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2025



# Instructions for Schedule A (Form 1040)

## Itemized Deductions

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

## Future Developments

For the latest information about developments related to Schedule A (Form 1040) and its instructions, such as legislation enacted after they were published, go to [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA).

## What's New

**State and local tax (SALT) deduction limit increased.** The overall limit on the deduction for state and local income, sales, and property taxes has increased to \$40,000 (\$20,000 if married filing separately). The overall limit is reduced if your modified adjusted gross income is more than \$500,000 (\$250,000 if married filing separately) but will not be reduced below \$10,000 (\$5,000 if married filing separately). See the instructions for line 5e.

**New Schedule 1-A (Form 1040).** Recent legislation provided four new deductions that take effect beginning in 2025. These new deductions are no tax on tips, no tax on overtime, no tax on car loan interest, and the enhanced deduction for seniors. If you are eligible, you can claim these deductions even if you itemize on Schedule A. If you are eligible, you will claim these deductions on Schedule 1-A, not on Schedule A. For more information, see the instructions for Schedule 1-A.

## General Instructions

Use Schedule A (Form 1040) to figure your itemized deductions. In most cases, your federal income tax will be less if you take the larger of your itemized deductions or your standard deduction.

If you itemize, you can deduct a part of your medical and dental expenses and amounts you paid for certain taxes, interest, contributions, and other expenses. You can also deduct certain casualty and theft losses.

If you and your spouse paid expenses jointly and are filing separate returns for 2025, see Pub. 504 to figure the portion of joint expenses that you can claim as itemized deductions.



*Don't include on Schedule A items deducted elsewhere, such as on Form 1040, Form 1040-SR, Schedule 1-A, or Schedule C, E, or F.*

## Specific Instructions

### Medical and Dental Expenses

You can deduct only the part of your medical and dental expenses that exceeds 7.5% of the amount of your adjusted gross income on Form 1040 or 1040-SR, line 11b.



*If you received a distribution from a health savings account or a medical savings account in 2025, see Pub. 969 to figure your deduction.*

**Deceased taxpayer.** Certain medical expenses paid out of a deceased taxpayer's estate can be claimed on the deceased taxpayer's final return. See Pub. 502 for details.

**More information.** Pub. 502 discusses the types of expenses you can and can't deduct. It also explains when you can deduct capital expenses and special care expenses for disabled persons.

### Examples of Medical and Dental Payments You Can Include in Calculating Your Total Medical Expenses

To the extent you weren't reimbursed in calculating your total medical expenses, you can include what you paid for:

- Insurance premiums for medical and dental care, including premiums for qualified long-term care insurance contracts as defined in Pub. 502. But see [Limit on long-term care premiums you can deduct](#), later. Reduce the insurance premiums by any self-employed health insurance deduction you claimed on Schedule 1 (Form 1040), line 17. You can't include insurance premiums paid by making a pretax reduction to your employee compensation because these amounts are already being excluded from your income by not being included in box 1 of your Form(s) W-2. If you are a retired public safety officer, you can't include any premiums you paid to the extent they were paid for with a tax-free distribution from your retirement plan.
- Prescription medicines or insulin.
- Acupuncturists, chiropractors, dentists, eye doctors, medical doctors, occupational therapists, osteopathic doctors, physical therapists, podiatrists, psychiatrists, psychoanalysts (medical care only), and psychologists.
- Medical examinations, X-ray and laboratory services, and insulin treatments your doctor ordered.
- Diagnostic tests, such as a full-body scan, pregnancy test, or blood sugar test kit.
- Nursing help (including your share of the employment taxes paid). If you paid someone to do both nursing and housework, you can deduct only the cost of the nursing help.
- Hospital care (including meals and lodging), clinic costs, and lab fees.
- Qualified long-term care services (see Pub. 502).
- The supplemental part of Medicare insurance (Medicare Part B).
- The premiums you pay for Medicare Part D insurance.
- A program to stop smoking and for prescription medicines to alleviate nicotine withdrawal.
- A weight-loss program as treatment for a specific disease (including obesity) diagnosed by a doctor.
- Medical treatment at a center for drug or alcohol addiction.
- Medical aids such as eyeglasses, contact lenses, hearing aids, braces, crutches, wheelchairs, and guide dogs, including the cost of maintaining them.

- Surgery to improve defective vision, such as laser eye surgery or radial keratotomy.
- Lodging expenses (but not meals) while away from home to receive medical care provided by a physician in a hospital or a medical care facility related to a hospital provided there was no significant element of personal pleasure, recreation, or vacation in the travel. Don't deduct more than \$50 a night for each person who meets the requirements in Pub. 502 under *Lodging*.
- Ambulance service and other travel costs to get medical care. If you used your own car, you can include what you spent for gas and oil to go to and from the place you received the care or you can include 21 cents a mile. Add parking and tolls to the amount you claim under either method.
- Cost of breast pumps and supplies that assist lactation.
- Personal protective equipment (such as masks, hand sanitizer and sanitizing wipes) for the primary purpose of preventing the spread of Coronavirus.

**Limit on long-term care premiums you can include.** The amount you can include for qualified long-term care insurance contracts (as defined in Pub. 502) depends on the age at the end of 2025 of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2025, age . . .	THEN the most you can include is . . .
40 or under	\$ 480
41–50	\$ 900
51–60	\$ 1,800
61–70	\$ 4,810
71 or older	\$ 6,020

## Examples of Medical and Dental Payments You Can't Include

- The cost of diet food.
- Cosmetic surgery unless it was necessary to improve a deformity related to a congenital abnormality, an injury from an accident or trauma, or a disfiguring disease.
- Life insurance or income protection policies.
- The Medicare tax on your wages and tips or the Medicare tax paid as part of the self-employment tax or household employment taxes.



*If you were age 65 or older but not entitled to social security benefits, you can include premiums you voluntarily paid for Medicare Part A coverage.*

- Nursing care for a healthy baby. But you may be able to take a credit for the amount you paid. See the Instructions for Form 2441.
- Illegal operations or drugs.
- Imported drugs not approved by the U.S. Food and Drug Administration (FDA). This includes foreign-made versions of U.S.-approved drugs manufactured without FDA approval.
- Nonprescription medicines, other than insulin (including nicotine gum and certain nicotine patches).
- Travel your doctor told you to take for rest or a change.
- Funeral, burial, or cremation costs.

## Line 1

### Medical and Dental Expenses

Enter the total of your medical and dental expenses after you reduce these expenses by any payments received from insurance or other sources. See [Reimbursements](#), later.

If advance payments of the premium tax credit were made or you think you may be eligible to claim a premium tax credit, fill out Form 8962 before filling out Schedule A, line 1. See Pub. 502 for how to figure your medical and dental expenses deduction.



*Don't forget to include insurance premiums you paid for medical and dental care. However, if you claimed the self-employed health insurance deduction on Schedule 1 (Form 1040), line 17, reduce the premiums by the amount on line 17.*

**Whose medical and dental expenses can you include?** You can include medical and dental bills you paid in 2025 for anyone who was one of the following either when the services were provided or when you paid for them.

- Yourself and your spouse.
- All dependents you claim on your return.
- Your child whom you don't claim as a dependent because of the rules for children of divorced or separated parents. See *Child of divorced or separated parents* in Pub. 502 for more information.
- Any person you could have claimed as a dependent on your return except that person received \$5,200 or more of gross income or filed a joint return.
- Any person you could have claimed as a dependent except that you or your spouse if filing jointly can be claimed as a dependent on someone else's 2025 return.

**Example.** You provided over half of your parent's support but can't claim your parent as a dependent because they received wages of \$5,200 in 2025. You can include on line 1 any medical and dental expenses you paid in 2025 for your parent.

**Insurance premiums for certain nondependents.** You may have a medical or dental insurance policy that also covers an individual who isn't your dependent (for example, a nondependent child under age 27). You can't deduct any premiums attributable to this individual unless this individual is a person described under [Whose medical and dental expenses can you include](#), earlier. However, if you had family coverage when you added this individual to your policy and your premiums didn't increase, you can enter on line 1 the full amount of your medical and dental insurance premiums. See Pub. 502 for more information.

**Reimbursements.** If your insurance company paid the provider directly for part of your expenses and you paid only the amount that remained, include on line 1 only the amount you paid. If you received a reimbursement in 2025 for medical or dental expenses you paid in 2025, reduce your 2025 expenses by this amount. If you received a reimbursement in 2025 for prior year medical or dental expenses, don't reduce your 2025 expenses by this amount. However, if you deducted the expenses in the earlier year and the deduction reduced your tax, you must include the reimbursement in income on Schedule 1 (Form 1040), line 8z. See Pub. 502 for details on how to figure the amount to include.

**Cafeteria plans.** You can't deduct amounts that have already been excluded from your income, so don't include on line 1 insurance premiums paid by an employer-sponsored health insurance plan (cafeteria plan) unless the premiums are included in box 1 of your Form(s) W-2. Also, don't include any other medical and dental expenses paid by the plan unless the amount paid is included in box 1 of your Form(s) W-2.

## Taxes You Paid

### Taxes You Can't Deduct

- Federal income and most excise taxes.

- Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RRTA) taxes.
- Customs duties.
- Federal estate and gift taxes. However, see [Line 16](#), later, if you had income in respect of a decedent.
- Certain state and local taxes, including tax on gasoline, car inspection fees, assessments for sidewalks or other improvements to your property, tax you paid for someone else, and license fees (for example, marriage, driver's, and pet).
- Foreign personal or real property taxes.

## Line 5

The deduction for state and local taxes is generally limited to \$40,000 (\$20,000 if married filing separately). State and local taxes subject to this limit are the taxes that you include on lines 5a, 5b, and 5c.

**Safe harbor for certain charitable contributions made in exchange for a state or local tax credit.** If you made a charitable contribution in exchange for a state or local tax credit and your charitable contribution deduction must be reduced as a result of receiving or expecting to receive the tax credit, you may qualify for a safe harbor that allows you to treat some or all of the disallowed charitable contribution as a payment of state and local taxes.

The safe harbor applies if you meet the following conditions.

1. You made a cash contribution to an entity described in section 170(c).
2. In return for the cash contribution, you received a state or local tax credit.
3. You must reduce your charitable contribution amount by the amount of the state or local tax credit you receive.

If you meet these conditions and to the extent you apply the state or local tax credit to this or a prior year's state or local tax liability, you may include this amount on line 5a, 5b, or 5c, whichever is appropriate. To the extent you apply a portion of the credit to offset your state or local tax liability in a subsequent year (as permitted by law), you may treat this amount as state or local tax paid in the year the credit is applied.

For more information about this safe harbor and examples, see Treasury Regulation 1.164-3(j).

**U.S. territory taxes.** Include taxes imposed by a U.S. territory with your state and local taxes on lines 5a, 5b, and 5c. However, don't include any U.S. territory taxes you paid that are allocable to excluded income.



*You may want to take a credit for U.S. territory tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 1, for details.*

## Line 5a



*You can elect to deduct state and local general sales taxes instead of state and local income taxes. **You can't deduct both.***

## State and Local Income Taxes

If you don't elect to deduct general sales taxes, include on line 5a the state and local income taxes listed next.

- State and local income taxes withheld from your salary during 2025. Your Form(s) W-2 will show these amounts. Forms W-2G, 1099-G, 1099-R, 1099-MISC, and 1099-NEC may also show state and local income taxes withheld; however, don't include on line 5a any withheld taxes you deducted on other forms, such as Schedule C, E, or F.

- State and local income taxes paid in 2025 for a prior year, such as taxes paid with your 2024 state or local income tax return. Don't include penalties or interest.
- State and local estimated tax payments made during 2025, including any part of a prior year refund that you chose to have credited to your 2025 state or local income taxes.
- Mandatory contributions you made to the California, New Jersey, or New York Nonoccupational Disability Benefit Fund; Rhode Island Temporary Disability Benefit Fund; or Washington State Supplemental Workmen's Compensation Fund.
- Mandatory contributions to the Alaska, California, New Jersey, or Pennsylvania state unemployment fund.
- Mandatory contributions to state family leave programs, such as the New Jersey Family Leave Insurance (FLI) program and the California Paid Family Leave program.

Don't reduce your deduction by any:

- State or local income tax refund or credit you expect to receive for 2025; or
- Refund of or credit for prior year state and local income taxes you actually received in 2025. Instead, see the instructions for Schedule 1 (Form 1040), line 1.

## State and Local General Sales Taxes

If you elect to deduct state and local general sales taxes instead of income taxes, you must check the box on line 5a. To figure your state and local general sales tax deduction, you can use either your actual expenses or the optional sales tax tables.

## Actual Expenses

Generally, you can deduct the actual state and local general sales taxes (including compensating use taxes) you paid in 2025 if the tax rate was the same as the general sales tax rate.

**Food, clothing, and medical supplies.** Sales taxes on food, clothing, and medical supplies are deductible as a general sales tax even if the tax rate was less than the general sales tax rate.

**Motor vehicles.** Sales taxes on motor vehicles are deductible as a general sales tax even if the tax rate was different than the general sales tax rate. However, if you paid sales tax on a motor vehicle at a rate higher than the general sales tax, you can deduct only the amount of the tax that you would have paid at the general sales tax rate on that vehicle. Include any state and local general sales taxes paid for a leased motor vehicle.

Motor vehicles include cars, motorcycles, motor homes, recreational vehicles, sport utility vehicles, trucks, vans, and off-road vehicles.



*You must keep your actual receipts showing general sales taxes paid to use this method.*

**Trade or business items.** Don't include sales taxes paid on items used in your trade or business. Instead, go to the instructions for the form you are using to report business income and expenses to see if you can deduct these taxes.

**Refund of general sales taxes.** If you received a refund of state or local general sales taxes in 2025 for amounts paid in 2025, reduce your **actual** 2025 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2025 for prior year purchases, don't reduce your 2025 state and local general sales taxes by this amount. However, if you deducted your **actual** state and local general sales taxes in the earlier year and the deduction reduced your tax, you may have to include the refund in income on Schedule 1 (Form 1040), line 8z. See *Recoveries* in Pub. 525 for details.

**Optional Sales Tax Tables**

Instead of using your actual expenses, you can use the 2025 Optional State Sales Tax Table and the 2025 Optional Local Sales Tax Tables at the end of these instructions to figure your state and local general sales tax deduction. You may also be able to add the state and local general sales taxes paid on certain specified items.

To figure your state and local general sales tax deduction using the tables, complete the State and Local General Sales

Tax Deduction Worksheet or use the Sales Tax Deduction Calculator at [IRS.gov/SalesTax](https://www.irs.gov/SalesTax).



*If your filing status is married filing separately, both you and your spouse elect to deduct sales taxes, **and** your spouse elects to use the optional sales tax tables, you also must use the tables to figure your state and local general sales tax deduction.*

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## State and Local General Sales Tax Deduction Worksheet—Line 5a



Instead of using this worksheet, you can find your deduction by using the Sales Tax Deduction Calculator at [IRS.gov/SalesTax](https://www.irs.gov/SalesTax).

**Before you begin:** See the instructions for line 1 of the worksheet if you:

- ✓ Lived in more than one state during 2025, or
- ✓ Had any **nontaxable** income in 2025.

1. Enter your **state** general sales taxes from the 2025 Optional State Sales Tax Table ..... 1.

**Next.** If, for all of 2025, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, or Rhode Island, skip lines 2 through 5, enter -0- on line 6, and go to line 7. Otherwise, go to line 2.

2. Did you live in Alabama, Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Kansas, Louisiana, Mississippi, Missouri, New York, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2025?

☐ **No.** Enter -0-.

☐ **Yes.** Enter your base **local** general sales taxes from the 2025 Optional Local Sales Tax Tables.

} ..... 2.

3. Did your locality impose a **local** general sales tax in 2025? Residents of California and Nevada, see the instructions for line 3 of the worksheet.

☐ **No.** Skip lines 3 through 5, enter -0- on line 6, and go to line 7.

☐ **Yes.** Enter your **local** general sales tax rate but omit the percentage sign. For example, if your local general sales tax rate was 2.5%, enter 2.5. If your local general sales tax rate changed or you lived in more than one locality in the same state during 2025, see the instructions for line 3 of the worksheet ..... 3.

4. Did you enter -0- on line 2?

☐ **No.** Skip lines 4 and 5 and go to line 6.

☐ **Yes.** Enter your **state** general sales tax rate (shown in the table heading for your state) but omit the percentage sign. For example, if your state general sales tax rate is 6%, enter 6.0 ..... 4.

5. Divide line 3 by line 4. Enter the result as a decimal (rounded to at least three places) ..... 5.

6. Did you enter -0- on line 2?

☐ **No.** Multiply line 2 by line 3.

☐ **Yes.** Multiply line 1 by line 5. If you lived in more than one locality in the same state during 2025, see the instructions for line 6 of the worksheet.

} ..... 6.

7. Enter your state and local general sales taxes paid on specified items, if any. See the instructions for line 7 of the worksheet ..... 7.

8. **Deduction for general sales taxes.** Add lines 1, 6, and 7. Enter the result here and the total from all your state and local sales tax deduction worksheets, if you completed more than one, on Schedule A, line 5a. Be sure to check the **box** on that line ..... 8.

### Instructions for the State and Local General Sales Tax Deduction Worksheet

**Line 1.** If you lived in the same state for all of 2025, enter the applicable amount, based on your 2025 income and family size, from the 2025 Optional State Sales Tax Table for your state. Read down the “At least–But less than” columns for your state

and find the line that includes your 2025 income. If married filing separately, don't include your spouse's income.

**Note:** The family size column refers to the number of dependents listed on page 1 of Form 1040 or Form 1040-SR (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint

return, you can include your spouse in family size only in certain circumstances, which are described in Pub. 501.

**Income.** Your 2025 income is the amount shown on your Form 1040 or 1040-SR, line 11b, plus any nontaxable items, such as the following.

- Tax-exempt interest.
  - Veterans' benefits.
  - Nontaxable combat pay.
  - Workers' compensation.
  - Nontaxable part of social security and railroad retirement benefits.
  - Nontaxable part of IRA, pension, or annuity distributions.
- Don't include rollovers.
- Public assistance payments.

**What if you lived in more than one state?** If you lived in more than one state during 2025, use the following steps to figure the amount to put on line 1 of the worksheet.

1. Look up the table amount for each state using the rules stated earlier. (If there is no table for a state, the table amount for that state is considered to be zero.)

2. Multiply the table amount of each state by a fraction the numerator of which is the number of days you lived in the state during 2025 and the denominator of which is the total number of days in the year (365).

3. If you also lived in a locality during 2025 that imposed a local general sales tax, complete a separate worksheet for each state you lived in using the prorated amount from step (2) for that state on line 1 of its worksheet. Otherwise, combine the prorated table amounts from step (2) and enter the total on line 1 of a single worksheet.

**Example.** You lived in State A from January 1 through August 31, 2025 (243 days), and in State B from September 1 through December 31, 2025 (122 days). The table amount for State A is \$500. The table amount for State B is \$400. You would figure your state general sales tax as follows.

State A:	$500 \times 243/365 =$	\$333
State B:	$400 \times 122/365 =$	134
Total	$=$	\$467

If none of the localities in which you lived during 2025 imposed a local general sales tax, enter \$467 on line 1 of your worksheet. Otherwise, complete a separate worksheet for State A and State B. Enter \$333 on line 1 of the State A worksheet and \$134 on line 1 of the State B worksheet.

**Line 2.** If you checked the "No" box, enter -0- on line 2 and go to line 3. If you checked the "Yes" box and lived in the same locality for all of 2025, enter the applicable amount, based on your 2025 income and family size, from the 2025 Optional Local Sales Tax Tables for your locality. Read down the "At least—But less than" columns for your locality and find the line that includes your 2025 income. See the instructions for line 1 of the worksheet to figure your 2025 income. The family size column refers to the number of dependents listed on page 1 of Form 1040 or Form 1040-SR (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint return, you can include your spouse in family size only in certain circumstances, which are described in Pub. 501.

**What if you lived in more than one locality?** If you lived in more than one locality during 2025, look up the table amount for each locality using the rules stated earlier. If there is no table for your locality, the table amount is considered to be zero. Multiply the table amount for each locality you lived in by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2025 and the denominator is the total number of

days in the year (365). If you lived in more than one locality in the same state and the local general sales tax rate was the same for each locality, enter the total of the prorated table amounts for each locality in that state on line 2. Otherwise, complete a separate worksheet for lines 2 through 6 for each locality and enter each prorated table amount on line 2 of the applicable worksheet.

**Example.** You lived in Locality 1 from January 1 through August 31, 2025 (243 days), and in Locality 2 from September 1 through December 31, 2025 (122 days). The table amount for Locality 1 is \$100. The table amount for Locality 2 is \$150. You would figure the amount to enter on line 2 as follows. Note that this amount may not equal your local sales tax deduction, which is figured on line 6 of the worksheet.

Locality 1:	$100 \times 243/365 =$	\$ 67
Locality 2:	$150 \times 122/365 =$	50
Total	$=$	\$117

**Line 3.** If you lived in California, check the "No" box if your combined state and local general sales tax rate is 7.2500%. Otherwise, check the "Yes" box and include on line 3 only the part of the combined rate that is more than 7.2500%.

If you lived in Nevada, check the "No" box if your combined state and local general sales tax rate is 6.8500%. Otherwise, check the "Yes" box and include on line 3 only the part of the combined rate that is more than 6.8500%.

**What if your local general sales tax rate changed during 2025?** If you checked the "Yes" box and your local general sales tax rate changed during 2025, figure the rate to enter on line 3 as follows. Multiply each tax rate for the period it was in effect by a fraction. The numerator of the fraction is the number of days the rate was in effect during 2025 and the denominator is the total number of days in the year (365). Enter the total of the prorated tax rates on line 3.

**Example.** Locality 1 imposed a 1% local general sales tax from January 1 through September 30, 2025 (273 days). The rate increased to 1.75% for the period from October 1 through December 31, 2025 (92 days). You would enter "1.189" on line 3, figured as follows.

January 1 –		
September 30:	$1.00 \times 273/365 =$	0.748
October 1 –		
December 31:	$1.75 \times 92/365 =$	0.441
Total	$=$	1.189

**What if you lived in more than one locality in the same state during 2025?** Complete a separate worksheet for lines 2 through 6 for each locality in your state if you lived in more than one locality in the same state during 2025 and each locality didn't have the same local general sales tax rate.

To figure the amount to enter on line 3 of the worksheet for each locality in which you lived (except a locality for which you used the 2025 Optional Local Sales Tax Tables to figure your local general sales tax deduction), multiply the local general sales tax rate by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2025 and the denominator is the total number of days in the year (365).

**Example.** You lived in Locality 1 from January 1 through August 31, 2025 (243 days), and in Locality 2 from September 1 through December 31, 2025 (122 days). The local general sales tax rate for Locality 1 is 1%. The rate for Locality 2 is 1.75%. You

would enter "0.666" on line 3 for the Locality 1 worksheet and "0.585" for the Locality 2 worksheet, figured as follows.

Locality 1:	$1.00 \times 243/365 =$	0.666
Locality 2:	$1.75 \times 122/365 =$	0.585

**Line 6.** If you lived in more than one locality in the same state during 2025, you should have completed line 1 only on the first worksheet for that state and separate worksheets for lines 2 through 6 for any other locality within that state in which you lived during 2025. If you checked the "Yes" box on line 6 of any of those worksheets, multiply line 5 of that worksheet by the amount that you entered on line 1 for that state on the first worksheet.

**Line 7.** Enter on line 7 any state and local general sales taxes paid on the following specified items. If you are completing more than one worksheet, include the total for line 7 on only one of the worksheets.

1. A motor vehicle (including a car, motorcycle, motor home, recreational vehicle, sport utility vehicle, truck, van, and off-road vehicle). Also include any state and local general sales taxes paid for a leased motor vehicle. If the state sales tax rate on these items is higher than the general sales tax rate, only include the amount of tax you would have paid at the general sales tax rate.
2. An aircraft or boat but only if the tax rate was the same as the general sales tax rate.
3. A home (including a mobile home or prefabricated home) or substantial addition to or major renovation of a home, but only if the tax rate was the same as the general sales tax rate and any of the following applies.
  - a. Your state or locality imposes a general sales tax directly on the sale of a home or on the cost of a substantial addition or major renovation.
  - b. You purchased the materials to build a home or substantial addition or to perform a major renovation and paid the sales tax directly.
  - c. Under your state law, your contractor is considered your agent in the construction of the home or substantial addition or the performance of a major renovation. The contract must state that the contractor is authorized to act in your name and must follow your directions on construction decisions. In this case, you will be considered to have purchased any items subject to a sales tax and to have paid the sales tax directly.

Don't include sales taxes paid on items used in your trade or business. If you received a refund of state or local general sales taxes in 2025, see [Refund of general sales taxes](#), earlier.

## Line 5b

### State and Local Real Estate Taxes

Enter on line 5b the state and local taxes you paid on real estate you own that wasn't used for business, but only if the taxes are assessed uniformly at a like rate on all real property throughout the community, and the proceeds are used for general community or governmental purposes. Pub. 530 explains the deductions homeowners can take.

- Don't include the following amounts on line 5b.
- Foreign taxes you paid on real estate.
  - Itemized charges for services to specific property or persons (for example, a \$20 monthly charge per house for trash collection, a \$5 charge for every 1,000 gallons of water

consumed, or a flat charge for mowing a lawn that had grown higher than permitted under a local ordinance).

- Charges for improvements that tend to increase the value of your property (for example, an assessment to build a new sidewalk). The cost of a property improvement is added to the basis of the property. However, a charge is deductible if it is used only to maintain an existing public facility in service (for example, a charge to repair an existing sidewalk and any interest included in that charge).

If your mortgage payments include your real estate taxes, you can include only the amount the mortgage company actually paid to the taxing authority in 2025.

If you sold your home in 2025, any real estate tax charged to the buyer should be shown on your settlement statement and in box 6 of any Form 1099-S you received. This amount is considered a refund of real estate taxes. See [Refunds and rebates](#), later. Any real estate taxes you paid at closing should be shown on your settlement statement.



*You must look at your real estate tax bill to decide if any nondeductible itemized charges, such as those listed earlier, are included in the bill. If your taxing authority (or lender) doesn't furnish you a copy of your real estate tax bill, ask for it.*

**Prepayment of next year's property taxes.** Only taxes paid in 2025 and assessed prior to 2026 can be deducted for 2025. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

**Refunds and rebates.** If you received a refund or rebate in 2025 of real estate taxes you paid in 2025, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2025 of real estate taxes you paid in an earlier year, don't reduce your deduction by this amount. Instead, you must include the refund or rebate in income on Schedule 1 (Form 1040), line 8z, if you deducted the real estate taxes in the earlier year and the deduction reduced your tax. See [Recoveries](#) in Pub. 525 for details on how to figure the amount to include in income.

## Line 5c

### State and Local Personal Property Taxes

Enter on line 5c the state and local personal property taxes you paid, but only if the taxes were based on value alone and were imposed on a yearly basis.

**Example.** You paid a yearly fee for the registration of your car. Part of the fee was based on the car's value and part was based on its weight. You can deduct only the part of the fee that was based on the car's value.

**Prepayment of next year's property taxes.** Only taxes paid in 2025 and assessed prior to 2026 can be deducted for 2025. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

## Line 5e

### State and Local Tax Deduction

If Form 1040 or 1040-SR, line 11b is equal to or less than \$500,000 (\$250,000 if married filing separately), and you didn't complete Form 2555 or Form 4563, or you didn't exclude income from Puerto Rico, enter the smaller of line 5d or \$40,000 (\$20,000 if married filing separately). If Form 1040 or 1040-SR, line 11b is more than \$500,000 (\$250,000 if married filing



separately), or if you completed Form 2555, Form 4563, or excluded income from Puerto Rico, complete the State and Local Tax Deduction Worksheet to figure the amount to enter on line 5e.

## Line 6

### Other Taxes

Enter only one total on line 6 but list the type and amount of each tax included. Include on this line income taxes you paid to a foreign country and generation-skipping tax (GST) imposed on certain income distributions.

**TIP** You may want to take a credit for the foreign tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 1, for details.

Don't include taxes you paid to a U.S. territory on this line; instead, include U.S. territory taxes on the appropriate state and local tax line.

Don't include federal estate tax on income in respect of a decedent on this line; instead, include it on line 16.

## Interest You Paid

The rules for deducting interest vary, depending on whether the loan proceeds are used for business, personal, or investment activities. See Instructions for Form 8990 for more information about deducting business interest expenses. See Pub. 550 for more information about deducting investment interest expenses. You can't deduct personal interest. However, you can deduct

qualified home mortgage interest (on your Schedule A) and interest on certain student loans (on Schedule 1 (Form 1040), line 21), as explained in Pub. 936 and Pub. 970.

If you use the proceeds of a loan for more than one purpose (for example, personal and business), you must allocate the interest on the loan to each use.

You allocate interest on a loan in the same way as the loan is allocated. You do this by tracing disbursements of the debt proceeds to specific uses. For more information on allocating mortgage interest, see Pub. 936.

In general, if you paid interest in 2025 that applies to any period after 2025, you can deduct only amounts that apply for 2025.

Use Schedule A to deduct qualified home mortgage interest and investment interest.

## Line 8

### Home Mortgage Interest


A home mortgage is any loan that is secured by your main home or second home, regardless of how the loan is labeled. It includes first and second mortgages, home equity loans, and refinanced mortgages.

A home can be a house, condominium, cooperative, mobile home, boat, or similar property. It must provide basic living accommodations including sleeping space, toilet, and cooking facilities.

## State and Local Tax Deduction Worksheet

**Before you begin:** ✓ If the amount on Schedule A, line 5d is \$10,000 (\$5,000 if married filing separately) or less, enter the amount from Schedule A, line 5d on Schedule A, line 5e. You don't have to complete this worksheet.

1. Is the amount on Schedule A, line 5d more than \$10,000 (\$5,000 if married filing separately)?

☐ **No.**  Your deduction isn't limited. Enter the amount from Schedule A, line 5d on Schedule A, line 5e. **Don't** complete the rest of this worksheet.

☐ **Yes.** Enter \$40,000 ..... 1.

2. Enter the amount from Form 1040 or 1040-SR, line 11b ..... 2.

3a. Enter any income from Puerto Rico that you excluded ..... 3a.

b. Enter the amount from Form 2555, line 45 ..... 3b.

c. Enter the amount from Form 2555, line 50 ..... 3c.

d. Enter the amount from Form 4563, line 15 ..... 3d.

e. Add lines 3a through 3d ..... 3e.

4. Add lines 2 and 3e ..... 4.

5. Enter \$500,000 (\$250,000 if married filing separately) ..... 5.

6. Is the amount on line 4 more than the amount on line 5?

☐ **No.** Skip lines 7 and 8 and enter the amount from line 1 on line 9.

☐ **Yes.** Subtract line 5 from line 4 ..... 6.

7. Multiply line 6 by 30% (0.30) ..... 7.

8. Subtract line 7 from line 1 ..... 8.

9. Enter the **larger** of the amount on line 8 or \$10,000 ..... 9.

10. **State and local tax deduction.** Enter the **smaller** of the amount on line 9 (half the amount on line 9 if married filing separately) or the amount from Schedule A, line 5d here and on Schedule A, line 5e ..... 10.

A surviving spouse may deduct mortgage interest they pay after the decedent's death. To deduct mortgage interest paid by a decedent, see Form 1041 and Form 706 and their instructions.

Check the **box** on line 8 if you had one or more home mortgages in 2025 with an outstanding balance and you didn't use all of your home mortgage proceeds from those loans to buy, build, or substantially improve your home. Interest paid on home mortgage proceeds used for other purposes isn't deductible on lines 8a or 8b.

See [Limits on home mortgage interest](#), later, for more information about what interest you can include on lines 8a and 8b.



*If you used any home mortgage proceeds for a business or investment purpose, interest you paid that is allocable to those proceeds may still be deductible as a business or investment expense elsewhere on your return.*

**Limits on home mortgage interest.** Your deduction for home mortgage interest is subject to a number of limits. If one or more of the following limits applies, see Pub. 936 to figure your deduction.

**Limit for loan proceeds not used to buy, build, or substantially improve your home.** You can only deduct home mortgage interest to the extent that the loan proceeds from your home mortgage are used to buy, build, or substantially improve the home securing the loan ("qualifying debt"). Make sure to check the box on line 8 if you had one or more home mortgages in 2025 with an outstanding balance and you didn't use all of the loan proceeds to buy, build, or substantially improve the home. The only exception to this limit is for loans taken out on or before October 13, 1987; the loan proceeds for these loans are treated as having been used to buy, build, or substantially improve the home. See Pub. 936 for more information about loans taken out on or before October 13, 1987.

See Pub. 936 to figure your deduction if you must check the box on line 8.

**Limit on loans taken out on or before December 15, 2017.** For qualifying debt taken out on or before December 15, 2017, you can only deduct home mortgage interest on up to \$1,000,000 (\$500,000 if you are married filing separately) of that debt. The only exception is for loans taken out on or before October 13, 1987; see Pub. 936 for more information about loans taken out on or before October 13, 1987.

See Pub. 936 to figure your deduction if you have loans taken out on or before December 15, 2017, that exceed \$1,000,000 (\$500,000 if you are married filing separately).

**Limit on loans taken out after December 15, 2017.** For qualifying debt taken out after December 15, 2017, you can only deduct home mortgage interest on up to \$750,000 (\$375,000 if you are married filing separately) of that debt. If you also have qualifying debt subject to the \$1,000,000 limitation discussed under [Limit on loans taken out on or before December 15, 2017](#), earlier, the \$750,000 limit for debt taken out after December 15, 2017, is reduced by the amount of your qualifying debt subject to the \$1,000,000 limit. An exception exists for certain loans taken out after December 15, 2017, but before April 1, 2018. If the exception applies, your loan may be treated in the same manner as a loan taken out on or before December 15, 2017; see Pub. 936 for more information about this exception.

See Pub. 936 to figure your deduction if you have loans taken out after October 13, 1987, that exceed \$750,000 (\$375,000 if you are married filing separately).

**Limit when loans exceed the fair market value of the home.** If the total amount of all mortgages is more than the fair market value of the home, see Pub. 936 to figure your deduction.

## Line 8a

Enter on line 8a mortgage interest and points reported to you on Form 1098 unless one or more of the limits on home mortgage interest apply to you. For more information about these limits, see [Limits on home mortgage interest](#), earlier.

**Home mortgage interest limited.** If your home mortgage interest deduction is limited, see Pub. 936 to figure the amount of mortgage interest and points reported to you on Form 1098 that are deductible. Only enter on line 8a the deductible mortgage interest and points that were reported to you on Form 1098.

**Refund of overpaid interest.** If your Form 1098 shows any refund of overpaid interest, don't reduce your deduction by the refund. Instead, see the instructions for Schedule 1 (Form 1040), line 8z.

**More than one borrower.** If you and at least one other person (other than your spouse if you file a joint return) were liable for and paid interest on a mortgage that was your home, you can only deduct your share of the interest.

**Shared interest reported on your Form 1098.** If the shared interest was reported on the Form 1098 you received, deduct only your share of the interest on line 8a. Let each of the other borrowers know what their share is.

**Shared interest reported on someone else's Form 1098.** If the shared interest was reported on the other person's Form 1098, report your share of the interest on line 8b (as explained in [Line 8b](#), later).

**Form 1098 doesn't show all interest paid.** If you paid more interest to the recipient than is shown on Form 1098, include the larger deductible amount on line 8a and explain the difference. If you are filing a paper return, explain the difference by attaching a statement to your paper return and printing "See attached" to the right of line 8a.



*If you are claiming the mortgage interest credit (for holders of qualified mortgage credit certificates issued by state or local governmental units or agencies), subtract the amount shown on Form 8396, line 3, from the total deductible interest you paid on your home mortgage. Enter the result on line 8a.*

## Line 8b

If you paid home mortgage interest to a recipient who didn't provide you a Form 1098, report your deductible mortgage interest on line 8b. Your deductible mortgage interest may be less than what you paid if one or more of the limits on home mortgage interest apply to you. For more information about these limits, see [Limits on home mortgage interest](#), earlier.

**Seller financed mortgage.** If you paid home mortgage interest to the person from whom you bought the home and that person didn't provide you a Form 1098, write that person's name, identifying number, and address on the dotted lines next to line 8b. If the recipient of your home mortgage payment(s) is an individual, the identifying number is their social security number (SSN). Otherwise, it is the employer identification number (EIN). You must also let the recipient know your SSN.



*If you don't show the required information about the recipient or let the recipient know your SSN, you may have to pay a \$50 penalty.*

**Interest reported on someone else's Form 1098.** If you and at least one other person (other than your spouse if filing jointly) were liable for and paid interest on the mortgage, and the home mortgage interest paid was reported on the other person's Form 1098, identify the name and address of the person or persons

who received a Form 1098 reporting the interest you paid. If you are filing a paper return, identify the person by attaching a statement to your paper return and printing "See attached" to the right of line 8b.

## Line 8c

### Points Not Reported on Form 1098

Points are shown on your settlement statement. Points you paid only to borrow money are generally deductible over the life of the loan. See Pub. 936 to figure the amount you can deduct. Points paid for other purposes, such as for a lender's services, aren't deductible.

**Refinancing.** Generally, you must deduct points you paid to refinance a mortgage over the life of the loan. This is true even if the new mortgage is secured by your main home.

If you used part of the proceeds to improve your main home, you may be able to deduct the part of the points related to the improvement in the year paid. See Pub. 936 for details.



*If you paid off a mortgage early, deduct any remaining points in the year you paid off the mortgage. However, if you refinanced your mortgage with the same lender, see Mortgage ending early in Pub. 936 for an exception.*

## Line 8d

Reserved for future use

## Line 9

### Investment Interest

Investment interest is interest paid on money you borrowed that is allocable to property held for investment. It doesn't include any interest allocable to passive activities or to securities that generate tax-exempt income.

Complete and attach Form 4952 to figure your deduction.

**Exception.** You don't have to file Form 4952 if all three of the following apply.

1. Your investment interest expense is less than your investment income from interest and ordinary dividends minus any qualified dividends.
2. You have no other deductible investment expenses.
3. You have no disallowed investment interest expense from 2024.



*Alaska Permanent Fund dividends, including those reported on Form 8814, aren't investment income.*

For more details, see Pub. 550.

## Gifts to Charity

You can deduct contributions or gifts you gave to organizations that are religious, charitable, educational, scientific, or literary in purpose. You can also deduct what you gave to organizations that work to prevent cruelty to children or animals. Certain whaling captains may be able to deduct expenses paid in 2025 for Native Alaskan subsistence bowhead whale hunting activities. See Pub. 526 for details.

To verify an organization's charitable status, you can:

- Check with the organization to which you made the donation. The organization should be able to provide you with verification of its charitable status, or

- Use our online search tool at [IRS.gov/TEOS](https://www.irs.gov/TEOS) to see if an organization is eligible to receive tax-deductible contributions (Pub. 78 data).

## Examples of Qualified Charitable Organizations

The following list gives some examples of qualified organizations. See Pub. 526 for more examples.

- Churches, mosques, synagogues, temples, and other religious organizations.
- Scouts BSA, Boys and Girls Clubs of America, CARE, Girl Scouts, Goodwill Industries, Red Cross, Salvation Army, and United Way.
- Fraternal orders if the gifts will be used for the purposes listed under [Gifts to Charity](#), earlier.
- Veterans' and certain cultural groups.
- Nonprofit hospitals and medical research organizations.
- Most nonprofit educational organizations, such as colleges, but only if your contribution isn't a substitute for tuition or other enrollment fees.
- Federal, state, and local governments if the gifts are solely for public purposes.

## Amounts You Can Deduct

Contributions can be in cash, property, or out-of-pocket expenses you paid to do volunteer work for the kinds of organizations described earlier. If you drove to and from the volunteer work, you can take the actual cost of gas and oil or 14 cents a mile. Add parking and tolls to the amount you claim under either method. But don't deduct any amounts that were repaid to you.

**Gifts from which you benefit.** If you made a gift and received a benefit in return, such as food, entertainment, or merchandise, you can generally only deduct the amount that is more than the value of the benefit. But this rule doesn't apply to certain membership benefits provided in return for an annual payment of \$75 or less or to certain items or benefits of token value. For details, see Pub. 526.

**Example.** You paid \$70 to a charitable organization to attend a fundraising dinner and the value of the dinner was \$40. You can deduct only \$30.

**Gifts of \$250 or more.** You can deduct a gift of \$250 or more only if you have a contemporaneous written acknowledgment from the charitable organization showing the information in (1) and (2) next.

1. The amount of any money contributed and a description (but not value) of any property donated.
2. Whether the organization did or didn't give you any goods or services in return for your contribution. If you did receive any goods or services, a description and estimate of the value must be included. If you received only intangible religious benefits (such as admission to a religious ceremony), the organization must state this but it doesn't have to describe or value the benefit.

In figuring whether a gift is \$250 or more, don't combine separate donations. For example, if you gave your church \$25 each week for a total of \$1,300, treat each \$25 payment as a separate gift. If you made donations through payroll deductions, treat each deduction from each paycheck as a separate gift. See Pub. 526 if you made a separate gift of \$250 or more through payroll deduction.

To be contemporaneous, you must get the written acknowledgment from the charitable organization by the date you file your return or the due date (including extensions) for filing your return, whichever is earlier. Don't attach the contemporaneous written acknowledgment to your return. Instead, keep it for your records.



**Limit on the amount you can deduct.** See Pub. 526 to figure the amount of your deduction if any of the following applies.

1. Your cash contributions or contributions of ordinary income property are more than 30% of the amount on Form 1040 or 1040-SR, line 11b.
2. Your gifts of capital gain property are more than 20% of the amount on Form 1040 or 1040-SR, line 11b.
3. You gave gifts of property that increased in value or gave gifts of the use of property.

## Amounts You Can't Deduct

• Certain contributions to charitable organizations to the extent that you receive a state or local tax credit in return for your contribution. See Pub. 526 for more details and exceptions.



See [Safe harbor for certain charitable contributions made in exchange for a state or local tax credit](#), earlier under Line 5, if your cash contribution is disallowed because you received or expected to receive a credit.

- An amount paid to or for the benefit of a college or university in exchange for the right to purchase tickets to an athletic event in the college or university's stadium.
- Travel expenses (including meals and lodging) while away from home performing donated services, unless there was no significant element of personal pleasure, recreation, or vacation in the travel.
- Political contributions.
- Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.
- Cost of raffle, bingo, or lottery tickets. But you may be able to deduct these expenses on line 16. See [Line 16](#), later, for more information on gambling losses.
- Value of your time or services.
- Value of blood given to a blood bank.
- The transfer of a future interest in tangible personal property. Generally, no deduction is allowed until the entire interest has been transferred.
- Gifts to individuals and groups that are operated for personal profit.
- Gifts to foreign organizations. However, you may be able to deduct gifts to certain U.S. organizations that transfer funds to foreign charities and certain Canadian, Israeli, and Mexican charities. See Pub. 526 for details.
- Gifts to organizations engaged in certain political activities that are of direct financial interest to your trade or business. See section 170(f)(9).
- Gifts to groups whose purpose is to lobby for changes in the laws.
- Gifts to civic leagues, social and sports clubs, labor unions, and chambers of commerce.
- Value of benefits received in connection with a contribution to a charitable organization. See Pub. 526 for exceptions.
- Cost of tuition. However, you may be able to take an education credit (see Form 8863).

## Line 11

### Gifts by Cash or Check

Enter on line 11 the total value of gifts you made in cash or by check (including out-of-pocket expenses) unless a limit on deducting gifts applies to you. For more information about the limits on deducting gifts, see [Limit on the amount you can deduct](#), earlier. If your deduction is limited, you may have a carryover to next year. See Pub. 526 for more information.

**Deduction for gifts by cash or check limited.** If your deduction for the gifts you made in cash or by check is limited,

see Pub. 526 to figure the amount you can deduct. Only enter on line 11 the deductible value of gifts you made in cash or by check.

**Recordkeeping.** For any contribution made in cash, regardless of the amount, you must maintain as a record of the contribution a bank record (such as a canceled check or credit card statement) or a written record from the charity. The written record must include the name of the charity, date, and amount of the contribution. If you made contributions through payroll deduction, see Pub. 526 for information on the records you must keep. Don't attach the record to your tax return. Instead, keep it with your other tax records.

For contributions of \$250 or more, you must also have a contemporaneous written acknowledgment from the charitable organization. See [Gifts of \\$250 or more](#), earlier, for more information. You will still need to keep a record of when you made the cash contribution if the contemporaneous written acknowledgment doesn't include that information.

## Line 12

### Other Than by Cash or Check

Enter on line 12 the total value of your contributions of property other than by cash or check unless a limit on deducting gifts applies to you. For more information about the limits on deducting gifts, see [Limit on the amount you can deduct](#), earlier. If your deduction is limited, you may have a carryover to next year. See Pub. 526 for more information.

**Deduction for gifts other than by cash or check limited.** If your deduction for the contributions of property other than by cash or check is limited, see Pub. 526 to figure the amount you can deduct. Only enter on line 12 the deductible value of your contributions of property other than by cash or check.

**Valuing contributions of used items.** If you gave used items, such as clothing or furniture, deduct their fair market value at the time you gave them. Fair market value is what a willing buyer would pay a willing seller when neither has to buy or sell and both are aware of the conditions of the sale. For more details on determining the value of donated property, see Pub. 561.

**Deduction more than \$500.** If the amount of your deduction is more than \$500, you must complete and attach Form 8283. For this purpose, the "amount of your deduction" means your deduction before applying any income limits that could result in a carryover of contributions.

**Contribution of motor vehicle, boat, or airplane.** If you deduct more than \$500 for a contribution of a motor vehicle, boat, or airplane, you must also attach a statement from the charitable organization to your paper return. The organization may use Form 1098-C to provide the required information. If your total deduction is over \$5,000 (\$500 for certain contributions of clothing and household items (discussed next)), you may also have to get appraisals of the values of the donated property. See Form 8283 and its instructions for details.

**Contributions of clothing and household items.** A deduction for these contributions will be allowed only if the items are in good used condition or better. However, this rule doesn't apply to a contribution of any single item for which a deduction of more than \$500 is claimed and for which you include a qualified appraisal and Form 8283 with your tax return.

**Recordkeeping.** If you gave property, you should keep a receipt or written statement from the organization you gave the property to or a reliable written record that shows the organization's name and address, the date and location of the gift, and a description of the property. For each gift of property, you should also keep reliable written records that include:



- How you figured the property's value at the time you gave it. If the value was determined by an appraisal, keep a signed copy of the appraisal;
- The cost or other basis of the property if you must reduce it by any ordinary income or capital gain that would have resulted if the property had been sold at its fair market value;
- How you figured your deduction if you chose to reduce your deduction for gifts of capital gain property; and
- Any conditions attached to the gift.

If the gift of property is \$250 or more, you must also have a contemporaneous written acknowledgment from the charity. See [Gifts of \\$250 or more](#), earlier, for more information. Form 8283 doesn't satisfy the contemporaneous written acknowledgment requirement, and a contemporaneous written acknowledgment isn't a substitute for the other records you may need to keep if you gave property.



*If your total deduction for gifts of property is over \$500, you gave less than your entire interest in the property, or you made a qualified conservation contribution, your records should contain additional information. See Pub. 526 for details.*

## Line 13

### Carryover From Prior Year

You may have contributions that you couldn't deduct in an earlier year because they exceeded the limits on the amount you could deduct. In most cases, you have 5 years to use contributions that were limited in an earlier year. Generally, the same limits apply this year to your carryover amounts as applied to those amounts in the earlier year. However, carryover amounts from contributions made in 2021 are subject to a 60% limitation if you deduct those amounts in 2025. After applying those limits, enter the amount of your carryover that you are allowed to deduct this year. See Pub. 526 for details.

## Casualty and Theft Losses

### Line 15

Complete and attach Form 4684 to figure the amount of your loss. Only enter the amount from Form 4684, line 18, on line 15.



*Don't enter a net qualified disaster loss from Form 4684, line 15, on line 15. Instead, enter that amount, if any, on line 16. See [Line 16](#), later, for information about reporting a net qualified disaster loss.*

You can only deduct personal casualty and theft losses attributable to a federally declared disaster to the extent that:

1. The amount of each separate casualty or theft loss is more than \$100, and
2. The total amount of all losses during the year (reduced by the \$100 limit discussed in (1)) is more than 10% of the amount on Form 1040 or 1040-SR, line 11b.

See the Instructions for Form 4684 and Pub. 547 for more information.

## Other Itemized Deductions

### Line 16

#### Increased Standard Deduction Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you aren't itemizing your deductions, you can claim an

increased standard deduction using Schedule A by doing the following.

1. List the amount from Form 4684, line 15, on the dotted line next to line 16 as "Net Qualified Disaster Loss" and attach Form 4684.
2. List your standard deduction amount on the dotted line next to line 16 as "Standard Deduction Claimed With Qualified Disaster Loss."
3. Combine the two amounts on line 16 and enter on Form 1040 or 1040-SR, line 12e.

**Do not enter an amount on any other line of Schedule A.** For more information on how to determine your increased standard deduction, see Pub. 976.

### Net Qualified Disaster Loss Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you are itemizing your deductions, list the amount from Form 4684, line 15, on the dotted line next to line 16 as "Net Qualified Disaster Loss" and include with your other miscellaneous deductions on line 16. Also be sure to attach Form 4684.



*Don't include your net qualified disaster loss on line 15.*

### Other Itemized Deductions

List the type and amount of each expense from the following list next to line 16 and enter the total of these expenses on line 16. If you are filing a paper return and you can't fit all your expenses on the dotted lines next to line 16, attach a statement instead showing the type and amount of each expense.



*Only the expenses listed next can be deducted on line 16. For more information about each of these expenses, see Pub. 529.*

- Gambling losses (gambling losses include, but aren't limited to, the cost of nonwinning bingo, lottery, and raffle tickets) but only to the extent of gambling winnings reported on Schedule 1 (Form 1040), line 8b.
- Casualty and theft losses of income-producing property (including losses from financial scams) from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Federal estate tax on income in respect of a decedent.
- A deduction for amortizable bond premium (for example, a deduction allowed for a bond premium carryforward or a deduction for amortizable bond premium on bonds acquired before October 23, 1986).
- An ordinary loss attributable to a contingent payment debt instrument or an inflation-indexed debt instrument (for example, a Treasury Inflation-Protected Security).
- Deduction for repayment of amounts under a claim of right if over \$3,000. See Pub. 525 for details.
- Certain unrecovered investment in a pension.
- Impairment-related work expenses of a disabled person.

## Total Itemized Deductions

### Line 18

If you elect to itemize for state tax or other purposes even though your itemized deductions are less than your standard deduction, check the box on line 18.

## 2025 Optional State Sales Tax Tables

Income  At least		But less than		Family Size				Family Size				Family Size							
				1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4
Income		Alabama		2		4.00%		Arizona		2		5.60%		Arkansas		2		6.50%	
\$0	\$20,000	306	371	416	453	483	527	335	386	419	446	467	498	420	486	530	565	593	634
\$20,000	\$30,000	405	491	550	597	638	696	463	532	579	615	646	688	584	676	737	786	826	882
\$30,000	\$40,000	453	547	613	666	712	776	525	605	658	700	733	781	665	770	840	895	939	1003
\$40,000	\$50,000	492	594	666	723	772	842	578	665	724	769	806	859	733	849	926	986	1036	1106
\$50,000	\$60,000	525	635	711	773	825	899	624	718	781	830	870	927	793	917	1000	1065	1119	1195
\$60,000	\$70,000	555	670	751	816	870	949	664	765	832	885	927	988	846	978	1067	1136	1193	1274
\$70,000	\$80,000	581	702	787	854	911	993	701	806	877	933	979	1043	894	1033	1127	1200	1261	1346
\$80,000	\$90,000	605	731	820	890	949	1034	734	845	920	978	1026	1093	937	1084	1183	1259	1323	1412
\$90,000	\$100,000	628	758	849	922	983	1071	766	882	959	1020	1069	1139	978	1131	1234	1314	1380	1474
\$100,000	\$120,000	657	793	889	964	1029	1120	806	928	1010	1074	1127	1200	1032	1193	1302	1386	1455	1554
\$120,000	\$140,000	695	838	938	1018	1086	1182	859	989	1077	1145	1200	1279	1100	1273	1388	1478	1553	1657
\$140,000	\$160,000	728	877	983	1066	1137	1239	907	1044	1136	1209	1267	1351	1163	1345	1467	1562	1641	1752
\$160,000	\$180,000	759	914	1024	1111	1184	1290	951	1095	1191	1266	1328	1416	1221	1412	1540	1639	1721	1837
\$180,000	\$200,000	787	949	1061	1152	1228	1338	991	1142	1243	1321	1385	1477	1274	1473	1607	1711	1798	1918
\$200,000	\$225,000	816	983	1100	1193	1273	1385	1034	1190	1296	1377	1444	1539	1329	1537	1677	1785	1875	2001
\$225,000	\$250,000	846	1020	1142	1238	1319	1437	1078	1241	1351	1436	1507	1606	1387	1605	1750	1864	1957	2089
\$250,000	\$275,000	874	1053	1179	1279	1363	1484	1119	1289	1404	1492	1565	1668	1442	1668	1819	1937	2034	2170
\$275,000	\$300,000	902	1086	1215	1317	1405	1528	1159	1334	1452	1544	1620	1725	1494	1726	1884	2006	2106	2248
\$300,000	or more	1052	1265	1416	1535	1635	1779	1383	1592	1734	1843	1934	2061	1790	2070	2258	2403	2524	2693
Income		California		3		7.25%		Colorado		2		2.90%		Connecticut		4		6.35%	
\$0	\$20,000	412	476	519	552	580	619	170	197	216	232	244	261	378	416	441	459	474	495
\$20,000	\$30,000	564	650	709	754	792	845	233	271	297	317	334	357	519	572	605	631	651	679
\$30,000	\$40,000	637	734	801	852	895	955	263	307	336	358	378	405	589	649	687	715	738	770
\$40,000	\$50,000	698	805	877	934	981	1046	289	336	369	394	414	445	647	712	754	785	810	846
\$50,000	\$60,000	752	866	944	1005	1055	1126	312	363	397	425	447	478	698	768	812	847	874	911
\$60,000	\$70,000	798	921	1003	1067	1121	1196	331	386	422	451	475	509	742	817	865	901	930	970
\$70,000	\$80,000	841	970	1057	1124	1181	1259	349	406	445	475	501	536	782	861	912	950	980	1023
\$80,000	\$90,000	879	1015	1106	1176	1235	1318	366	426	466	498	524	562	820	902	955	994	1027	1070
\$90,000	\$100,000	915	1056	1151	1225	1286	1372	381	443	485	519	546	585	854	940	995	1036	1069	1115
\$100,000	\$120,000	963	1110	1211	1288	1352	1442	400	466	511	545	575	615	899	990	1048	1091	1126	1174
\$120,000	\$140,000	1023	1180	1286	1368	1437	1532	427	496	543	581	611	655	957	1053	1115	1161	1198	1249
\$140,000	\$160,000	1079	1243	1355	1442	1514	1615	449	523	573	612	645	691	1009	1111	1176	1225	1264	1318
\$160,000	\$180,000	1128	1301	1418	1508	1584	1690	470	547	600	641	675	723	1057	1164	1232	1283	1324	1381
\$180,000	\$200,000	1175	1355	1477	1571	1649	1760	491	571	626	668	704	754	1103	1214	1285	1338	1380	1439
\$200,000	\$225,000	1223	1410	1537	1635	1716	1831	511	594	651	696	732	785	1149	1264	1338	1393	1438	1499
\$225,000	\$250,000	1274	1469	1600	1702	1787	1907	532	619	678	725	763	818	1197	1317	1394	1452	1499	1563
\$250,000	\$275,000	1320	1522	1659	1765	1853	1977	551	642	704	752	792	848	1243	1368	1447	1507	1556	1622
\$275,000	\$300,000	1365	1574	1715	1825	1915	2043	571	664	728	778	819	877	1286	1415	1497	1559	1609	1678
\$300,000	or more	1619	1867	2034	2164	2272	2423	678	790	865	924	974	1043	1531	1685	1783	1856	1916	1998
Income		District of Columbia		4		6.00%		Florida		1		6.00%		Georgia		2		4.00%	
\$0	\$20,000	363	398	421	439	453	472	379	433	468	497	519	550	235	270	295	313	328	350
\$20,000	\$30,000	493	541	573	596	615	641	524	599	649	688	719	764	324	373	406	432	453	483
\$30,000	\$40,000	557	611	647	673	695	724	596	681	738	782	818	868	368	423	461	491	515	548
\$40,000	\$50,000	609	669	708	736	760	792	656	751	812	861	901	956	404	466	507	539	566	603
\$50,000	\$60,000	655	719	761	792	818	852	709	810	877	929	972	1032	436	503	547	582	610	651
\$60,000	\$70,000	695	764	807	841	867	904	755	863	935	990	1036	1100	464	535	583	619	650	694
\$70,000	\$80,000	731	804	850	885	913	952	797	911	987	1046	1094	1162	490	565	614	654	687	731
\$80,000	\$90,000	765	841	889	925	955	994	836	956	1035	1097	1148	1218	513	591	644	686	719	767
\$90,000	\$100,000	796	874	925	963	993	1035	871	996	1080	1144	1196	1270	535	616	671	714	749	799
\$100,000	\$120,000	837	919	972	1012	1044	1088	918	1050	1137	1205	1261	1339	564	649	708	753	790	842
\$120,000	\$140,000	889	976	1032	1074	1108	1155	979	1119	1213	1285	1344	1427	600	692	754	801	841	897
\$140,000	\$160,000	935	1028	1087	1131	1167	1216	1034	1182	1281	1357	1420	1507	633	730	795	846	888	947
\$160,000	\$180,000	978	1074	1136	1183	1221	1271	1084	1240	1344	1423	1489	1581	663	765	834	887	930	992
\$180,000	\$200,000	1019	1119	1183	1231	1269	1323	1131	1294	1401	1485	1554	1649	692	798	869	924	970	1035
\$200,000	\$225,000	1059	1164	1231	1281	1321	1376	1179	1349	1461	1549	1620	1720	721	832	906	964	1012	1079
\$225,000	\$250,000	1103	1212	1281	1332	1375	1432	1230	1408	1525	1616	1691	1795	752	867	944	1004	1054	1124
\$250,000	\$275,000	1143	1255	1327	1381	1425	1485	1278	1461	1584	1679	1756	1865	781	901	981	1043	1095	1168
\$275,000	\$300,000	1181	12929																

# TREASURY/IRS AND OMB USE ONLY DRAFT

Income  At least  But less than		Family Size						Family Size						Family Size					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
Income		Indiana			4	7.00%		Iowa			1	6.00%		Kansas			2	6.50%	
\$0	\$20,000	408	475	520	555	584	625	401	464	507	539	567	605	417	493	544	586	619	668
\$20,000	\$30,000	564	655	716	764	804	860	551	638	696	741	778	831	572	675	745	801	848	914
\$30,000	\$40,000	640	743	812	867	912	976	626	723	789	840	882	940	647	764	844	907	960	1034
\$40,000	\$50,000	704	817	894	953	1002	1072	687	794	866	922	968	1033	710	838	925	994	1052	1133
\$50,000	\$60,000	759	880	964	1028	1082	1157	740	856	933	993	1043	1113	765	903	996	1070	1132	1221
\$60,000	\$70,000	807	937	1026	1094	1151	1231	787	910	993	1056	1109	1183	813	960	1059	1138	1204	1297
\$70,000	\$80,000	852	989	1082	1154	1214	1298	830	960	1047	1114	1170	1247	857	1010	1116	1199	1268	1367
\$80,000	\$90,000	893	1037	1133	1210	1271	1360	869	1005	1096	1167	1225	1306	898	1058	1169	1255	1327	1430
\$90,000	\$100,000	930	1081	1181	1260	1325	1418	906	1047	1142	1215	1276	1361	934	1102	1217	1307	1382	1489
\$100,000	\$120,000	980	1137	1244	1327	1395	1493	954	1102	1201	1279	1343	1432	984	1160	1281	1375	1454	1567
\$120,000	\$140,000	1044	1212	1324	1413	1486	1589	1015	1173	1279	1361	1429	1523	1046	1233	1361	1461	1546	1666
\$140,000	\$160,000	1102	1279	1398	1491	1568	1677	1070	1237	1349	1435	1507	1608	1103	1300	1435	1542	1630	1756
\$160,000	\$180,000	1155	1340	1465	1563	1643	1757	1121	1296	1413	1503	1578	1683	1155	1361	1502	1614	1706	1837
\$180,000	\$200,000	1204	1397	1527	1629	1713	1832	1169	1351	1473	1567	1644	1754	1203	1418	1565	1681	1777	1914
\$200,000	\$225,000	1255	1455	1591	1697	1785	1909	1218	1407	1534	1632	1713	1827	1253	1477	1629	1750	1850	1993
\$225,000	\$250,000	1308	1518	1659	1770	1862	1991	1269	1466	1599	1700	1785	1903	1306	1538	1697	1823	1928	2076
\$250,000	\$275,000	1359	1576	1723	1837	1933	2067	1317	1521	1658	1765	1852	1975	1355	1595	1761	1891	1999	2153
\$275,000	\$300,000	1406	1631	1782	1901	2000	2138	1363	1574	1715	1825	1916	2043	1400	1649	1821	1955	2067	2226
\$300,000	or more	1677	1945	2126	2267	2385	2549	1623	1874	2041	2172	2280	2431	1666	1961	2163	2322	2455	2644
Income		Kentucky			4	6.00%		Louisiana			2	5.00%		Maine			4	5.50%	
\$0	\$20,000	388	443	479	507	530	563	313	356	386	409	427	453	305	346	374	395	412	437
\$20,000	\$30,000	537	613	664	703	734	779	434	494	535	567	592	629	413	468	506	534	558	590
\$30,000	\$40,000	610	698	755	799	836	887	493	563	609	645	674	715	465	528	570	601	628	665
\$40,000	\$50,000	672	768	831	879	920	976	543	620	671	711	743	788	509	577	623	658	687	727
\$50,000	\$60,000	726	829	898	951	993	1054	587	670	726	768	803	852	546	619	669	706	737	780
\$60,000	\$70,000	773	884	957	1013	1059	1123	625	714	774	818	856	908	580	658	709	749	782	828
\$70,000	\$80,000	817	932	1009	1069	1118	1186	661	754	817	865	905	960	609	692	746	788	823	870
\$80,000	\$90,000	856	978	1058	1121	1172	1244	693	791	857	907	948	1006	637	723	780	824	859	909
\$90,000	\$100,000	893	1020	1104	1169	1223	1297	722	825	893	946	989	1050	663	752	810	856	893	945
\$100,000	\$120,000	940	1074	1164	1232	1289	1367	762	871	943	997	1044	1107	696	789	851	899	937	992
\$120,000	\$140,000	1002	1146	1240	1313	1374	1457	812	928	1005	1063	1113	1181	738	837	903	954	995	1053
\$140,000	\$160,000	1059	1211	1310	1387	1451	1540	858	980	1062	1124	1176	1248	777	882	950	1003	1047	1108
\$160,000	\$180,000	1110	1268	1374	1455	1522	1615	900	1028	1114	1180	1234	1309	812	921	993	1048	1094	1158
\$180,000	\$200,000	1159	1324	1434	1518	1588	1685	939	1074	1163	1231	1287	1367	845	958	1033	1091	1137	1203
\$200,000	\$225,000	1208	1380	1495	1583	1655	1757	980	1119	1213	1284	1343	1425	878	995	1073	1133	1183	1251
\$225,000	\$250,000	1260	1440	1560	1652	1727	1833	1022	1168	1265	1341	1402	1488	914	1036	1117	1179	1230	1302
\$250,000	\$275,000	1309	1496	1621	1716	1795	1904	1062	1214	1315	1393	1457	1546	947	1073	1157	1222	1275	1349
\$275,000	\$300,000	1355	1549	1678	1777	1858	1972	1100	1257	1361	1442	1509	1601	978	1108	1194	1261	1316	1392
\$300,000	or more	1620	1852	2007	2126	2223	2359	1317	1505	1631	1728	1806	1918	1155	1308	1411	1489	1554	1643
Income		Maryland			4	6.00%		Massachusetts			4	6.25%		Michigan			4	6.00%	
\$0	\$20,000	301	350	386	413	436	469	318	362	390	412	431	457	342	392	427	453	474	505
\$20,000	\$30,000	413	481	529	567	598	643	432	491	529	560	585	619	470	540	587	624	653	696
\$30,000	\$40,000	468	545	599	642	677	727	486	552	597	631	659	699	533	612	666	707	741	789
\$40,000	\$50,000	515	599	658	704	743	798	532	605	653	691	721	765	586	673	731	777	814	867
\$50,000	\$60,000	555	646	709	759	800	860	572	650	702	742	775	822	632	726	789	838	878	935
\$60,000	\$70,000	590	687	754	806	851	914	607	690	744	787	823	871	672	773	840	892	934	995
\$70,000	\$80,000	623	724	794	850	897	964	639	726	784	829	865	917	709	814	886	940	986	1049
\$80,000	\$90,000	652	759	832	891	939	1008	668	759	820	866	905	959	742	853	927	985	1033	1099
\$90,000	\$100,000	679	790	866	927	978	1051	695	789	852	901	941	997	774	890	967	1027	1075	1146
\$100,000	\$120,000	715	832	912	976	1030	1106	730	829	896	947	988	1047	816	936	1018	1081	1133	1206
\$120,000	\$140,000	761	885	970	1038	1095	1176	775	879	951	1004	1049	1112	867	996	1084	1151	1206	1284
\$140,000	\$160,000	803	933	1024	1095	1155	1240	816	926	1000	1057	1105	1170	915	1052	1144	1214	1273	1355
\$160,000	\$180,000	841	977	1071	1147	1210	1298	853	969	1046	1106	1155	1224	959	1102	1197	1271	1333	1420
\$180,000	\$200,000	877	1019	1117	1194	1260	1353	888	1007	1089	1151	1201	1273	999	1149	1248	1326	1390	1480
\$200,000	\$225,000	914	1061	1164	1244	1312	1409	923	1048	1131	1196	1249	1324	1042	1196	1301	1381	1448	1542
\$225,000	\$250,000	953	1106	1213	1297	1367	1467	961	1091	1178	1245	1300	1377	1086	1247	1356	1440	1510	1608
\$250,000	\$275,000	988	1148	1258	1346	1419	1522	995	1130	1221	1290	1348	1428	1127	1295	1408	1495	1567	1669
\$275,000	\$300,000	1023	1187	13															



# TREASURY/IRS AND OMB USE ONLY DRAFT

Income  At least  But less than		Family Size						Family Size						Family Size					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
Income		Nebraska			1	5.50%		Nevada			5	6.85%		New Jersey			4	6.63%	
\$0	\$20,000	339	389	422	448	469	499	392	453	494	525	551	589	402	451	483	508	527	556
\$20,000	\$30,000	474	544	591	628	657	699	536	619	675	718	755	804	556	624	667	702	729	768
\$30,000	\$40,000	541	622	675	716	751	798	607	701	764	812	853	910	631	708	759	797	829	872
\$40,000	\$50,000	598	687	745	791	829	880	665	768	837	891	935	998	694	779	835	877	912	960
\$50,000	\$60,000	647	742	806	856	897	954	716	827	901	959	1006	1074	748	841	901	947	984	1036
\$60,000	\$70,000	691	793	861	914	958	1019	762	878	958	1019	1069	1142	797	896	960	1008	1048	1104
\$70,000	\$80,000	730	839	911	967	1013	1078	802	925	1008	1073	1127	1202	842	944	1013	1064	1106	1165
\$80,000	\$90,000	767	880	957	1016	1063	1131	839	968	1055	1123	1179	1258	883	990	1061	1115	1160	1221
\$90,000	\$100,000	801	920	999	1060	1111	1181	873	1008	1099	1169	1228	1310	920	1033	1107	1163	1210	1273
\$100,000	\$120,000	846	971	1055	1119	1173	1247	919	1060	1156	1230	1291	1378	969	1088	1166	1226	1274	1342
\$120,000	\$140,000	903	1037	1126	1195	1252	1332	977	1127	1229	1307	1372	1464	1032	1159	1242	1305	1357	1429
\$140,000	\$160,000	956	1098	1192	1265	1325	1410	1030	1188	1295	1378	1446	1544	1090	1224	1312	1378	1433	1509
\$160,000	\$180,000	1003	1153	1252	1328	1392	1481	1078	1243	1355	1442	1514	1615	1143	1283	1375	1445	1503	1582
\$180,000	\$200,000	1048	1204	1308	1388	1454	1547	1122	1295	1412	1502	1577	1682	1191	1339	1434	1507	1567	1650
\$200,000	\$225,000	1095	1257	1366	1449	1518	1615	1169	1348	1469	1563	1641	1751	1242	1394	1495	1571	1634	1720
\$225,000	\$250,000	1144	1313	1427	1514	1586	1688	1217	1404	1530	1628	1709	1824	1296	1455	1559	1639	1704	1795
\$250,000	\$275,000	1189	1366	1484	1575	1650	1755	1262	1456	1586	1689	1773	1891	1346	1511	1620	1702	1770	1864
\$275,000	\$300,000	1233	1416	1539	1633	1710	1819	1305	1505	1640	1746	1833	1955	1392	1564	1677	1762	1832	1930
\$300,000	or more	1483	1703	1850	1963	2058	2189	1550	1786	1947	2072	2175	2321	1664	1868	2002	2104	2189	2304
Income		New Mexico			1	4.88%		New York			2	4.00%		North Carolina			2	4.75%	
\$0	\$20,000	366	413	444	467	486	513	246	274	292	307	318	334	345	413	460	497	528	573
\$20,000	\$30,000	509	575	617	650	676	714	339	379	404	423	440	462	465	555	617	667	709	768
\$30,000	\$40,000	580	655	704	740	771	812	386	431	460	481	500	525	522	624	694	748	795	862
\$40,000	\$50,000	639	721	775	817	849	896	425	473	506	530	549	577	570	680	757	817	867	939
\$50,000	\$60,000	691	780	838	883	918	968	458	511	545	572	593	624	611	729	810	875	929	1007
\$60,000	\$70,000	737	832	894	940	979	1033	487	544	581	609	633	664	648	772	859	927	984	1066
\$70,000	\$80,000	779	878	944	994	1035	1091	515	575	613	643	667	701	680	811	902	974	1034	1120
\$80,000	\$90,000	817	922	990	1043	1086	1145	539	602	643	674	700	734	711	847	941	1017	1080	1169
\$90,000	\$100,000	852	962	1034	1088	1132	1194	563	628	670	703	729	766	738	879	978	1055	1121	1214
\$100,000	\$120,000	899	1015	1090	1148	1194	1259	592	661	707	740	769	807	774	923	1026	1107	1175	1273
\$120,000	\$140,000	959	1083	1163	1224	1274	1344	631	705	753	789	819	860	821	977	1087	1172	1245	1348
\$140,000	\$160,000	1015	1145	1229	1294	1347	1420	666	744	795	834	865	908	862	1028	1142	1232	1308	1417
\$160,000	\$180,000	1064	1200	1290	1358	1414	1490	699	780	834	873	907	952	901	1072	1192	1286	1365	1479
\$180,000	\$200,000	1111	1253	1347	1418	1476	1555	729	813	869	911	945	993	936	1115	1238	1336	1419	1536
\$200,000	\$225,000	1159	1307	1405	1479	1539	1623	760	848	906	950	986	1035	973	1158	1287	1388	1474	1594
\$225,000	\$250,000	1210	1365	1466	1544	1607	1694	792	885	945	991	1029	1080	1010	1203	1336	1442	1530	1657
\$250,000	\$275,000	1257	1419	1524	1605	1670	1760	823	919	982	1029	1068	1121	1046	1245	1383	1493	1584	1715
\$275,000	\$300,000	1302	1470	1578	1661	1730	1823	852	952	1016	1065	1106	1161	1080	1286	1428	1541	1635	1769
\$300,000	or more	1561	1761	1892	1992	2073	2186	1018	1136	1214	1273	1321	1387	1271	1512	1679	1811	1921	2079
Income		North Dakota			1	5.00%		Ohio		1	5.75%		Oklahoma			1	4.50%		
\$0	\$20,000	284	330	362	386	406	435	372	420	452	476	497	525	318	381	425	459	488	531
\$20,000	\$30,000	391	455	498	531	560	599	513	580	625	658	686	724	432	517	577	624	663	720
\$30,000	\$40,000	444	516	565	602	634	679	583	659	709	747	779	823	487	584	651	704	748	812
\$40,000	\$50,000	488	567	619	662	697	745	641	724	780	822	856	905	534	639	712	770	819	889
\$50,000	\$60,000	526	611	668	714	752	804	692	782	841	887	924	976	574	687	766	828	880	955
\$60,000	\$70,000	561	650	712	760	799	856	736	832	896	944	984	1039	609	729	812	878	934	1014
\$70,000	\$80,000	591	686	751	801	843	903	777	878	945	996	1038	1097	642	768	855	924	983	1066
\$80,000	\$90,000	619	718	786	839	884	945	814	920	990	1044	1088	1150	671	802	894	966	1028	1114
\$90,000	\$100,000	646	748	820	874	920	985	849	960	1033	1089	1134	1198	699	835	929	1005	1068	1159
\$100,000	\$120,000	679	788	862	920	969	1037	894	1010	1088	1147	1195	1262	734	877	977	1056	1123	1218
\$120,000	\$140,000	724	839	918	980	1031	1104	953	1077	1159	1221	1273	1345	780	931	1037	1121	1192	1293
\$140,000	\$160,000	764	886	969	1034	1089	1165	1005	1136	1223	1290	1344	1420	822	981	1092	1180	1255	1361
\$160,000	\$180,000	800	928	1016	1084	1140	1220	1054	1191	1282	1352	1409	1488	859	1026	1142	1234	1312	1423
\$180,000	\$200,000	835	968	1058	1129	1188	1271	1099	1242	1336	1410	1469	1552	894	1067	1188	1285	1365	1481
\$200,000	\$225,000	869	1008	1103	1176	1238	1325	1146	1295	1393	1469	1530	1617	930	1110	1236	1335	1420	1540
\$225,000	\$250,000	907	1051	1150	1227	1291	1381	1194	1351	1453	1531	1596	1686	968	1156	1287	1390	1478	1602
\$250,000	\$275,000	941	1091	1193	1274	1340	1434	1240	1403	1509	1590	1657	1751	1003	1198	1333	1441	1531	1



# TREASURY/IRS AND OMB USE ONLY DRAFT

Income At least	But less than	Family Size						Family Size						Family Size					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		South Dakota		1		4.20%		Tennessee		2		7.00%		Texas		1		6.25%	
\$0	\$20,000	381	460	515	558	595	647	537	640	710	766	811	877	388	452	496	529	557	596
\$20,000	\$30,000	519	626	701	760	809	879	728	866	962	1036	1099	1188	535	624	682	729	768	823
\$30,000	\$40,000	586	707	791	857	913	993	822	976	1084	1168	1238	1339	607	708	775	828	871	933
\$40,000	\$50,000	642	775	866	939	1000	1087	898	1067	1184	1277	1354	1463	668	778	852	910	958	1026
\$50,000	\$60,000	691	833	931	1009	1075	1169	965	1147	1273	1371	1454	1572	721	839	919	981	1033	1106
\$60,000	\$70,000	734	885	989	1072	1142	1241	1024	1217	1350	1454	1543	1667	768	893	978	1045	1100	1177
\$70,000	\$80,000	773	931	1041	1128	1201	1306	1077	1280	1420	1529	1622	1753	809	942	1032	1102	1160	1242
\$80,000	\$90,000	808	974	1090	1180	1257	1366	1125	1338	1484	1599	1695	1832	849	987	1082	1155	1216	1301
\$90,000	\$100,000	841	1014	1133	1228	1308	1421	1171	1391	1543	1662	1763	1905	885	1029	1127	1203	1266	1356
\$100,000	\$120,000	885	1065	1191	1291	1375	1494	1230	1460	1620	1746	1851	2001	931	1084	1187	1267	1334	1428
\$120,000	\$140,000	939	1132	1265	1371	1459	1586	1305	1550	1719	1852	1964	2123	992	1155	1264	1350	1421	1520
\$140,000	\$160,000	990	1192	1333	1444	1538	1671	1373	1631	1809	1949	2067	2233	1047	1219	1334	1425	1500	1605
\$160,000	\$180,000	1036	1247	1394	1510	1609	1747	1436	1705	1891	2037	2160	2334	1098	1277	1398	1493	1571	1682
\$180,000	\$200,000	1079	1299	1451	1572	1674	1819	1494	1774	1967	2119	2246	2427	1145	1331	1458	1557	1638	1754
\$200,000	\$225,000	1122	1352	1510	1636	1742	1892	1553	1844	2045	2203	2336	2524	1193	1387	1519	1622	1707	1827
\$225,000	\$250,000	1169	1407	1572	1703	1813	1969	1616	1918	2128	2292	2429	2625	1244	1447	1584	1691	1780	1905
\$250,000	\$275,000	1212	1458	1630	1765	1879	2041	1675	1988	2204	2374	2518	2720	1292	1502	1645	1756	1848	1978
\$275,000	\$300,000	1252	1507	1684	1824	1942	2109	1730	2053	2277	2453	2600	2809	1336	1555	1702	1817	1912	2046
\$300,000	or more	1485	1786	1996	2160	2299	2497	2044	2425	2689	2896	3070	3316	1595	1854	2030	2167	2281	2440
Income		Utah		2		4.85%		Vermont		1		6.00%		Virginia		2		4.30%	
\$0	\$20,000	375	445	493	531	563	608	270	292	306	317	325	336	241	276	301	319	334	356
\$20,000	\$30,000	508	603	668	720	763	824	373	403	421	436	448	463	332	381	414	440	461	491
\$30,000	\$40,000	573	680	754	811	860	929	422	457	478	495	508	525	377	433	470	499	523	557
\$40,000	\$50,000	627	744	825	888	940	1016	465	503	526	544	558	577	414	475	516	548	575	611
\$50,000	\$60,000	673	799	886	954	1010	1091	502	542	568	587	602	623	447	513	557	591	619	660
\$60,000	\$70,000	715	848	939	1012	1072	1158	533	577	604	625	641	662	475	545	592	630	659	702
\$70,000	\$80,000	753	893	989	1064	1128	1218	563	608	638	659	675	699	502	575	625	663	696	740
\$80,000	\$90,000	786	933	1034	1113	1179	1273	590	638	667	690	708	732	525	602	655	696	729	776
\$90,000	\$100,000	819	970	1074	1157	1226	1323	614	664	696	719	738	763	547	628	682	724	760	808
\$100,000	\$120,000	859	1020	1129	1216	1288	1390	647	700	733	758	777	803	577	661	719	763	800	851
\$120,000	\$140,000	912	1082	1198	1290	1367	1476	690	745	780	806	828	856	613	704	765	812	851	907
\$140,000	\$160,000	961	1138	1261	1358	1438	1553	727	786	824	851	873	903	648	743	807	857	899	957
\$160,000	\$180,000	1004	1190	1318	1420	1504	1623	763	825	863	892	915	947	678	779	846	899	941	1002
\$180,000	\$200,000	1045	1239	1372	1477	1564	1689	795	859	900	930	954	987	708	811	883	936	982	1045
\$200,000	\$225,000	1087	1288	1427	1536	1627	1756	829	896	937	969	994	1028	737	846	919	976	1023	1089
\$225,000	\$250,000	1130	1341	1485	1597	1692	1827	863	933	978	1010	1037	1072	769	883	959	1018	1066	1135
\$250,000	\$275,000	1172	1388	1538	1655	1754	1893	897	969	1015	1049	1077	1113	798	916	995	1056	1107	1179
\$275,000	\$300,000	1211	1435	1588	1710	1812	1955	928	1003	1050	1086	1113	1152	826	948	1030	1093	1146	1220
\$300,000	or more	1432	1696	1878	2021	2141	2310	1106	1196	1252	1294	1327	1373	985	1129	1227	1303	1366	1453

Income  At least  But less than		Family Size						Family Size						Family Size					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
Income		Washington		1	6.50%			West Virginia		1	6.00%			Wisconsin		1	5.00%		
\$0	\$20,000	430	492	532	565	591	628	375	435	475	507	533	570	328	378	411	437	458	488
\$20,000	\$30,000	594	680	737	782	818	869	532	617	675	720	758	810	454	523	569	604	634	675
\$30,000	\$40,000	675	773	838	889	930	988	610	709	776	828	870	931	516	594	647	687	720	767
\$40,000	\$50,000	743	851	922	978	1024	1088	677	786	860	918	966	1033	568	654	711	756	792	844
\$50,000	\$60,000	802	919	996	1056	1105	1174	735	854	935	997	1050	1123	613	706	768	816	855	911
\$60,000	\$70,000	855	979	1061	1125	1177	1251	787	915	1001	1068	1124	1202	653	752	818	869	911	970
\$70,000	\$80,000	903	1033	1120	1187	1243	1320	835	970	1061	1132	1192	1276	690	794	863	917	962	1024
\$80,000	\$90,000	947	1084	1174	1245	1303	1384	878	1021	1117	1192	1254	1343	723	832	905	962	1008	1073
\$90,000	\$100,000	987	1129	1225	1298	1359	1443	919	1068	1169	1248	1313	1405	755	867	943	1002	1051	1119
\$100,000	\$120,000	1040	1190	1291	1368	1432	1521	972	1130	1238	1320	1389	1487	795	914	994	1056	1108	1179
\$120,000	\$140,000	1108	1268	1375	1458	1526	1621	1041	1211	1325	1415	1489	1592	847	974	1059	1125	1180	1256
\$140,000	\$160,000	1171	1341	1453	1541	1612	1712	1105	1285	1407	1501	1580	1690	895	1029	1119	1189	1246	1326
\$160,000	\$180,000	1228	1406	1523	1615	1690	1796	1163	1352	1481	1580	1662	1779	938	1079	1173	1246	1307	1391
\$180,000	\$200,000	1281	1465	1589	1685	1763	1874	1217	1416	1550	1654	1741	1863	979	1125	1224	1300	1363	1450
\$200,000	\$225,000	1335	1528	1657	1757	1838	1953	1273	1481	1621	1731	1822	1949	1021	1173	1276	1355	1421	1512
\$225,000	\$250,000	1393	1594	1728	1833	1918	2038	1332	1550	1697	1812	1907	2040	1064	1224	1331	1414	1482	1577
\$250,000	\$275,000	1447	1656	1796	1903	1993	2116	1388	1615	1768	1888	1987	2127	1106	1271	1382	1469	1540	1638
\$275,000	\$300,000	1498	1714	1860	1970	2063	2192	1441	1677	1836	1960	2063	2208	1145	1316	1431	1520	1593	1696
\$300,000	or more	1790	2049	2222	2356	2466	2619	1747	2033	2227	2377	2503	2679	1368	1573	1710	1816	1903	2026
Income		Wyoming		1	4.00%			<b>Note:</b> Residents of <b>Alaska</b> do not have a state sales tax, but should follow the instructions on the next page to determine their local sales tax amount. 1. Use the Ratio Method to determine your local sales tax deduction. Your state sales tax rate is provided next to the state name. 2. Follow the instructions on the next page to determine your local sales tax deduction. 3. The California table includes the 1.25% uniform local sales tax rate in addition to the 6.00% state sales tax rate for a total of 7.25%. Some California localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction. The denominator of the correct ratio is 7.25%, and the numerator is the total sales tax rate minus 7.25%. 4. This state does not have a local general sales tax, so the amount in the state table is the only amount to be deducted. 5. The Nevada table includes the 2.25% uniform local sales tax rate in addition to the 4.6000% state sales tax rate for a total of 6.85%. Some Nevada localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction. The denominator of the correct ratio is 6.85%, and the numerator is the total sales tax rate minus 6.85%. 6. The 4.0% rate for Hawaii is actually an excise tax but is treated as a sales tax for purpose of this deduction.											
\$0	\$20,000	247	281	304	321	335	354												
\$20,000	\$30,000	343	391	421	446	466	494												
\$30,000	\$40,000	391	445	480	508	530	563												
\$40,000	\$50,000	431	490	529	560	585	619												
\$50,000	\$60,000	465	529	572	605	632	669												
\$60,000	\$70,000	496	565	610	645	674	714												
\$70,000	\$80,000	524	596	645	681	712	755												
\$80,000	\$90,000	549	626	676	715	746	791												
\$90,000	\$100,000	573	653	706	746	779	826												
\$100,000	\$120,000	604	689	744	787	822	871												
\$120,000	\$140,000	645	734	793	839	876	929												
\$140,000	\$160,000	681	776	839	887	927	982												
\$160,000	\$180,000	715	814	880	930	973	1031												
\$180,000	\$200,000	745	850	918	972	1015	1075												
\$200,000	\$225,000	778	887	959	1014	1059	1122												
\$225,000	\$250,000	812	925	1000	1058	1106	1172												
\$250,000	\$275,000	844	962	1040	1100	1149	1218												
\$275,000	\$300,000	874	996	1077	1138	1190	1261												
\$300,000	or more	1047	1193	1290	1365	1426	1511												
The optional sales tax tables have historically been constructed using data from the Consumer Expenditure Survey (CES), which is administered by the Bureau of Labor Statistics (BLS). The IRS did not have access to updated data to apply the methodology to create the tables for tax year 2025. To create these tables for tax year 2025, the IRS used the optional sales tax tables from tax year 2024 and applied two adjustments: 1) adjusted all values in every table using the rate of growth of total state general sales and gross receipts tax revenues from 2024 to 2025 (adjusted for changes in population) and 2) adjusted values in the state tables for the state of Louisiana to account for an increase in the tax rate for their state sales tax.																			

## Which Optional Local Sales Tax Table Should I Use?

IF you live in the state of...	AND you live in...	THEN use Local Table...
Alabama	Any locality that imposes a local sales tax	B
Alaska	Juneau, Kenai, Ketchikan, Kodiak, Sitka, Wasilla, or any locality that imposes a local sales tax	C
Arizona	Chandler, Gilbert, Glendale, Mesa, Peoria, Phoenix, Scottsdale, Tempe, Tucson, Yuma, or any other locality that imposes a local sales tax	B
Arkansas	Any locality that imposes a local sales tax	B
Colorado	Adams County, Boulder County, Centennial, Colorado Springs, Denver City, El Paso County, Larimer County, Pueblo City, Pueblo County, or any other locality that imposes a local sales tax	A
	Arapahoe County, Arvada, Aurora, Boulder, Fort Collins, Greeley, Jefferson County, Lakewood, Longmont, Thornton, or Westminster	B
Georgia	Dekalb County (excluding Atlanta)	A
	Any other locality that imposes a local sales tax	B
Illinois	Arlington Heights, Bloomington, Champaign, Chicago, Cicero, Decatur, Evanston, Palatine, Peoria, Schaumburg, Skokie, Springfield, or any other locality that imposes a local sales tax	A
	Aurora, Elgin, Joliet, Waukegan	B
Kansas	Any locality that imposes a local sales tax	B
Louisiana	Any other locality that imposes a local sales tax	A
	East Baton Rouge Parish	B
	Ascension Parish, Bossier Parish, Caddo Parish, Calcasieu Parish, Iberia Parish, Jefferson Parish, Lafayette Parish, Lafourche Parish, Livingston Parish, Orleans Parish, Ouachita Parish, Rapides Parish, St. Bernard Parish, St. Landry Parish, St. Tammany Parish, Tangipahoa Parish, or Terrebonne Parish	C
Mississippi	City of Tupelo only	A
	City of Jackson only	C
Missouri	Any locality that imposes a local sales tax	B
New York	Counties: Chautauqua, Chenango, Columbia, Delaware, Dutchess, Greene, Hamilton, Tioga Cities: New York, or Norwich (Chenango County)	A
	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chemung, Clinton, Cortland, Erie, Essex, Franklin, Fulton, Genesee, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, or Yates Cities: Auburn, Glens Falls, Gloversville, Ithaca, Johnstown, Mount Vernon, New Rochelle, Ogdensburg, Olean, Oneida (Madison County), Oswego, Rome, Salamanca, Saratoga Springs, Utica, White Plains, or Yonkers	B
	Any other locality that imposes a local sales tax	D*
North Carolina	Any locality that imposes a local sales tax	B
South Carolina	Allendale County, Bamberg County, Barnwell County, Calhoun County, Charleston County, Cherokee County, Chester County, Chesterfield County, Colleton County, Darlington County, Dillon County, Edgefield County, Florence County, Jasper County, Kershaw County, Lancaster County, Laurens County, Lee County, Marion County, Marlboro County, McCormick County, Saluda County, or Williamsburg County	A
	Abbeville County, Aiken County, Anderson County, Berkeley County, Clarendon County, Dorchester County, Fairfield County, Greenwood County, Hampton County, Horry County, Lexington County, Myrtle Beach, Newberry County, Orangeburg County, Pickens County, Richland County, Spartanburg County, Union County, York County, or any other locality that imposes a local sales tax	B
	Sumter County	C
Tennessee	Any locality that imposes a local sales tax	B
Utah	Any locality that imposes a local sales tax	B
Virginia	Any locality that imposes a local sales tax	A

\* Note: Local Table D is just 25% of the NY State table.

The optional sales tax tables have historically been constructed using data from the Consumer Expenditure Survey (CES), which is administered by the Bureau of Labor Statistics (BLS). The IRS did not have access to updated data to apply the methodology to create the tables for tax year 2025. To create these tables for tax year 2025, the IRS used the optional sales tax tables from tax year 2024 and applied two adjustments: 1) adjusted all values in every table using the rate of growth of total state general sales and gross receipts tax revenues from 2024 to 2025 (adjusted for changes in population) and 2) adjusted values in the state tables for the state of Louisiana to account for an increase in the tax rate for their state sales tax.

2025 Optional Local Sales Tax Tables  
(Based on a local sales tax rate of 1%)

Income		Family Size						Family Size						Family Size						Family Size					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
At least	But less than	Local Table A						Local Table B						Local Table C						Local Table D					
\$0	\$20,000	56	65	70	75	79	84	69	82	92	100	106	115	88	107	119	129	138	150	62	69	73	77	79	83
20,000	30,000	77	88	96	104	109	116	93	112	124	134	142	154	119	142	159	173	184	200	85	94	102	106	110	116
30,000	40,000	87	101	110	117	123	131	105	125	139	150	159	174	133	159	179	193	206	223	96	108	115	121	125	131
40,000	50,000	95	110	120	128	134	144	115	136	151	164	174	189	144	174	194	210	223	243	107	119	127	133	137	144
50,000	60,000	103	119	129	138	145	154	123	146	162	176	187	202	154	186	207	224	240	260	115	128	136	143	148	156
60,000	70,000	109	126	137	146	154	165	130	154	173	186	197	214	164	196	219	238	253	275	122	136	145	152	158	167
70,000	80,000	115	133	145	154	162	174	136	162	181	195	207	224	172	206	231	249	265	288	129	144	153	160	167	176
80,000	90,000	120	139	151	161	170	182	142	170	189	204	216	235	179	214	240	260	276	301	135	150	160	169	175	184
90,000	100,000	125	145	158	169	177	189	148	177	196	212	224	244	186	223	249	270	287	312	141	157	168	176	183	192
100,000	120,000	132	152	167	178	187	199	155	186	206	222	236	256	195	234	261	283	301	327	148	166	177	185	192	202
120,000	140,000	140	162	177	189	198	211	165	196	218	236	250	270	206	248	276	299	318	345	157	177	188	197	205	215
140,000	160,000	148	171	187	199	209	223	174	206	230	248	263	284	216	260	289	314	334	363	167	186	199	208	216	227
160,000	180,000	155	179	195	208	218	234	181	215	240	258	274	297	225	271	303	327	348	378	175	195	208	218	226	238
180,000	200,000	161	187	203	216	227	244	188	223	249	268	284	309	234	281	314	339	362	393	183	203	217	227	237	249
200,000	225,000	169	194	212	225	237	253	195	233	258	278	296	320	243	291	326	352	375	407	190	212	226	238	247	259
225,000	250,000	176	202	220	235	247	264	203	242	268	289	308	333	252	303	338	366	389	422	198	221	237	248	257	270
250,000	275,000	182	210	229	244	256	274	210	250	278	300	318	344	261	313	349	379	402	437	206	230	246	257	267	280
275,000	300,000	188	217	237	252	265	283	217	258	286	309	328	355	269	323	361	390	415	451	213	238	254	266	276	290
300,000	or more	216	250	272	290	305	326	248	295	327	352	374	405	306	368	409	444	471	512	255	284	304	318	330	347

The optional sales tax tables have historically been constructed using data from the Consumer Expenditure Survey (CES), which is administered by the Bureau of Labor Statistics (BLS). The IRS did not have access to updated data to apply the methodology to create the tables for tax year 2025. To create these tables for tax year 2025, the IRS used the optional sales tax tables from tax year 2024 and applied two adjustments: 1) adjusted all values in every table using the rate of growth of total state general sales and gross receipts tax revenues from 2024 to 2025 (adjusted for changes in population) and 2) adjusted values in the state tables for the state of Louisiana to account for an increase in the tax rate for their state sales tax.