Form **8880**

Department of the Treasury
Internal Revenue Service

Credit for Qualified Retirement Savings Contributions

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to *www.irs.gov/Form8880* for the latest information.

OMB No. 1545-0074

2025

Attachment Sequence No. **54**

Name(s) shown on return | **Your social security number**

Caution: You **cannot** take this credit if **either** of the following applies.

- The amount on Form 1040, 1040-SR, or 1040-NR, line 11a, is more than $39,500 ($59,250 if head of household; $79,000 if married filing jointly).
- The person(s) who made the qualified contribution or elective deferral (**a**) was born after January 1, 2008; (**b**) is claimed as a dependent on someone else's 2025 tax return; or (**c**) was a **student** (see instructions).

			(a) You	(b) Your spouse
1	Traditional and Roth IRA contributions, and ABLE account contributions by the designated beneficiary for 2025. **Do not** include rollover contributions	1		
2	Elective deferrals to a 401(k) or other qualified employer plan, voluntary employee contributions, and 501(c)(18)(D) plan contributions for 2025 (see instructions)	2		
3	Add lines 1 and 2	3		
4	Certain distributions received **after** 2022 and **before** the due date (including extensions) of your 2025 tax return (see instructions). If married filing jointly, include **both** spouses' amounts in **both** columns. See instructions for an exception	4		
5	Subtract line 4 from line 3. If zero or less, enter -0-	5		
6	In each column, enter the **smaller** of line 5 or $2,000	6		
7	Add the amounts on line 6. If zero, **stop**; you can't take this credit	7		
8	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11a*	8		
9	Enter the applicable decimal amount from the table below.	9	x 0 .	

IF line 8 is...		AND your filing status is...		
Over...	But not over...	Married filing jointly	Head of household	Single, Married filing separately, or Qualifying surviving spouse
		THEN enter on line 9...		
---	$23,750	0.5	0.5	0.5
$23,750	$25,500	0.5	0.5	0.2
$25,500	$35,625	0.5	0.5	0.1
$35,625	$38,250	0.5	0.2	0.1
$38,250	$39,500	0.5	0.1	0.1
$39,500	$47,500	0.5	0.1	0.0
$47,500	$51,000	0.2	0.1	0.0
$51,000	$59,250	0.1	0.1	0.0
$59,250	$79,000	0.1	0.0	0.0
$79,000	---	0.0	0.0	0.0

Note: If line 9 is zero, **stop**; you can't take this credit.

10	Multiply line 7 by line 9	10	
11	Limitation based on tax liability. Enter the amount from the Credit Limit Worksheet in the instructions	11	
12	**Credit for qualified retirement savings contributions.** Enter the **smaller** of line 10 or line 11 here and on Schedule 3 (Form 1040), line 4	12	

* See Pub. 590-A, Contributions to Individual Retirement Arrangements, for the amount to enter if you claim any exclusion or deduction for foreign earned income, foreign housing, income from Puerto Rico, or income from American Samoa.

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

Future Developments

For the latest information about developments related to Form 8880 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/Form8880*.

What's New

Permanent credit for Achieving a Better Life Experience (ABLE) account contributions. P.L. 119-21, commonly known as the One Big Beautiful Bill Act, makes permanent the credit for contributions by a designated beneficiary to their ABLE account. See Pub. 907, Tax Highlights for Persons With Disabilities, for more information about ABLE accounts.

New saver's match for qualified retirement contributions starting with 2027 tax returns filed in 2028. Under the SECURE 2.0 Act of 2022, beginning with 2027 tax returns, the saver's credit will be replaced by a saver's match that will be deposited by the government directly into your retirement account. Starting with 2027 tax returns, Form 8880 will only be used to claim the saver's credit for ABLE account contributions. A new separate form will be used to claim the saver's match.

General Instructions

Purpose of Form

Use Form 8880 to figure the amount, if any, of your retirement savings contributions credit (also known as the saver's credit). The maximum amount of the credit is $1,000 ($2,000 if married filing jointly).

Tip: This credit can be claimed in addition to any IRA deduction claimed on Schedule 1 (Form 1040), line 20.

Who Can Take This Credit

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions (other than rollover contributions) to a traditional or Roth IRA; (b) elective deferrals to a 401(k), 403(b), governmental 457(b), SEP, SIMPLE, or the federal Thrift Savings Plan (TSP); (c) voluntary employee contributions to a qualified retirement plan, as defined in section 4974(c) (including the federal TSP); (d) contributions to a 501(c)(18)(D) plan; or (e) contributions, as a designated beneficiary of an ABLE account, to the ABLE account, as defined in section 529A.

However, you can't take the credit if either of the following applies.

- The amount on Form 1040, 1040-SR, or 1040-NR, line 11a, is more than $39,500 ($59,250 if head of household; $79,000 if married filing jointly).
- The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2008; (b) is claimed as a dependent on someone else's 2025 tax return; or (c) was a student.

Caution: You'll need to refigure the amount on Form 1040 or 1040-SR, line 11a, if you're claiming any exclusion or deduction for foreign earned income, foreign housing, income from Puerto Rico, or income from American Samoa. See Pub. 590-A for details.

You were a student if during any part of 5 calendar months of 2025 you:

- Were enrolled as a full-time student at a school; or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes technical, trade, and mechanical schools. It doesn't include on-the-job training courses, correspondence schools, or schools offering courses only through the Internet.

Specific Instructions

Column (b)

Complete column (b) only if you're filing a joint return.

Line 2

Include on line 2 any of the following amounts.

- Elective deferrals (including designated Roth contributions under section 402A, if applicable) to a 401(k), 403(b), governmental 457(b), SEP, SIMPLE, or the federal TSP.
- Voluntary employee contributions to a qualified retirement plan, as defined in section 4974(c) (including the federal TSP).
- Contributions to a 501(c)(18)(D) plan.

These amounts may be shown in box 12 of your Form(s) W-2 for 2025.

Note: Contributions designated under section 414(h)(2) are treated as employer contributions and, as such, they aren't voluntary contributions made by the employee. They don't qualify for the credit and shouldn't be included on line 2.

Line 4

Enter the total amount of distributions you, and your spouse if filing jointly, received after 2022 and before the due date of your 2025 return (including extensions) from any of the following types of plans.

- Traditional or Roth IRAs, or ABLE accounts.
- 401(k), 403(b), governmental 457(b), 501(c)(18)(D), SEP, SIMPLE, or the federal TSP.
- Qualified retirement plans, as defined in section 4974(c).

Don't include any of the following.

- Distributions not taxable as the result of a rollover or a trustee-to-trustee transfer.
- Distributions that are taxable as the result of an in-plan rollover to your designated Roth account (including matching or nonelective contributions you designate as Roth matching or nonelective contributions that are treated as having been rolled over in an in-plan rollover to your designated Roth account).
- Distributions from your eligible retirement plan (other than a Roth IRA) rolled over or converted to your Roth IRA (including matching or nonelective contributions to your Roth SIMPLE IRA or Roth SEP IRA you designate as Roth matching or nonelective contributions that are treated as having been rolled over to your Roth SIMPLE IRA or Roth SEP IRA).
- Loans from a qualified employer plan treated as a distribution.
- Distributions of excess contributions or deferrals (and income allocable to such contributions or deferrals).
- Distributions of contributions made to an IRA during a tax year and returned (with any income allocable to such contributions) on or before the due date (including extensions) for that tax year.
- Distributions of dividends paid on stock held by an employee stock ownership plan under section 404(k).
- Distributions from a military retirement plan (other than the federal TSP).
- Distributions from an inherited IRA by a nonspousal beneficiary.

If you're filing a joint return, include both spouses' amounts in both columns.

Exception. Don't include your spouse's distributions with yours when entering an amount on line 4 if you and your spouse didn't file a joint return for the year the distribution was received.

Example. You received a distribution of $5,000 from a qualified retirement plan in 2025. Your spouse received a distribution of $2,000 from a Roth IRA in 2023. You and your spouse file a joint return in 2025, but didn't file a joint return in 2023. You would include $5,000 in column (a) and $7,000 in column (b).

Line 7

Add the amounts from line 6, columns (a) and (b), and enter the total.

Line 11

Before you complete the following worksheet, figure the amount of any credit for the elderly or the disabled you're claiming on Schedule 3 (Form 1040), line 6d. See Schedule R (Form 1040) to figure the credit.

Credit Limit Worksheet

Complete this worksheet to figure the amount to enter on line 11.

1. Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 18	**1.**	
2. Enter the total of your credits from Schedule 3, lines 1 through 3, 6d, and 6l	**2.**	
3. Subtract line 2 from line 1. Also enter this amount on Form 8880, line 11. But if zero or less, **stop**; you can't take the credit—don't file this form .	**3.**	