IRS

Attention:

Which Revision To Use for Which Year. We issue information returns up to a year in advance of when issuers will first file them. For all forms that we do not issue annually (such as Form 1040), the year of the revision date is the first year for which issuers are to use the form to report amounts. For example, we issued an April 2025 revision of Form 1099-NEC, Nonemployee Compensation, to use first to report amounts for calendar year 2025. Filers will first file the April 2025 revision with the IRS beginning in January 2026, to report amounts for 2025. Likewise, we are developing a December 2026 revision of Form 1099-NEC, to use first to report amounts for calendar year 2026 with the first filings with the IRS beginning in January 2027.

We release these and other information return forms and their instructions up to a year in advance of when you, as an issuer, are required to file them with the IRS. We do this because the information return forms have multiple uses. We also provide a copy of the form for the form issuer to use to furnish a copy of the form to the recipient. We require filers of information returns, including Forms 1099-NEC and 1099-S, to furnish a copy of what is or will be filed with the IRS to the recipient. In many cases, issuers of 1099 forms prefer to furnish the information return to the recipient at the time they know what they will have to report to the IRS beginning the following January. For example, you cannot file the December 2026 revision of Form 1099-S with the IRS for a reportable home sale occurring in January 2026 until January 2027. However, you may want to furnish the recipient (the seller of the home) their copy of Form 1099-S at the closing of the sale, to avoid issues with mailing the Form 1099-S the following January, a year later, when the recipient may have a new mailing address. We therefore make the Form 1099-S for use in reporting 2026 sales available just before 2026, so issuers can use it to meet their responsibility to furnish a copy to the recipient for sales beginning in 2026, even though the form can't be filed with the IRS until January 2027. We also post drafts and final revisions of information returns well in advance so that issuers will know at the beginning of a year what information they need to collect during that year so they can report it to the IRS beginning in January of the following year.

Note: We make available Copy A for informational purposes only. Copy A appears in red, similar to the official printed form. However, official printed versions of Copy A are scannable, but self-printed copies of Copy A from this PDF are not. Do **not** print and file copy A of this PDF; we may impose a penalty for filing information return forms that we can't scan. See part O in Publication 1099, General Instructions for Certain Information Returns, at IRS.gov/Form1099 for more information about penalties.

You may download and print Copy B and other copies of this form, which appear in black, to satisfy the requirement to furnish the information to the recipient.

If you have 10 or more information returns, in the aggregate, to file, you may be required to e-file information returns. You'll find that it is easier and faster to e-file using our free Information Return Intake System (IRIS). See IRS.gov/InfoReturn and IRS.gov/IRIS for details.

To order official IRS information returns, which include a scannable Copy A for filing with the IRS and all other applicable copies of the form, go to IRS.gov/EmployerForms. We'll mail you the forms you request and their instructions, as well as any publications you may order.

Note: The order limit for most information returns is 10 due to the e-file requirement.

See IRS Publications 1141, 1167, and 1179 for more information about these tax forms.

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☐ VOID ☐ CORRECTED

RECIPIENT'S/LENDER'S name			OMB No. 1545-2334 Form **1098-VLI** (December 2026) **For calendar year** ______	**Vehicle Loan Interest Statement**
Street address	Room/suite no.			
City/town	Telephone number			
State/province	Country	ZIP/foreign code	1 Vehicle loan interest received by lender $	**Copy A** **For Internal Revenue Service Center**
RECIPIENT'S/LENDER'S TIN	PAYER OF RECORD'S TIN		**2a** Year | **2b** Make | **2c** Model	
PAYER OF RECORD'S name			**2d** VIN	For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the **General Instructions for Certain Information Returns.**
Street address	Apt. no.		**3a** Loan origination date | **3b** Loan acquisition date	
City/town			**4** Outstanding principal $ | **5** Refund of overpaid interest $	
State/province	Country	ZIP/foreign code	**6** Check if original use of the vehicle began with the payer of record ☐ | **7** Check if final assembly of the vehicle occurred within the United States ☐	
Account number (see instructions)				*www.irs.gov/Form1099*

Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name	* **Caution:** The amount shown may not be fully deductible by you. Limits based on the amount of interest paid, your income, and the passenger vehicle may apply. Generally, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-2334 Form **1098-VLI** (December 2026) **For calendar year** ______
Street address / Room/suite no.		
City/town / Telephone number		
State/province / Country / ZIP/foreign code	**1** Vehicle loan interest received by lender* $	
RECIPIENT'S/LENDER'S TIN / PAYER OF RECORD'S TIN	**2a** Year / **2b** Make / **2c** Model	
PAYER OF RECORD'S name	**2d** VIN	
Street address / Apt. no.	**3a** Loan origination date / **3b** Loan acquisition date	
City/town	**4** Outstanding principal $ / **5** Refund of overpaid interest $	
State/province / Country / ZIP/foreign code	**6** Check if original use of the vehicle began with the payer of record ☐ / **7** Check if final assembly of the vehicle occurred within the United States ☐	
Account number (see instructions)		

Vehicle Loan Interest Statement

Copy B

For Payer of Record

This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for vehicle loan interest. Explore options to file for free at *www.irs.gov/FFForm*.

Instructions for Payer of Record

Future developments. For the latest information about developments related to Form 1098-VLI and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/Form1098VLI*.

Free File Program. Go to *www.irs.gov/FFForm* to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

A person that during the year receives interest payments of $600 or more on a specified passenger vehicle loan (SPVL) must furnish this statement to you.

You may be able to deduct vehicle loan interest that you actually paid during the calendar year on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see the Instructions for Form 1040.

Payer of Record's taxpayer identification number (TIN). For your protection, this form may show only the last 4 digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender assigned to distinguish your account.

Box 1. Shows the SPVL interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by a first lien on the vehicle.

Boxes 2a–2d. Show the year, make, model, and vehicle identification number (VIN) for the passenger vehicle.

Box 3a. Shows the date the loan was originated.

Box 3b. Shows the date that the recipient/lender acquired the loan.

Box 4. Shows the outstanding principal on the loan as of January 1 of the calendar year. If the loan originated in the calendar year, shows the loan principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the loan principal as of the date of acquisition.

Box 5. Do not deduct this amount. It is a refund for overpayment(s) of interest you made in a prior year or years. If you took a deduction for this amount in the year(s) you paid the interest, you may have to include part or all of this amount on the "Other income" line of your calendar year Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see the Instructions for Schedule 1 (Form 1040).

Box 6. If checked, the original use of the vehicle began with you. Box 6 may also be checked if you became an obligor of the SPVL by reason of the death of a previous obligor of the SPVL.

Box 7. If checked, the final assembly of the vehicle occurred within the United States.