire tax year, you are considered a bona fide resident.

3. Enter Dependent/Qualifying child
4. Enter an Identity Protection PIN for each person who received one from the IRS.

Basic Information

Filing Status	EDIT
Personal Information 3	EDIT
Dependents / Qualifying Person	BEGIN
IRS Identity Protection PIN 4	BEGIN

BACK **CONTINUE**

Income

W-2PR Wages and tax statement (Puerto Rico)	ADD/EDIT
Form 1099-K Payment card and third party network transactions	BEGIN
1099-MISC Miscellaneous income	BEGIN
1099-NEC Nonemployee compensation	BEGIN
Schedule C Profit or Loss from Business	BEGIN
Schedule F Profit or Loss from Farming	BEGIN
Puerto Rico Income Taxable Income from sources within Puerto Rico	BEGIN

The additional child tax credit is available with one qualifying child. The bona fide residents of Puerto Rico with one qualifying child who are not required to file a U.S. income tax return and have Social security and Medicare taxes withheld from their wages or paid SE tax will be eligible to claim the credit.

Click **Begin** to input Form W-2PR.

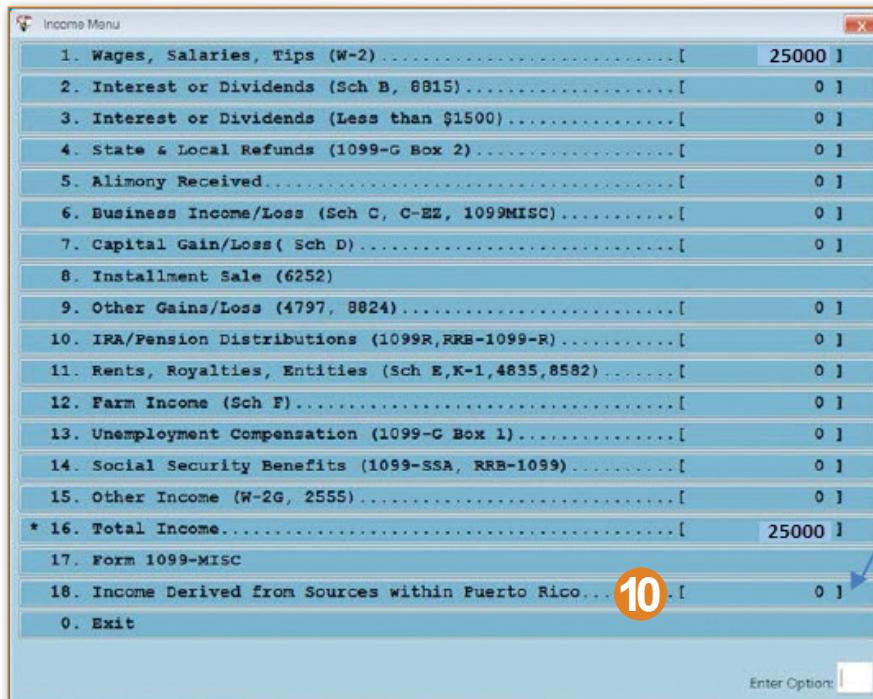
 Input the amounts of Wages, Social Security Wages and Medicare Wages.

5. Input Wages from Form W-2PR
6. Input Social Security Wages from Form W-2PR
7. Input Social Security Tax Withheld
8. Input Medicare Wages from Form W-2PR
9. Input Medicare Tax Withheld

Form W-2PR Information Entry

Employer's EIN:	-
Employer's Name:	
<u>U.S. Address</u>	
Street Address:	
Zip Code:	-
City/Post Office:	
State:	
Check for Foreign Address	<input type="checkbox"/>
Wages:	5
Commissions:	
Allowances:	
Tips:	
Social Security Wages:	6
Social Security Tax Withheld:	0 7
Medicare Wages:	8
Medicare Tax Withheld:	0 9
Ok Cancel	

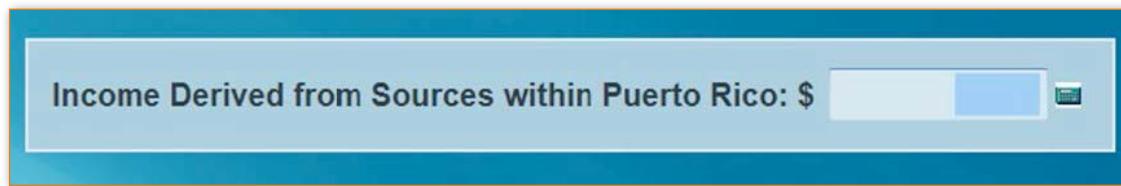
10. Line 18. Check line 18 to input income derived from sources within Puerto Rico from Form W-2PR.



Income Menu

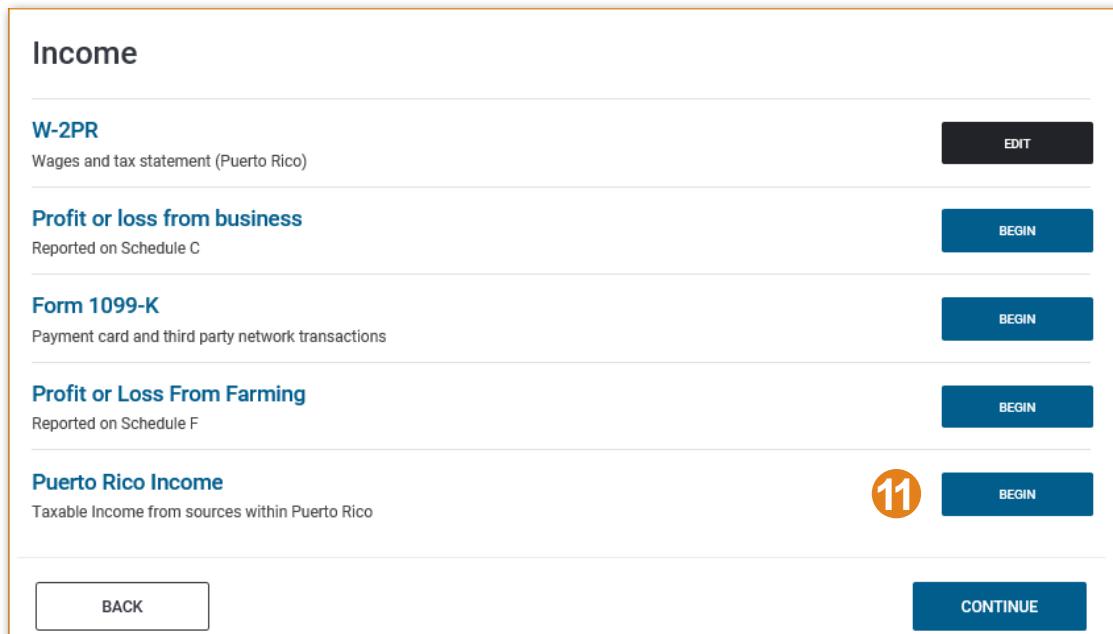
1. Wages, Salaries, Tips (W-2).....	[25000]
2. Interest or Dividends (Sch B, 8815).....	[0]
3. Interest or Dividends (Less than \$1500).....	[0]
4. State & Local Refunds (1099-G Box 2).....	[0]
5. Alimony Received.....	[0]
6. Business Income/Loss (Sch C, C-EZ, 1099MISC).....	[0]
7. Capital Gain/Loss(Sch D).....	[0]
8. Installment Sale (6252)	
9. Other Gains/Loss (4797, 8824).....	[0]
10. IRA/Pension Distributions (1099R,RRB-1099-R).....	[0]
11. Rents, Royalties, Entities (Sch E,K-1,4835,8582).....	[0]
12. Farm Income (Sch F).....	[0]
13. Unemployment Compensation (1099-C Box 1).....	[0]
14. Social Security Benefits (1099-SSA, RRB-1099)	
15. Other Income (W-2G, 2555).....	[0]
* 16. Total Income.....	[25000]
17. Form 1099-MISC	
18. Income Derived from Sources within Puerto Rico.....	[0]
0. Exit	

Enter Option:



Income Derived from Sources within Puerto Rico: \$ BEGIN

 In order for Form 1040 SS or Form SS (sp) to calculate the Additional Child Tax Credit you must enter the amount of Income Derived from Sources within Puerto Rico



Income

W-2PR
Wages and tax statement (Puerto Rico) EDIT

Profit or loss from business
Reported on Schedule C BEGIN

Form 1099-K
Payment card and third party network transactions BEGIN

Profit or Loss From Farming
Reported on Schedule F BEGIN

Puerto Rico Income
Taxable Income from sources within Puerto Rico 11 BEGIN

BACK CONTINUE

11. **Important:** Input the Income derived from Puerto Rico sources

Volunteer Protection Act of 1997

- Have you determined that the taxpayer has not release the claim for this dependent to another person?
- Did you review adequate information to determine that the taxpayer is eligible to claim the credit and in what amount?

The federal Volunteer Protection Act of 1997 (the VPA or the Act) aims to promote volunteerism by limiting, and in many cases completely eliminating, a volunteer's risk of tort liability when acting for nonprofit organization organization or government entities. You are protected by the federal Volunteer Protection Act of 1997 as long as you are only preparing returns within the scope of the VITA/TCE programs.

Credit Eligibility Certification

Check box if the dependent does not have an SSN/ITIN/ATIN

Was this person a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien) If they were not, you can't claim the child tax credit or the credit for other dependents for this person. *

Yes

No



Verify the listing of forms for the return, go to "Client Form Listing Summary"

LISTING OF FORMS FOR THIS RETURN

FORM 1040 (SS)
FORM W-2PR
FORM 8812 (ADDITIONAL CHILD TAX CREDIT)
FORM 8879 (E-FILE SIGNATURE AUTHORIZATION)

* QUICK SUMMARY *

SUMMARY	FEDERAL
FILING STATUS	2
TOTAL INCOME	25000
TOTAL ADJUSTMENTS	0
ADJUSTED GROSS INCOME	25000
DEDUCTIONS	27700
EXEMPTIONS	0
TAXABLE INCOME	0
TAX	0
CREDITS	0
PAYMENTS	1913
REFUND	1913
AMOUNT DUE	0

12. Since the Puerto Rico Health Insurance Code had previously incorporated their health coverage, the Affordable Care Act insurance plan did not apply to Puerto Rico.

Affordable Care Act Insurance Plans

BACK

CONTINUE

Reported on Form 1095-A

Did you, your spouse, or a dependent have insurance under the Affordable Care Act?*

If so, select Yes – you must report Form 1095-A for the IRS to accept your return. If you did not have an Affordable Care Act insurance plan, select No.

Yes

12

No

BACK

CONTINUE

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Additional Child Tax Credit – Form 1040 – SS (English version)



Edward Rico and Angelina Alta have two qualifying children (ages 3 and 9 years old) that entitled them to claim the additional child tax credit. Edward works for a private company in Puerto Rico and file a joint return only to claim the ACTC. His wages for this year were \$25,000 (had Social Security and Medicare taxes withheld; \$1,550 and \$362.50, respectively). They have two qualifying children (Juan and Linda).

13. Verify names and social security numbers with social security cards.

All of the following tests must be met to claim someone as a qualifying child:

14. Relationship test Residency test Age test Support test Citizen, resident or national test
15. Type account numbers exactly as shown on check.

For savings account obtain a statement from the financial institution to verify the routing number and account number.

Form 1040-SS (2024) Page **2**

Part II Bona Fide Residents of Puerto Rico Claiming Additional Child Tax Credit (see instructions)

1 Do you have one or more qualifying children under age 17 with the required social security number?
 No. Stop. You can't claim the credit.
 Yes. Go to line 2.

2 Number of qualifying children under age 17 with the required social security number: **16**

2 x \$1,700

3 Enter your modified adjusted gross income

4 Enter the amount shown below for your filing status

3	25,000
4	400,000

• Married filing jointly – \$400,000
• All other filing statuses – \$200,000

5 Is the amount on line 3 more than the amount on line 4?
 No. Leave line 5 blank. Enter the amount from line 2 on line 11, and go to line 12

16. Include all income under IRC Section 933. (see definition of Modified Adjusted Gross Income on the instructions of Form 1040 SS or Form 1040 SS (sp)).

B. Taxpayers with U.S. Taxable Earned Income file a Form 1040 along with Schedule 8812 to claim the ACTC

 Francis Geneva and Dulce Carrizo are married, both are 23 years old, filing a joint return and have two children Elsa and Fabian who are 4 and 1 years old, respectively. The children qualify for claiming the ACTC. Francis is a federal employee in Puerto Rico who receives a Form W-2 showing \$40,000 on box 1. Elsa is a housewife who did not have an outside career.

Schedule 8812

SCHEDULE 8812 (Form 1040)		Credits for Qualifying Children and Other Dependents		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Attach to Form 1040, 1040-SR, or 1040-NR. Go to www.irs.gov/Schedule8812 for instructions and the latest information.		2025
Name(s) shown on return FRANCIS GENEVA AND DULCE CARRIZO		Your social security number XXX-XX-XXXX		Attachment Sequence No. 47
Part I Child Tax Credit and Credit for Other Dependents				
1	Enter the amount from line 11a of your Form 1040, 1040-SR, or 1040-NR	1	40,000	
2a		2a		
b	Enter the amounts from lines 45 and 50 of your Form 2555	2b		
c	Enter the amount from line 15 of your Form 4563	2c		
d	Add lines 2a through 2c	2d	0	
3	Add lines 1 and 2d	3	40,000	
4	Number of qualifying children under age 17 with the required social security number	4	2	
5	Multiply line 4 by \$2,200	5	4,400	
6	Number of other dependents, including any qualifying children who are not under age 17 or who do not have the required social security number	6	0	
Caution: Do not include yourself, your spouse, or anyone who is not a U.S. citizen, U.S. national, or U.S. resident alien. Also, do not include anyone you included on line 4.				
7	Multiply line 6 by \$500	7	0	
8	Add lines 5 and 7	8	4,400	
9	Enter the amount shown below for your filing status. • Married filing jointly—\$400,000 • All other filing statuses—\$200,000 }	9	400,000	
10	Subtract line 9 from line 3. • If zero or less, enter -0-. • If more than zero and not a multiple of \$1,000, enter the next multiple of \$1,000. For example, if the result is \$425, enter \$1,000; if the result is \$1,025, enter \$2,000, etc.	10	0	
11	Multiply line 10 by 5% (0.05)	11	0	
12	Is the amount on line 8 more than the amount on line 11? <input type="checkbox"/> No. Stop here. You cannot take the child tax credit, credit for other dependents, or additional child tax credit. <input type="checkbox"/> Yes. Subtract line 11 from line 8. Enter the result.	12	4,400	
13	Enter the amount from Credit Limit Worksheet A	13	853	
14	Enter the smaller of line 12 or line 13. This is your child tax credit and credit for other dependents	14	853	
Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 19.				
If the amount on line 12 is more than the amount on line 14, you may be able to take the additional child tax credit on Form 1040, 1040-SR, or 1040-NR, line 28. Complete your Form 1040 or Form 1040-SR through line 27a (or Form 1040-NR through line 26) (also complete Schedule 3 (Form 1040), line 11) before completing Part II-A.				
For Paperwork Reduction Act Notice, see your tax return instructions.		Cat. No. 59761M	Schedule 8812 (Form 1040) 2025 Created 4/22/25	

If the taxpayer has income subject to federal income tax, the credit must be claimed using Form 1040 along with Schedule 8812.

Part II-B Certain Filers Who Have Three or More Qualifying Children and Bona Fide Residents of Puerto Rico				
21	Withheld social security, Medicare, and Additional Medicare taxes from Form(s) W-2, boxes 4 and 6. If married filing jointly, include your spouse's amounts with yours. If your employer withheld or you paid Additional Medicare Tax or tier 1 RRTA taxes, or if you are a bona fide resident of Puerto Rico, see instructions	21	3,060	
22		22		
23	Add lines 21 and 22	23	3,060	
24	1040 and 1040-SR filers: Enter the total of the amounts from Form 1040 or 1040-SR, line 27a, and Schedule 3 (Form 1040), line 11. 1040-NR filers: Enter the amount from Schedule 3 (Form 1040), line 11.	24		
25	Subtract line 24 from line 23. If zero or less, enter -0-	25	3,060	
26	Enter the larger of line 20 or line 25	26	5,625	
	Next, enter the smaller of line 17 or line 26 on line 27.			3,400
Part II-C Additional Child Tax Credit				
27	This is your additional child tax credit. Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 28	27	3,400	
Schedule 8812 (Form 1040) 2025				

Adjustments to Income

1. If the deduction is related to excluded income for U.S. income tax purposes, deductible part of self-employment tax on line 15 can not be taken.
2. IRA trust account must be in the U.S.

Schedule 1 (Form 1040) 2025	Page 2
Part II Adjustments to Income	
11 Educator expenses	11
12 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	12
13 Health savings account deduction. Attach Form 8889	13
14 Moving expenses for members of the Armed Forces. Attach Form 3903. If claiming only storage fees (see instructions), check here <input type="checkbox"/>	14
15 Deductible part of self-employment tax. Attach Schedule SE	15
16 Self-employed SEP, SIMPLE, and qualified plans	16
17 Self-employed health insurance deduction	17
18 Penalty on early withdrawal of savings	18
19a Alimony paid	19a
b Recipient's SSN	
c Date of original divorce or separation agreement (see instructions): _____	
20 IRA deduction. If you are married filing separately and lived apart from your spouse for the entire year (see instructions), check here <input type="checkbox"/>	20
21 Student loan interest deduction	21
22 Reserved for future use	22
23 Archer MSA deduction	23
24 Other adjustments:	
a Jury duty pay (see instructions)	24a
b Deductible expenses related to income reported on line 8l from the rental of personal property engaged in for profit	24b
c Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m	24c
d Reforestation amortization and expenses	24d
e Repayment of supplemental unemployment benefits under the Trade Act of 1974	24e
f Contributions to section 501(c)(18)(D) pension plans	24f
g Contributions by certain chaplains to section 403(b) plans	24g
h Attorney fees and court costs for actions involving certain unlawful discrimination claims (see instructions)	24h
i Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations	24i
j Housing deduction from Form 2555	24j
k Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041)	24k
z Other adjustments. List type and amount: _____ _____	24z
25 Total other adjustments. Add lines 24a through 24z	25
26 Add lines 11 through 23 and 25. These are your adjustments to income . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 10	26

Schedule 1 (Form 1040) 2025

Deductions



Mike Gallatin and Maria Granite are U.S. citizens and bona fide residents of Puerto Rico for the entire year. They file a joint return and both are under age 65. This year, Mike earned \$22,500 from Puerto Rico sources. Maria earned \$67,500 from the U.S. Government. They have \$21,000 of itemized deductions that do not apply to any specific type of income (see the table below with the itemized deductions).

Form 1040 (2025) Page 2

Tax and Credits	11b	11b	67,500
12a Someone can claim	<input type="checkbox"/> You as a dependent	<input type="checkbox"/> Your spouse as a dependent	
b <input type="checkbox"/> Spouse itemizes on a separate return	c <input type="checkbox"/> You were a dual-status alien		
d You: <input type="checkbox"/> Were born before January 2, 1961	<input type="checkbox"/> Are blind		
Spouse: <input type="checkbox"/> Was born before January 2, 1961	<input type="checkbox"/> Is blind		
Standard deduction or itemized deductions (from Schedule A)			
13 Qualified business income deduction from Form 8995 or Form 8995-A	13	13	0
14 Add lines 12e and 13	14	14	23,625
15 Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income	15	15	43,875
16 Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	16	16	
17 Amount from Schedule 2, line 3	17	17	
18 Add lines 16 and 17	18	18	
19 Child tax credit or credit for other dependents from Schedule 8812	19	19	
20 Amount from Schedule 3, line 8	20	20	
21 Add lines 19 and 20	21	21	
22 Subtract line 21 from line 18. If zero or less, enter -0-	22	22	
23 Other taxes, including self-employment tax, from Schedule 2, line 21	23	23	
24 Add lines 22 and 23. This is your total tax	24	24	

Only the allowable portion of the standard or itemized deductions are reported on Form 1040.

"Standard deduction modified due to excluded income under IRC Section 933". Allowable portion of Standard Deduction **\$23,625** = $(\$67,500/\$90,000) \times \$31,500$.

- In most cases, your federal income tax will be less if you take the larger amount between standard deduction or itemized deductions.

Effect of Puerto Rico excluded income on itemized deductions:			
Itemized	Expense Amount	Formula: Allowable Portion	Deduction
Medical and Dental	\$4,000	$(40,000 \div 50,000) \times 4,000$	\$200*
Real Estate Taxes	\$5,000	$(40,000 \div 50,000) \times 5,000$	\$3,750
Mortgage Interest	\$12,000	$(40,000 \div 50,000) \times 12,000$	\$9,000
Total	\$21,000		\$12,750

*Medical expenses must exceed 7.5% of the taxpayer's Adjusted Gross Income.

Exhibit Allocation of Itemized Deduction for Mike and Maria – Medical Expenses

SCHEDULE A (Form 1040)		Itemized Deductions			OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Attach to Form 1040 or 1040-SR. Go to www.irs.gov/ScheduleA for instructions and the latest information.			2025
		Caution: If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16.			Attachment Sequence No. 07
Name(s) shown on Form 1040 or 1040-SR MIKE GALLATIN AND MARIA GRANITE					Your social security number XXX-00-XXXX
Medical and Dental Expenses	Caution: Do not include expenses reimbursed or paid by others.				
1	Medical and dental expenses (see instructions)			1	3,000
2	Enter amount from Form 1040 or 1040-SR, line 11a			2	67,500
3	Multiply line 2 by 7.5% (0.075)			3	5,063
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-			4	0

3. \$3000 (Only the allowable portion is transferred to line 1 ($\$4,000 \times 0.75 = \$3,000$))

Exhibit Allocation of itemized deduction for Mike and Maria – Real Estate Taxes

Taxes You Paid	5	State and local taxes (SALT).			
	a	State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box	<input type="checkbox"/>	5a	
	b	State and local real estate taxes (see instructions)		5b	3,750
	c	State and local personal property taxes		5c	
	d	Add lines 5a through 5c		5d	3,750
	e	Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately)		5e	
	6	Other taxes. List type and amount: -----		6	
	7	Add lines 5e and 6		7	3,750

Exhibit Allocation of itemized deduction for Mike and Maria – Home Mortgage

Interest You Paid	8	Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box	<input type="checkbox"/>		
Caution: Your mortgage interest deduction may be limited. See instructions.	a	Home mortgage interest and points reported to you on Form 1098. See instructions if limited		8a	9,000
	b	Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address		8b	
	c	Points not reported to you on Form 1098. See instructions for special rules		8c	
	d	Reserved for future use		8d	
	e	Add lines 8a through 8c		8e	9,000
	9	Investment interest. Attach Form 4952 if required. See instructions		9	
	10	Add lines 8e and 9		10	9,000

Exhibit Allocation of itemized deduction for Mike and Maria – Total Allowable Itemized Deductions

Total Itemized Deductions	17	Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12e		17	12,750
	18	If you elect to itemize deductions even though they are less than your standard deduction, check this box	<input type="checkbox"/>		

Foreign Tax Credit – Form 1116

Taxable Income or Loss from Sources Outside United States

Foreign Tax Credit Part I

1116 Form	Foreign Tax Credit (Individual, Estate, or Trust)			OMB No. 1545-0121																
Department of the Treasury Internal Revenue Service		Attach to Form 1040, 1040-SR, 1040-NR, 1041, or 990-T. Go to www.irs.gov/Form1116 for instructions and the latest information.		2025 Attachment Sequence No. 19																
Name		Identifying number as shown on page 1 of your tax return																		
<p>Use a separate Form 1116 for each category of income listed below. See <i>Categories of Income</i> in the instructions. Check only one box on each Form 1116. Report all amounts in U.S. dollars except where specified in Part II below.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"><input type="checkbox"/> Section 951A category income</td> <td style="width: 25%;"><input type="checkbox"/> Passive category income</td> <td style="width: 25%;"><input type="checkbox"/> Section 901(j) income</td> <td style="width: 25%; text-align: right;">1</td> </tr> <tr> <td><input type="checkbox"/> Foreign branch category income</td> <td><input type="checkbox"/> General category income</td> <td><input type="checkbox"/> Certain income re-sourced by treaty</td> <td><input type="checkbox"/> Lump-sum distributions</td> </tr> <tr> <td colspan="4">h Resident of (name of country)</td> </tr> </table> <p>Note: If you paid taxes to only one foreign country or U.S. territory, use column A in Part I and line A in Part II. If you paid taxes to more than one foreign country or U.S. territory, use a separate column and line for each country or territory.</p>					<input type="checkbox"/> Section 951A category income	<input type="checkbox"/> Passive category income	<input type="checkbox"/> Section 901(j) income	1	<input type="checkbox"/> Foreign branch category income	<input type="checkbox"/> General category income	<input type="checkbox"/> Certain income re-sourced by treaty	<input type="checkbox"/> Lump-sum distributions	h Resident of (name of country)							
<input type="checkbox"/> Section 951A category income	<input type="checkbox"/> Passive category income	<input type="checkbox"/> Section 901(j) income	1																	
<input type="checkbox"/> Foreign branch category income	<input type="checkbox"/> General category income	<input type="checkbox"/> Certain income re-sourced by treaty	<input type="checkbox"/> Lump-sum distributions																	
h Resident of (name of country)																				
Part I Taxable Income or Loss From Sources Outside the United States (for category checked above)																				
<p>i Enter the name of the foreign country or U.S. territory</p> <p>1a Gross income from sources within country shown above and of the type checked above (see instructions):</p> <p>----- -----</p> <p>2</p> <p>b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions <input type="checkbox"/></p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3">Foreign Country or U.S. Territory</th> <th style="text-align: right;">Total (Add cols. A, B, and C.)</th> </tr> <tr> <th style="text-align: center;">A</th> <th style="text-align: center;">B</th> <th style="text-align: center;">C</th> <th></th> </tr> </thead> <tbody> <tr> <td style="background-color: #cccccc;"></td> <td style="background-color: #cccccc;"></td> <td style="background-color: #cccccc;"></td> <td style="background-color: #cccccc; text-align: right;">1a</td> </tr> <tr> <td style="background-color: #cccccc;"></td> <td style="background-color: #cccccc;"></td> <td style="background-color: #cccccc;"></td> <td style="background-color: #cccccc; text-align: right;"></td> </tr> </tbody> </table>			Foreign Country or U.S. Territory			Total (Add cols. A, B, and C.)	A	B	C					1a					
	Foreign Country or U.S. Territory			Total (Add cols. A, B, and C.)																
	A	B	C																	
			1a																	

1. Only one category of income can be selected in each Form 1116. General category includes wages and salaries.
2. Gross income does not include excluded Puerto Rico source income nor COLA.

Foreign Tax Credit Part II

Part II Foreign Taxes Paid or Accrued (see instructions)												
Country	Credit is claimed for taxes (you must check one)		Foreign taxes paid or accrued									
	<input type="checkbox"/> Paid <input type="checkbox"/> Accrued		In foreign currency				In U.S. dollars					
	(l) <input type="checkbox"/> Paid (k) <input type="checkbox"/> Accrued	(m) Dividends	(n) Rents and royalties	(o) Interest	(p) Other foreign taxes paid or accrued	(q) Dividends	(r) Rents and royalties	(s) Interest	(t) Other foreign taxes paid or accrued	(u) Total foreign taxes paid or accrued (add cols. (q) through (t))		
A												
B												
C												
8 Add lines A through C, column (u). Enter the total here and on line 9, page 2 8												
For Paperwork Reduction Act Notice, see instructions. Cat. No. 11440U Form 1116 (2025) Created 4/21/25												

3. If you can not segregate compensation for services or retirement income performed partly within and partly outside the United States, use the formula to compute the foreign gross income.



See Foreign Tax Credit section: Formula for allocation of income for services or retirement.

FORM 1116 –“Standard Deduction – Example Continue - Mike and Maria”

If not itemizing, TaxSlayer enters the standard deduction in line 3a (margin).

To complete this line you must transfer the allowable portion from the margin to column A line 3a. TaxSlayer computes the modified standard deduction. It is important that in the Income Menu section Line 9 you enter the total amount of “Section 933 Excluded Income from Puerto Rico”.

Itemized deductions should be modified on Schedule A, only the allowable portion is included.

TaxSlayer computes the mortgage interest expenses on line 4a, automatically.

TaxSlayer enters certain itemized deductions such as real estate taxes, and medical expenses on line 3a.

Part I Taxable Income or Loss From Sources Outside the United States (for category checked above)			
Foreign Country or U.S. Territory			Total (Add cols. A, B, and C.)
	A	B	C
i Enter the name of the foreign country or U.S. territory	PUERTO RICO		
1a Gross income from sources within country shown above and of the type checked above (see instructions): WAGES _____	67,500		1a 67,500
b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions <input type="checkbox"/>			
Deductions and losses (Caution: See instructions.):			
2 Expenses definitely related to the income on line 1a (attach statement)			
3 Pro rata share of other deductions not definitely related:			
a Certain itemized deductions or standard deduction (see instructions)	23,625		
b Other deductions (attach statement)	0		
c Add lines 3a and 3b	23,625		
d Gross foreign source income (see instructions)	67,500		
e Gross income from all sources (see instructions)	67,500		
f Divide line 3d by line 3e (see instructions)	1.00		
g Multiply line 3c by line 3f	23,625		
4 Pro rata share of interest expense (see instructions):			
a Home mortgage interest (use the Worksheet for Home Mortgage Interest in the instructions)			
b Other interest expense			
5 Losses from foreign sources			
6 Add lines 2, 3g, 4a, 4b, and 5	23,625		6 23,625
7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2			7 43,875

Important TaxSlayer entries for taxpayer with excluded Puerto Rico income

Example continue for Mike and Maria

Less Common Income

Other Income
Income Not Reported Elsewhere

W-2G
Gambling Winnings

Other Compensation
Income such as scholarships, grants, household employees, foreign earned income and prisoner earned income

4 BEGIN

5 BEGIN

ADD/EDIT

Other Income

CANCEL **CONTINUE**

Form belongs to *

Taxpayer **5**
 Spouse

Other Income Description * **6**

Description of other income * **7**

Amount of other income * **8**
\$22500

Earned Income

4. Select **Other Income**

5. Select to whom the excluded Puerto Rico income belongs to: taxpayer or spouse.

6. Select **Other Income**.

7. Enter a description of the excluded income.

8. Enter the amount of excluded Puerto Rico income.

Important entries for taxpayers with excluded Puerto Rico income

Example for Mike and Maria (continued)

Other Compensation

Scholarships and Grants (Not Reported on W-2)

BEGIN

Fringe Benefits

BEGIN

Household Employee Income

BEGIN

Prisoner Earned Income

BEGIN

Foreign Earned Compensation

BEGIN

Medicaid Waiver Payments (Not Reported on W-2)

BEGIN

Other Gambling Income not reported on W-2G

BEGIN

Section 933 Excluded Income from Puerto Rico

9

ADD/EDIT

Strike Benefits Received

BEGIN

CONTINUE

Section 933 Excluded Income from PR

CANCEL

CONTINUE

Are you a bona fide resident of Puerto Rico? *

Yes

No

10

Exclusion for Exempt Income

\$22500

11



CANCEL

CONTINUE

9. Select Other Compensation, then select Section 933 Excluded Income from Puerto Rico

10. If you are a bona fide resident of Puerto Rico check Yes.

11. Input the excluded Puerto Rico Income.

Foreign Taxes Paid or Accrued

Cash Basis Taxpayers: Have the option to take the Foreign Tax Credit for their Puerto Rico taxes in the year those taxes were paid or accrued.

1. Are Taxes Paid or Accrued ?	[PAID]	12
2. Date paid or accrued.....	[/ /]	
3. Taxes Withheld at Source on Dividends (for. currency).....	[0]	
4. Taxes Withheld at Source on Rent/Roy (foreign currency)....	[0]	
5. Taxes Withheld at Source on Interest (foreign currency)....	[0]	
6. Other Foreign Taxes Paid/Accrued (foreign currency).....	[0]	
7. Taxes Withheld at Source on Dividends (U.S. Dollars).....	[0]	
8. Taxes Withheld at Source on Rent/Royalty (U.S. Dollar)....	[0]	
9. Taxes Withheld at Source on Interest (U.S. Dollars).....	[0]	
10. Other Foreign Taxes Paid/Accrued (U.S. Dollars).....	[0]	13
0. Exit		

12. Check the appropriate box to indicate whether the foreign tax was actually paid during 2025 or if the tax was billed in one year but paid in another ("accrued").
13. If the taxpayer takes the taxes paid, he/she can claim payments and withholding of taxes to the Puerto Rico government during 2025.

If the taxpayer takes the taxes accrued, then he/she can claim the entire Puerto Rico tax liability as of December 31, regardless of whether the taxes are paid the following year.

The taxpayer must continue to use the accrual method for the Foreign Tax Credit on all future returns.

All Puerto Rico taxes paid or accrued on both excluded and non-excluded income may be shown in Part II of Form 1116.

Taxpayer without excluded income

This page shows how to figure out the foreign tax credit for a taxpayer without excluded income. Assume that the taxpayer is single, under age 65 and received \$31,000 in wages taxable to U.S. from sources outside the United States (Puerto Rico) as federal employee, and the taxes paid to Puerto Rico were \$1,470.

Figuring the Credit (Part III and IV– Form 1116)

Form 1116 (2025)

Page 2

Part III Figuring the Credit

9	Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I	9	1,470	
10	Enter the sum of any carryover of foreign taxes (from Schedule B, line 3, column (xiv)) plus any carrybacks to the current tax year. If you enter an amount on line 10 and you don't need to attach Schedule B, check here (see instructions)	10	0	<input type="checkbox"/>
	(If your income was section 951A category income (box a above Part I), leave line 10 blank.)			
11	Add lines 9 and 10	11	1,470	
12	Reduction in foreign taxes (see instructions)	12	(0)	
13	Taxes reclassified under high tax kickout (see instructions)	13		
14	Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit	14	1,470	
15	Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I. See instructions	15	15,250	
16	Adjustments to line 15 (see instructions)	16	0	
17	Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, skip line 18 and enter -0- on line 19.)	17	15,250	
18	Individuals: Enter the amount from line 15 of your Form 1040, 1040-SR, or 1040-NR. Estates and trusts: Enter your taxable income without the deduction for your exemption	18	15,250	
	Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.			
19	Divide line 17 by line 18. If line 17 is more than line 18, enter "1"	19	1.00	
20	Individuals: Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 1z. Estates and trusts: See instructions	20	1,595	
	Caution: If you are completing line 20 for separate category g (lump-sum distributions), or, if you file Form 8978, Partner's Additional Reporting Year Tax, see instructions.			
21	Multiply line 20 by line 19 (maximum amount of credit)	21	1,595	
22	Increase in limitation (section 960(c)) (see instructions)	22	0	
23	Add lines 21 and 22	23	1,595	
24	Enter the smaller of line 14 or line 23. Enter here and on the appropriate line of Part IV. See instructions	24	14	1,470

14. The foreign tax credit is limited to the allocated amount of U.S. taxes imposed on the foreign income, or the actual amount of foreign tax paid (after reductions on line 12), whichever is less. The Foreign Tax Credit is not a refundable credit.

Part IV Summary of Separate Credits From Parts III (Enter amounts from Part III, line 24, for each applicable category of income. Don't include taxes paid to sanctioned countries.) See instructions.

25	Credit for taxes on section 951A category income	25		
26	Credit for taxes on foreign branch category income	26		
27	Credit for taxes on passive category income	27		
28	Credit for taxes on general category income	28	1,470	
29	Credit for taxes on section 901(j) income	29		
30	Credit for taxes on certain income re-sourced by treaty	30		
31	Credit for taxes on lump-sum distributions	31		
32	Add lines 25 through 31	32	1,470	
33	Enter the smaller of line 20 or line 32	33	1,470	
34	Reduction of credit for international boycott operations. See instructions for line 12	34	0	
35	Subtract line 34 from line 33. This is your foreign tax credit . Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G, line 2a; or Form 990-T, Part III, line 1a	35	1,470	

Taxpayer with excluded income

Assume that the taxpayer is single under age 65 and a bona fide resident of Puerto Rico who receives \$20,000 in wages taxable to U.S. from Puerto Rico sources and \$5,000 excluded income under IRC Section 933. The Puerto Rico tax liability was \$3,135.

Figuring the Credit (Part III and IV – Form 1116)

Form 1116 (2025)

Page 2

Part III Figuring the Credit

9	3,135	
10	0	
11	3,135	
12	(627)	
13	0	
14		2,508
15	7,400	
16	0	
17	7,400	
18	7,400	
19		1.00
20		743
21		743
22		0
23		743
24		743

Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.

19 Divide line 17 by line 18. If line 17 is more than line 18, enter "1".

20 **Individuals:** Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 1z. **Estates and trusts:** See instructions

Caution: If you are completing line 20 for separate category g (lump-sum distributions), or, if you file Form 8978, Partner's Additional Reporting Year Tax, see instructions.

21 Multiply line 20 by line 19 (maximum amount of credit)

22 Increase in limitation (section 960(c)) (see instructions)

23 Add lines 21 and 22

24 Enter the **smaller** of line 14 or line 23. Enter here and on the appropriate line of Part IV. See instructions

Part IV Summary of Separate Credits From Parts III (Enter amounts from Part III, line 24, for each applicable category of income. Don't include taxes paid to sanctioned countries.) See instructions.

25	Credit for taxes on section 951A category income	25	
26	Credit for taxes on foreign branch category income	26	
27	Credit for taxes on passive category income	27	
28	Credit for taxes on general category income	28	743
29	Credit for taxes on section 901(j) income	29	
30	Credit for taxes on certain income re-sourced by treaty	30	
31	Credit for taxes on lump-sum distributions	31	
32	Add lines 25 through 31	32	743
33	Enter the smaller of line 20 or line 32	33	743
34	Reduction of credit for international boycott operations. See instructions for line 12	34	
35	Subtract line 34 from line 33. This is your foreign tax credit . Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G, line 2a; or Form 990-T, Part III, line 1a	35	743

Form 1116 (2025)

DRAFT – DO NOT FILE

DRAFT – DO NOT FILE

Taxpayers cannot claim a foreign tax credit for taxes paid on excluded Puerto Rico source income.

15. The taxes allocated to the excluded Puerto Rico source income should be included in Part III, line 12, as a reduction in foreign taxes.

Use Publication 1321 to calculate the reduction in Foreign Taxes.

To complete reduction in foreign taxes, line 12 of Form 1116:

- Taxes paid on excluded income are not allowed as part of the foreign tax credit. To find the amount allocable to the excluded income, multiply the taxes paid or accrued to Puerto Rico by a fraction. The numerator of the fraction is the excluded income from Puerto Rico sources under IRC Section 933, less deductible expenses allocable to that income. The denominator is the total amount of income subject to Puerto Rico tax less deductible expenses allocable to that income.

Formula for reduction in foreign taxes:

Income from Puerto Rico sources
not subject to federal tax under
IRC Section 933 less deductible
expenses allocable to that income

\times Tax Paid or accrued to Puerto Rico = Reduction in foreign taxes

Total Income subject to Puerto
Rico tax, less deductible
expenses allocable to that income

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Link & Learn Taxes

Link & Learn Taxes is web-based training designed specifically for VITA/TCE volunteers. Each volunteer's ability to prepare complete and accurate returns is vital to the credibility and integrity of the program. Link & Learn Taxes, as part of the complete volunteer training kit, provides the path to achieving this high level of quality service.

Link & Learn Taxes and Publication 4012, VITA/TCE Volunteer Resource Guide, work together to help volunteers learn and practice.

Link & Learn Taxes for 2025 includes:

- Access to all VITA/TCE courses
- Easy identification of the VITA/TCE courses with the course icons
 - As you progress through a lesson, the content for Basic, Advanced, Military, or International will display, depending on the level of certification you selected
- PowerPoint presentations that can be customized to fit your classroom needs
- VITA/TCE Central to provide centralized access for training materials and reference links
- The Practice Lab
 - Gives volunteers practice with an early version of the IRS-provided tax preparation software
 - Lets volunteers complete workbook problems
 - Lets volunteers prepare test scenario returns for the test/retest



Go to apps.irs.gov/app/vita/. You'll find a detailed overview and links to the courses.

FSA (Facilitated Self Assistance) empowers taxpayers to prepare their own return with the assistance of a certified volunteer. Taxpayers complete their own return using interview-based software supplied by leaders in the tax preparation industry. Volunteers assist taxpayers with tax law questions.

Virtual VITA allows partners to initiate the intake process for taxpayers in one location, while utilizing a certified volunteer to prepare the return in an entirely different location. By incorporating this flexibility, partners can provide taxpayers with more convenient locations to file their taxes.

For more information contact your SPEC Relationship Manager to see if you should start a FSA or Virtual VITA site in your community.



Your online resource for volunteer and taxpayer assistance

Partner and Volunteer Resource Center

(www.irs.gov/Individuals/Partner-and-Volunteer-Resource-Center)

- What's Hot!
- Site Coordinator's Corner

Quality and Tax Alerts for IRS Volunteer Programs

(www.irs.gov/individuals/quality-and-tax-alerts-for-irs-volunteer-programs)

- Volunteer Tax Alerts

Volunteer Training Resources

(www.irs.gov/Individuals/Volunteer-Training-Resources)

Outreach Connection

(www.irs.gov/outreach-connection)

Interactive Tax Assistant (ITA)

(www.irs.gov/ita)

Online Services and Tax Information for Individuals

(www.irs.gov/individual-tax-filing)

Tools & Applications

- **Document upload tool**
(www.irs.gov/documentuploadtool)
- **Your account**
(www.irs.gov/your-account)
- **IRS Free File**
(www.irs.gov/freefile)
- **Where's My Refund**
(www.irs.gov/wheres-my-refund)
- **Pay Directly From Your Bank Account**
(www.irs.gov/directpay)
- **Get Your Tax Records**
(www.irs.gov/transcript)
- **Identity Protection Pin (IP PIN)**
(www.irs.gov/ippin)
- **Tax Withholding Estimator**
(www.irs.gov/w4app)
- **Taxpayer Assistance Center Locator**
(www.irs.gov/appointment)

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and much more!

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