



Divorce & Taxes Checklist

Divorce or separation can affect your taxes. This quick checklist can help you understand what changes you need to make to avoid an unexpected balance due when you file. If you answer “yes” to the question, check the box and click the link for additional information.

- Will your filing status change?**
Changing your filing status from Married can make a difference in your taxes. Use the [What is My Filing Status?](#) assistant to determine what filing status you should use on your tax return.
Tip: If you’re [legally separated](#) or divorced at the end of the tax year, file as single unless you’re eligible to file as head of household or you remarry by December 31.

- Will you be able to claim dependents?**
Divorce can affect your ability to claim dependents, which can impact how much tax you owe. Find out if you’re eligible using the [Whom May I Claim as a Dependent?](#) assistant. **Note:** You need to know your filing status first.

- Are you using your retirement account to cover divorce expenses?**
Early withdrawals from retirement accounts, such as a 401(k), can trigger additional taxes. Most plans require an ex-spouse to file a [Qualified Domestic Relations Order](#) with the plan administrator before you withdraw.

- Should you itemize deductions?**
Divorce can lead to a loss of deductions normally taken on [Schedule A](#), including [medical expenses, mortgage interest, real estate taxes, general sales tax, and gifts to charity](#). Special rules apply if you choose to file [Married Separate](#) and your spouse itemizes.
Tip: If you can’t itemize, use the [How Much Is My Standard Deduction?](#) assistant to determine the amount of your standard deduction.

- Are you adding an additional source of income?**
Income earned from a [second job, gig-economy “side hustles”](#) or [starting your own business](#) are all examples of taxable income that can affect your taxes.

- Do you need to adjust your federal income tax withholding or make estimated tax payments?**
If any items on this list apply to you, you might need to adjust your withholdings, make [estimated tax payments](#) or both. Use the [Tax Withholding Estimator](#) to estimate the federal income tax you want your employer to [withhold from your paycheck](#).
Tip: Consider completing a new Form W-4 each year and when your [personal or financial situation changes](#).

This checklist is only a guide to help you stay compliant with your tax obligations and may not contain all requirements or specific situations that apply to you. See www.irs.gov/divorce for more resources.

If you have tax questions, go to the IRS Interactive Tax Assistant page at IRS.gov/Help/ITA where you can find topics by using the search feature or viewing the categories listed.

Please don’t send this checklist to the IRS.

■ Contact your tax advisor

■ www.irs.gov/divorce