

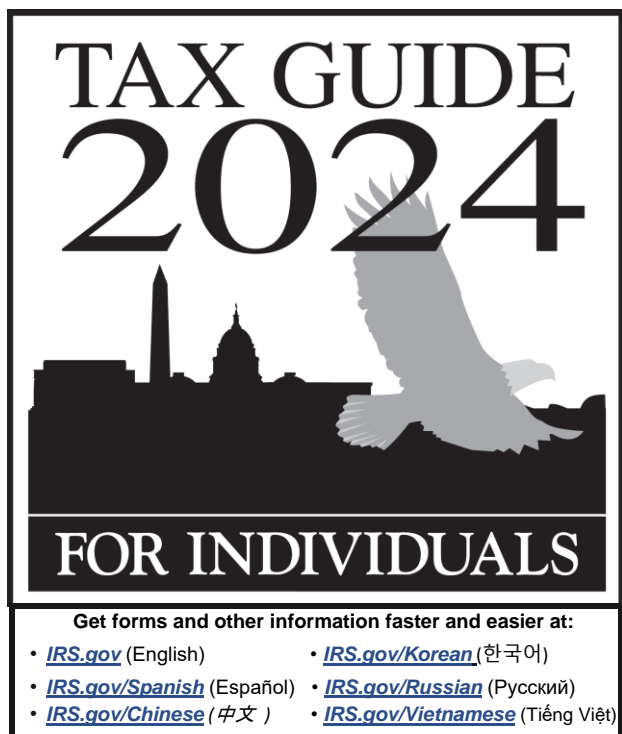
Publication 17

Your Federal Income Tax

For use in preparing

2024 Returns

Volume 1 of 14



This page is intentionally left blank

Contents	Regular Page	Large Print Page
What's New	1	8
Reminders	2	21
Introduction	3	35
Part One. The Income Tax Return	6	43
1. Filing Information	6	44
2. Filing Status	21	197
3. Dependents	27	243
4. Tax Withholding and Estimated Tax	37	341

Part Two. Income and Adjustments	46	419
5. Wages, Salaries, and Other Earnings	47	423
6. Interest Income	54	505
7. Social Security and Equivalent Railroad Retirement Benefits	62	585
8. Other Income	67	633
9. Individual Retirement Arrangements (IRAs)	78	751
Part Three. Standard Deduction, Itemized Deductions, and Other Deductions	93	879

10. Individual Retirement Arrangements (IRAs)	93	880
11. Taxes	97	905
12. Other Itemized Deductions	101	951
Part Four. Figuring Your Taxes, and Refundable and Nonrefundable Credits	107	995
13. How To Figure Your Tax	107	996
14. Child Tax Credit and Credit for Other Dependents	109	1021
2024 Tax Table	112	1041

2024 Tax Computation Worksheet	124	1053
2024 Tax Rate Schedules	125	1055
Your Rights as a Taxpayer	127	1057
How To Get Tax Help	128	1071
Index	131	1099
Where To File	141	1259

All material in this publication may be reprinted freely. A citation to Your Federal Income Tax (2024) would be appropriate.

The explanations and examples in this publication reflect the interpretation by the Internal Revenue Service (IRS) of:

- Tax laws enacted by Congress,
- Treasury regulations, and

- Court decisions.

However, the information given does not cover every situation and is not intended to replace the law or change its meaning.

This publication covers some subjects on which a court may have made a decision more favorable to taxpayers than the interpretation by the IRS. Until these differing interpretations are resolved by higher court decisions or in some other way, this publication will continue to present the interpretations by the IRS.

All taxpayers have important rights when working with the IRS. These rights are described in *Your Rights as a Taxpayer* in the back of this publication.

What's New

This section summarizes important tax changes that took effect in 2024. Most of these changes are discussed in more detail throughout this publication.

Future developments. For the latest information about the tax law topics covered in this publication, such as legislation enacted after it was published, go to [IRS.gov/ Pub17](https://www.irs.gov/pub17).

Who must file. Generally, the amount of income you can receive before you must file a return has been increased. For more information, see chapter 1, later.

Due date of return. File Form 1040 or 1040-SR by April 15, 2025. See chapter 1, later.

Additional child tax credit (ACTC) amount increased. The maximum ACTC amount has increased to \$1,700 for each qualifying child.

Standard deduction amount increased.

For 2024, the standard deduction amount has been increased for all filers. The amounts are:

- Single or Married filing separately—\$14,600;
- Married filing jointly or Qualifying surviving spouse—\$29,200; and
- Head of household—\$21,900.

See chapter 10, later.

Digital assets received as ordinary

income. If you received digital assets as ordinary income, and that income is not reported elsewhere on your return, you will enter those amounts on Schedule 1 (Form 1040), line 8v.

Reporting excessive payments, increase in tax, and recapture amounts related to certain investment credits. If you reported an excessive payment, an increase in tax, and/or a recapture amount related to certain

credits on Form 4255, Certain Credit Recapture, Excessive Payments, and Penalties, you will also need to report those amounts on Schedule 2 (Form 1040). See the instructions for Form 4255 and Schedule 2, lines 1d, 1e, 1f, 1y, 17a, 17z, and 19.

Repayment amount from Form 8936. If you have a repayment of the credit for new or previously owned clean vehicles reported on Form 8936 and Schedule A (Form 8936), those amounts will now be reported on Schedule 2 (Form 1040), lines 1b and 1c.

Purchase of savings bonds discontinued. The program allowing for your refund to be deposited into your TreasuryDirect® account to buy savings bonds, as well as the ability to buy paper bonds with your refund, has been discontinued. Form 8888 is now only used to split your direct deposit refund between two or more accounts or to split your refund between a direct deposit and a paper check.

For more information, go to TreasuryDirect.gov/ResearchCenter/Faq-IRS-Tax-Feature.

U.S. tax allocable to the U.S. Virgin Islands now reported on Schedule 3 (Form 1040), line 13z. If you use Form 8689, Allocation of Individual Income Tax to the U.S. Virgin Islands, to figure your amount of U.S. tax allocable to the U.S. Virgin Islands, you will now report this amount on Schedule 3 (Form 1040), line 13z.

Choosing to treat nonresident alien or dual-status alien spouse as U.S. resident. If you and your spouse choose to treat a nonresident alien or dual-status alien spouse as a U.S. resident for 2024, or if a prior year's choice to treat a nonresident alien spouse as a U.S. resident remains in effect for 2024, check the box in the *Filing Status* section of the Form 1040 or 1040-SR and enter the name of the nonresident alien or dual-status

alien spouse in the entry space.

See chapter 1, later.

Reporting a transfer of a credit for a new or previously owned clean vehicle credit to a dealer at the time of sale.

If you purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you must file a tax return and attach Form 8936 and Schedule A (Form 8936) to report the transfer of the credit and reconcile your eligibility on your return.

Certain relief payments made to individuals affected by the East Palestine train derailment are not taxable.

If you received relief payments from a government agency, Norfolk Southern Railway, or its subsidiary, insurer, agent, or a related person due to being affected by the February 3, 2023, East Palestine, Ohio, train derailment,

these payments may be nontaxable. See Pub. 547 for more information.

Qualified wildfire relief payments are not taxable. If you received a qualified wildfire relief payment, those payments may be nontaxable. See Pub. 547 for more information.

Surviving spouse election to be treated as employee. Beginning in 2024, a surviving spouse who is the designated beneficiary of an employee covered by a qualified retirement plan (or other plan to which the required minimum distribution rules apply) or who is the designated beneficiary of an IRA owner, may elect to be treated as the employee for purposes of the required minimum distribution rules. See Pub. 575 and Pub. 590-B.

Wage limitation for pre-tax catch-up contributions. If you are an eligible participant in an applicable employer plan, you may make pre-tax catch-up contributions

only if your wages from the employer sponsoring the plan did not exceed \$145,000.

IRA contribution limit increased.

Beginning in 2024, the IRA contribution limit is increased to \$7,000 (\$8,000 for individuals age 50 or older) from \$6,500 (\$7,500 for individuals age 50 or older).

Distributions to victims of domestic abuse. Beginning with distributions made after December 31, 2023, a distribution to a domestic abuse victim is not subject to the 10% additional tax on early distributions if the distribution meets certain requirements. See Pub. 590-B for more information.

Distributions for emergency personal expenses. Beginning with distributions made after December 31, 2023, the exception to the 10% additional tax for early distributions is expanded to include distributions for certain emergency personal expenses. See Pub. 590-B for more information.

Deferred compensation contribution limit increased. If you participate in a 401(k) plan, 403(b) plan, or the federal government's Thrift Savings Plan, the total annual amount you can contribute is increased to \$23,000 (\$30,500 if age 50 or older) for 2024. This also applies to most section 457 plans.

2024 is the last year to file Form 5405. The 15-year repayment period for the first-time homebuyer credit for homes purchased in 2008 began with your 2010 tax return and ends with your 2024 tax return.

Nontaxable Medicaid waiver payments reported on Form(s) W-2. If you received nontaxable Medicaid waiver payments, those amounts should now be reported to you on Form(s) W-2 in box 12, code II.

Direct File. Direct File is a permanent option for taxpayers to file federal tax returns online—for free—directly and securely with the IRS starting in 2025. Go to

[IRS.gov/DirectFile](https://www.irs.gov/DirectFile). Direct File is a filing option for taxpayers in participating states who have relatively simple tax returns reporting only certain types of income and claiming certain credits and deductions. Go to [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for information about additional states who've joined, and the new tax situations Direct File added to the service for the 2024 tax year.

Health flexible spending arrangements (health FSAs) under cafeteria plans. For tax years beginning in 2024, the dollar limitation under section 1251(i) on voluntary employee salary reductions for contributions to health FSAs is \$3,200.

Delayed refund for returns claiming the ACTC. The IRS cannot issue refunds before mid-February 2025 for returns that properly claim the ACTC. This time frame applies to the entire refund, not just the portion associated with the ACTC.

Standard mileage rate. The 2024 rate for business use of a vehicle is 67 cents a mile. The 2024 rate for use of your vehicle to do volunteer work for certain charitable organizations is 14 cents a mile. The 2024 rate for operating expenses for a car when you use it for medical reasons is 21 cents a mile.

Modified adjusted gross income (AGI) limit for traditional IRA contributions. For 2024, if you are covered by a retirement plan at work, your deduction for contributions to a traditional IRA is reduced (phased out) if your modified AGI is:

- More than \$123,000 but less than \$143,000 for a married couple filing a joint return or a qualifying surviving spouse,
- More than \$77,000 but less than \$87,000 for a single individual or head of household, or

- Less than \$10,000 for a married individual filing a separate return.

If you either live with your spouse or file a joint return, and your spouse is covered by a retirement plan at work but you aren't, your deduction is phased out if your modified AGI is more than \$230,000 but less than \$240,000. If your modified AGI is \$240,000 or more, you can't take a deduction for contributions to a traditional IRA. See *How Much Can You Deduct* in chapter 9, later.

Modified AGI limit for Roth IRA contributions. For 2024, your Roth IRA contribution limit is reduced (phased out) in the following situations.

- Your filing status is married filing jointly or qualifying surviving spouse and your modified AGI is at least \$230,000. You can't make a Roth IRA contribution if your modified AGI is \$240,000 or more.

- Your filing status is single, head of household, or married filing separately and you didn't live with your spouse at any time in 2024 and your modified AGI is at least \$146,000. You can't make a Roth IRA contribution if your modified AGI is \$161,000 or more.
- Your filing status is married filing separately, you lived with your spouse at any time during the year, and your modified AGI is more than zero. You can't make a Roth IRA contribution if your modified AGI is \$10,000 or more. See *Can You Contribute to a Roth IRA* in chapter 9, later.

2025 modified AGI limits. You can find information about the 2025 contribution and modified AGI limits in Pub. 590-A.

Tax law changes for 2025. When you figure how much income tax you want withheld from your pay and when you figure your estimated tax, consider tax law changes

effective in 2025. For more information, see Pub. 505.

Alternative minimum tax (AMT)

exemption amount increased. The AMT exemption amount is increased to \$85,700 (\$133,300 if married filing jointly or qualifying surviving spouse; \$66,650 if married filing separately). The income levels at which the AMT exemption begins to phase out have increased to \$609,350 (\$1,218,700 if married filing jointly or qualifying surviving spouse).

New reporting requirements for Form

1099-K. The American Rescue Plan Act of 2021 (the ARP) changed the reporting requirements for third-party settlement organizations. Beginning in 2024, there are lower reporting thresholds for Form 1099-K. See chapter 8, later.

Updated reporting requirements for Form

1099-K. For 2024, payment card companies, payment apps, and online marketplaces will be required to send you a Form 1099-K when

the amount of your business transactions during the year is more than \$5,000. In calendar year 2025, the threshold will lower to more than \$2,500; and for 2026 and later years, the threshold will be more than \$600.

Changes to reporting amounts from Form 1099-K. Beginning in 2024, if you received a Form(s) 1099-K that shows payments that were included in error or for personal items sold at a loss, you will now enter these amounts in the entry space at the top of Schedule 1 (Form 1040).

Reminders

Listed below are important reminders and other items that may help you file your 2024 tax return. Many of these items are explained in more detail later in this publication.

Special rules for eligible gains invested in Qualified Opportunity Funds. If you have an eligible gain, you can invest that gain into a Qualified Opportunity Fund (QOF) and

elect to defer part or all of the gain that is otherwise includible in income. The gain is deferred until the date you sell or exchange the investment or December 31, 2026, whichever is earlier. You may also be able to permanently exclude gain from the sale or exchange of an investment in a QOF if the investment is held for at least 10 years. For information about what types of gains entitle you to elect these special rules, see the Instructions for Schedule D (Form 1040). For information on how to elect to use these special rules, see the Instructions for Form 8949.

Secure your tax records from identity theft. Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund. For more

information about identity theft and how to reduce your risk from it, see chapter 1, later.

Taxpayer identification numbers. You must provide the taxpayer identification number for each person for whom you claim certain tax benefits. This applies even if the person was born in 2024. Generally, this number is the person's SSN.

See chapter 1, later.

Filing status name changed to qualifying surviving spouse. The filing status qualifying widow(er) is now called qualifying surviving spouse. The rules for the filing status have not changed. The same rules that applied for qualifying widow(er) apply to qualifying surviving spouse.

Lines 1a through 1z on Forms 1040 and 1040-SR. Beginning in 2022, line 1 was expanded and there are new lines 1a through 1z. Some amounts that in prior years were reported on Form 1040, and some amounts

reported on Form 1040-SR, are now reported on Schedule 1.

- Scholarships and fellowship grants are now reported on Schedule 1, line 8r.
- Pension or annuity from a nonqualified deferred compensation plan or a non-governmental section 457 plan are now reported on Schedule 1, line 8t.
- Wages earned while incarcerated are now reported on Schedule 1, line 8u.

Line 6c on Forms 1040 and 1040-SR. A checkbox was added on line 6c. Taxpayers who elect to use the lump-sum election method for their benefits will check this box. See Instructions for Form 1040.

Premium tax credit (PTC). The ARP expanded the PTC by eliminating the limitation that a taxpayer's household income may not exceed 400% of the federal poverty line and generally increases the credit

amounts. For more information, see Pub. 974 and Form 8962 and its instructions.

Credits for qualified sick and family leave wages. The credits for qualified sick and family leave wages paid in 2023 for leave taken before April 1, 2021, and for leave taken after March 31, 2021, and before October 1, 2021, are now reported on Schedule 3, line 13z. See Schedule H (Form 1040) for more information.

Qualified charitable distribution one-time election. Beginning in 2023, you can elect to make a one-time distribution up to \$50,000 from an individual retirement account to charities through a charitable remainder unitrust, or a charitable gift annuity funded only by qualified distributions. See Pub. 590-B for more information.

Self-employed health insurance deduction. Use Form 7206 and its instructions to determine any amount of the self-employed health insurance deduction you

may be able to claim and report on Schedule 1 (Form 1040), line 17.

Identity verification. The IRS launched an improved identity verification and sign-in process that enables more people to securely access and use IRS online tools and applications. To provide verification services, the IRS is using ID.me, a trusted technology provider. The new process is one more step the IRS is taking to ensure that taxpayer information is provided only to the person who legally has a right to the data. Taxpayers using the new mobile-friendly verification procedure can gain entry to existing IRS online services such as the *Child Tax Credit Update Portal*, *Online Account*, *Get Transcript Online*, *Get an Identity Protection PIN (IP PIN)*, and *Online Payment Agreement*. Additional IRS applications will transition to the new method over the next year. Each online service will also provide information that will instruct taxpayers on the steps they

need to follow for access to the service. You can also see IR-2021-228 for more information.

Adoption credit. The adoption credit and the exclusion for employer-provided adoption benefits are both \$16,810 per eligible child in 2024. The amount begins to phase out if you have modified AGI in excess of \$252,150 and is completely phased out if your modified AGI is \$292,150 or more.

ACTC and bona fide residents of Puerto Rico. Bona fide residents of Puerto Rico are no longer required to have three or more qualifying children to be eligible to claim the ACTC. Bona fide residents of Puerto Rico may be eligible to claim the ACTC if they have one or more qualifying children.

Exception to the 10% additional tax for early distributions. The exception to the 10% additional tax for early distributions includes the following.

- Distributions from a retirement plan in connection with federally declared disasters.
- Distribution from a retirement plan made to someone who is terminally ill.
- Distributions to firefighters at age 50 or with 25 years of service under the plan.

See Form 5329 and Pub. 590-B for more information.

New clean vehicle credit. The credit for new qualified plug-in electric drive motor vehicles has changed. This credit is now known as the clean vehicle credit. The maximum amount of the credit and some of the requirements to claim the credit have changed. The credit is still reported on Form

8936 and Schedule 3 (Form 1040), line 6f.
For more information, see Form 8936.

Previously owned clean vehicle credit.

This credit is available for previously owned clean vehicles acquired and placed in service after 2022. For more information, see Form 8936.

Reporting requirements for Form 1099-

K. Form 1099-K is issued by third-party settlement organizations and credit card companies to report payment transactions made to you for goods and services.

You must report all income on your tax return unless excluded by law, whether you received the income electronically or not, and whether you received a Form 1099-K or not. The box 1a and other amounts reported on Form 1099-K are additional pieces of information to help determine the correct amounts to report on your return.

If you received a Form 1099-K that shows payments you didn't receive or is otherwise incorrect, contact the Form 1099-K issuer. Don't contact the IRS; the IRS can't correct an incorrect Form 1099-K. If you can't get it corrected, or you sold a personal item at a loss, see the instructions for Schedule 1, lines 8z and 24z, later, for more reporting information.

All IRS information about Form 1099-K is available by going to [IRS.gov/1099K](https://www.irs.gov/1099K).

Foreign-source income. If you are a U.S. citizen with income from sources outside the United States (foreign income), you must report all such income on your tax return unless it is exempt by law or a tax treaty. This is true whether you live inside or outside the United States and whether or not you receive a Form W-2 or Form 1099 from the foreign payer. This applies to earned income (such as wages and tips) as well as unearned

income (such as interest, dividends, capital gains, pensions, rents, and royalties).

If you live outside the United States, you may be able to exclude part or all of your foreign earned income. For details, see Pub. 54.

Foreign financial assets. If you had foreign financial assets in 2024, you may have to file Form 8938 with your return. See Form 8938 and its instructions or go to [IRS.gov/Form8938](https://www.irs.gov/Form8938) for details.

Automatic 6-month extension to file tax return. You can get an automatic 6-month extension of time to file your tax return. See chapter 1, later.

Payment of taxes. You can pay your taxes by making electronic payments online; from a mobile device using the IRS2Go app; or in cash, or by check or money order. Paying electronically is quick, easy, and faster than mailing in a check or money order. See chapter 1, later.

Faster ways to file your return. The IRS offers fast, accurate ways to file your tax return information without filing a paper tax return. You can use IRS *e-file* (electronic filing). See chapter 1, later.

Free electronic filing. You may be able to file your 2024 taxes online for free. See chapter 1, later.

Change of address. If you change your address, notify the IRS. See chapter 1, later.

Refund on a late-filed return. If you were due a refund but you did not file a return, you must generally file your return within 3 years from the date the return was due (including extensions) to get that refund. See chapter 1, later.

Frivolous tax returns. The IRS has published a list of positions that are identified as frivolous. The penalty for filing a frivolous tax return is \$5,000. See chapter 1, later.

Filing erroneous claim for refund or credit. You may have to pay a penalty if you file an erroneous claim for refund or credit. See chapter 1, later.

Access your online account. You must authenticate your identity. To securely log into your federal tax account, go to [IRS.gov/Account](https://www.irs.gov/Account). View the amount you owe, review your last 5 years of payment history, access online payment options, and create or modify an online payment agreement. You can also access your tax records online.

Health care coverage. If you need health care coverage, go to [HealthCare.gov](https://www.healthcare.gov) to learn about health insurance options for you and your family, how to buy health insurance, and how you might qualify to get financial assistance to buy health insurance.

Disclosure, Privacy Act, and Paperwork Reduction Act information. The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork

Reduction Act of 1980 require that when we ask you for information, we must first tell you what our legal right is to ask for the information, why we are asking for it, how it will be used, what could happen if we do not receive it, and whether your response is voluntary, required to obtain a benefit, or mandatory under the law. A complete statement on this subject can be found in your tax form instructions.

Preparer *e-file* mandate. Most paid preparers must *e-file* returns they prepare and file. Your preparer may make you aware of this requirement and the options available to you.

Treasury Inspector General for Tax Administration. If you want to confidentially report misconduct, waste, fraud, or abuse by an IRS employee, you can call 800-366-4484 (call 800-877-8339 if you are deaf, hard of hearing, or have a speech disability, and are

using TTY/TDD equipment). You can remain anonymous.

Photographs of missing children. The IRS is a proud partner with the [National Center for Missing & Exploited Children® \(NCMEC\)](#). Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

Introduction

This publication covers the general rules for filing a federal income tax return. It supplements the information contained in your tax form instructions. It explains the tax law to make sure you pay only the tax you owe and no more.

How this publication is arranged. Pub. 17 closely follows Form 1040, U.S. Individual Income Tax Return, and Form 1040-SR, U.S.

Tax Return for Seniors, and their three Schedules 1 through 3. Pub. 17 is divided into four parts. Each part is further divided into chapters, most of which generally discuss one line of the form or one line of one of the three schedules.

The introduction at the beginning of each part lists the schedule(s) discussed in that part.

The table of contents inside the front cover, the introduction to each part, and the index in the back of the publication are useful tools to help you find the information you need.

What is in this publication. This publication begins with the rules for filing a tax return. It explains:

1. Who must file a return,
2. When the return is due,
3. How to *e-file* your return, and
4. Other general information.

It will help you identify which filing status you qualify for, whether you can claim any dependents, and whether the income you receive is taxable. The publication goes on to explain the standard deduction, the kinds of expenses you may be able to deduct, and the various kinds of credits you may be able to take to reduce your tax.

Throughout this publication are examples showing how the tax law applies in typical situations. Also throughout this publication are flowcharts and tables that present tax information in an easy-to-understand manner.

Many of the subjects discussed in this publication are discussed in greater detail in other IRS publications. References to those other publications are provided for your information.

Icons. Small graphic symbols, or icons, are used to draw your attention to special information. See Table 1 for an explanation of each icon used in this publication.

What is not covered in this publication.

Some material that you may find helpful is not included in this publication but can be found in your tax form instructions booklet. This includes lists of:

- Where to report certain items shown on information documents, and
- Tax Topics you can read at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).
- If you operate your own business or have other self-employment income, such as from babysitting or selling crafts, see the following publications for more information.
- Pub. 334, Tax Guide for Small Business.
- Pub. 225, Farmer's Tax Guide.
- Pub. 587, Business Use of Your Home.

Help from the IRS. There are many ways you can get help from the IRS. These are explained under *How To Get Tax Help* at the end of this publication.

Comments and suggestions. We welcome your comments about this publication and suggestions for future editions.

You can send us comments through [IRS.gov/FormComments](https://www.irs.gov/FormComments). Or, you can write to the Internal Revenue Service, Tax Forms and Publications, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments and suggestions as we revise our tax forms, instructions, and publications.

Don't send tax questions, tax returns, or payments to the above address.

Getting answers to your tax questions. If you have a tax question not answered by this publication or the *How To Get Tax Help* section at the end of this publication, go to the IRS Interactive Tax Assistant page at [IRS.gov/Help/ITA](https://www.irs.gov/help/ita) where you can find topics by using the search feature or viewing the categories listed.

Getting tax forms, instructions, and publications. Go to [IRS.gov/Forms](https://www.irs.gov/forms) to download current and prior-year forms, instructions, and publications.








Ordering tax forms, instructions, and publications. Go to [IRS.gov/OrderForms](https://www.irs.gov/orderforms) to order current forms, instructions, and publications; call 800-829-3676 to order prior-year forms and instructions. The IRS will process your order for forms and publications as soon as possible. **Don't** resubmit requests you've already sent us. You can get forms and publications faster online.

Publication 17 Changes

Note. This publication does not cover the topics listed in the following table. Please see the primary publication.		
Chapter Removed	Title of Chapter	Primary Source
6	Tip Income	Pub. 531, Reporting Tip Income
8	Dividends and Other Distributions	Pub. 550, Investment Income and Expenses
9	Rental Income and Expenses	Pub. 527, Residential Rental Property (Including Rental of Vacation Homes)
10	Retirement Plans, Pensions, and Annuities	Pub. 575, Pension and Annuity Income
13	Basis of Property	Pub. 551, Basis of Assets
14	Sale of Property	Pub. 550
15	Selling Your Home	Pub. 523, Selling Your Home
16	Reporting Gains and Losses	Pub. 550
18	Alimony	Pub. 504, Divorced or Separated Individuals
19	Education-Related Adjustments	Pub. 970, Tax Benefits for Education
20	Other Adjustments to Income	Pub. 463, Travel, Gift, and Car Expenses
22	Medical and Dental Expenses	Pub. 502, Medical and Dental Expenses
24	Interest Expense	Pub. 550 Pub. 936, Home Mortgage Interest Deduction
25	Charitable Contributions	Pub. 561, Determining the Value of Donated Property Pub. 526, Charitable Contributions
26	Nonbusiness Casualty and Theft Losses	Pub. 547, Casualties, Disasters, and Thefts
29	Tax on Unearned Income of Certain Minor Children	Form 8615, Tax for Certain Children Who Have Unearned Income
30	Child and Dependent Care Credit	Pub. 503, Child and Dependent Care Expenses
31	Credit for the Elderly or the Disabled	Schedule R (Form 1040), Credit for the Elderly or the Disabled
33	Education Credits	Pub. 970
34	Earned Income Credit (EIC)	Pub. 596, Earned Income Credit (EIC)
35	Premium Tax Credit	Pub. 974, Premium Tax Credit (PTC)
36	Other Credits	

IRS mission. Provide America's helping them understand and meet force the law with integrity and fairtaxpayers top-quality service by their tax responsibilities and en- ness to all.

Table 1. **Legend of Icons**

Icon	Explanation
	Items that may cause you particular problems, or an alert about pending legislation that may be enacted after this publication goes to print.
	An Internet site or an email address.
	An address you may need.
	Items you should keep in your personal records.
	Items you may need to figure or a worksheet you may need to complete and keep for your records.
	An important phone number.
	Helpful information you may need.

Part One.

The Income Tax Return

The four chapters in this part provide basic information on the tax system. They take you through the first steps of filling out a tax return. They also provide information about dependents, and discuss recordkeeping requirements, IRS e-file (electronic filing), certain penalties, and the two methods used to pay tax during the year: withholding and estimated tax

The Form 1040 and 1040-SR schedules that are discussed in these chapters are:

- *Schedule 1, Additional Income and Adjustments to Income; and*
- *Schedule 3, Part II, Other Payments and Refundable Credits.*

1.

Filing Information

What's New

Due date of return. File Form 1040 or 1040-SR by April 15, 2025.

Who must file. Generally, the amount of income you can receive before you must file a return has been increased. See Table 1-1, Table 1-2, and Table 1-3 for the specific amounts.

Reminders

File online. Rather than filing a return on paper, you may be able to file electronically using IRS *e-file*. For more information, see *Why Should I File Electronically*, later.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment, view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, your economic impact payment amounts, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.
- Go to [IRS.gov/SecureAccess](https://www.irs.gov/SecureAccess) to view the required identity authentication process.

Change of address. If you change your address, you should notify the IRS. You can use Form 8822 to notify the IRS of the change. See *Change of Address*, later, under *What Happens After I File*.

Enter your social security number. You must enter your social security number (SSN) in the spaces provided on your tax return. If you file a joint return, enter the SSNs in the same order as the names.

Direct deposit of refund. Instead of getting a paper check, you may be able to have your refund deposited directly into your account at a bank or other financial institution. See *Direct Deposit* under *Refunds*, later. If you choose direct deposit of your refund, you may be able to split the refund among two or three accounts.

Pay online or by phone. If you owe additional tax, you may be able to pay online or by phone. See *How To Pay*, later.

Installment agreement. If you can't pay the full amount due with your return, you may ask to make monthly installment payments. See *Installment Agreement*, later, under *Amount You Owe*. You may be able to apply online for a payment agreement if you owe federal tax, interest, and penalties.

Automatic 6-month extension. You can get an automatic 6-month extension to file your tax return if, no later than the date your return is due, you file Form 4868. See *Automatic Extension*, later.

Service in combat zone. You are allowed extra time to take care of your tax matters if you are a member of the Armed Forces who served in a combat zone, or if you served in a combat zone in support of the Armed Forces. See *Individuals Serving in Combat Zone*, later, under *When Do I Have To File*.

Adoption taxpayer identification number. If a child has been placed in your home for purposes of legal adoption and you won't be

able to get a social security number for the child in time to file your return, you may be able to get an adoption taxpayer identification number (ATIN). For more information, see *Social Security Number (SSN)*, later.

Taxpayer identification number for aliens. If you or your dependent is a nonresident or resident alien who doesn't have and isn't eligible to get a social security number, file Form W-7, Application for IRS Individual Taxpayer Identification Number, with the IRS. For more information, see *Social Security Number (SSN)*, later.

Individual taxpayer identification number (ITIN) renewal. Some ITINs must be renewed. If you haven't used your ITIN on a U.S. tax return at least once for tax years 2021, 2022, or 2023, it has expired and must be renewed if you need to file a U.S. federal tax return. You don't need to renew your ITIN if you don't need to file a federal tax return.

You can find more information at [IRS.gov/ITIN](https://www.irs.gov/ITIN).

Frivolous tax submissions. The IRS has published a list of positions that are identified as frivolous. The penalty for filing a frivolous tax return is \$5,000. Also, the \$5,000 penalty will apply to other specified frivolous submissions. For more information, see *Civil Penalties*, later.

Introduction

This chapter discusses the following topics.

- Whether you have to file a return.
- How to file electronically.
- How to file for free.
- When, how, and where to file your return.
- What happens if you pay too little or too much tax.
- What records you should keep and how long you should keep them.

- How you can change a return you have already filed.

Do I Have To File a Return?

You must file a federal income tax return if you are a citizen or resident of the United States or a resident of Puerto Rico and you meet the filing requirements for any of the following categories that apply to you.

1. Individuals in general. (There are special rules for individuals whose spouse has died, executors, administrators, legal representatives, U.S. citizens and residents living outside the United States, residents of Puerto Rico, and individuals with income from U.S. territories.)
2. Dependents.
3. Certain children under age 19 or full-time students.
4. Self-employed persons.
5. Aliens.

The filing requirements for each category are explained in this chapter.

The filing requirements apply even if you don't owe tax.



Even if you don't have to file a return, it may be to your advantage to do so. See Who Should File, later.



File only one federal income tax return for the year regardless of how many jobs you had, how many Forms W-2 you received, or how many states you lived in during the year. Don't file more than one original return for the same year, even if you haven't received your refund or haven't heard from the IRS since you filed.

Individuals—In General

If you are a U.S. citizen or resident, whether you must file a return depends on three factors.

1. Your gross income.

2. Your filing status.
3. Your age.

To find out whether you must file, see Table 1-1, Table 1-2, and Table 1-3. Even if no table shows that you must file, you may need to file to get money back. See Who Should File, later.

Gross income. This includes all income you receive in the form of money, goods, property, and services that isn't exempt from tax. It also includes income from sources outside the United States or from the sale of your main home (even if you can exclude all or part of it). Include part of your social security benefits if:

1. You were married, filing a separate return, and you lived with your spouse at any time during 2024; or

2. Half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly).

If either (1) or (2) applies, see the Instructions for Form 1040 or Pub. 915 to figure the social security benefits you must include in gross income.

Common types of income are discussed in Part Two of this publication.

Community property states. Community property states include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state, you must usually follow state law to determine what is community property and what is separate income. For details, see Form 8958 and Pub. 555.

Table 1-1. 2024 Filing Requirements for Most Taxpayers

IF your filing status is...	AND at the end of 2024 you were...*	THEN file a return if your gross income was at least...**
Single	under 65	\$14,600
	65 or older	\$16,550
Married filing jointly***	under 65 (both spouses)	\$29,200
	65 or older (one spouse)	\$30,750

	65 or older (both spouses)	\$32,300
Married filing separately	any age	\$5
Head of household	under 65	\$21,900
	65 or older	\$23,850
Qualifying surviving spouse	under 65	\$29,200
	65 or older	\$30,750

* If you were born on January 1, 1960, you are considered to be age 65 at the end of 2024. (If your spouse died in 2024 or if you are preparing a return for someone who died in 2024, see Pub. 501.)

****** Gross income means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time during 2024, or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the Instructions for Form 1040 or Pub. 915 to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any

losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

*** If you didn't live with your spouse at the end of 2024 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

Nevada, Washington, and California domestic partners. A registered domestic partner in Nevada, Washington, or California must generally report half the combined community income of the individual and their domestic partner. See Pub. 555.

Self-employed individuals. If you are self-employed, your gross income includes the amount on line 7 of Schedule C (Form 1040), Profit or Loss From Business; and line 9 of Schedule F (Form 1040), Profit or Loss From Farming. See *Self-Employed Persons*, later, for more information about your filing requirements.



If you don't report all of your self-employment income, your social security benefits may be lower when you retire.

Filing status. Your filing status depends on whether you are single or married and on your family situation. Your filing status is determined on the last day of your tax year, which is December 31 for most taxpayers. See chapter 2 for an explanation of each filing status.

Age. If you are 65 or older at the end of the year, you can generally have a higher amount of gross income than other taxpayers before you must file. See Table 1-1. You are considered 65 on the day before your 65th birthday. For example, if your 65th birthday is on January 1, 2025, you are considered 65 for 2024.

Surviving Spouses, Executors, Administrators, and Legal Representatives

You must file a final return for a decedent (a person who died) if both of the following are true.

- Your spouse died in 2024 or you are the executor, administrator, or legal representative.
- The decedent met the filing requirements at the date of death.

For more information on rules for filing a decedent's final return, see Pub. 559.

U.S. Citizens and Resident Aliens Living Abroad

To determine whether you must file a return, include in your gross income any income you received abroad, including any income you can exclude under the foreign earned income exclusion. For information on special tax rules

that may apply to you, see Pub. 54. It is available online and at most U.S. embassies and consulates. See *How To Get Tax Help* in the back of this publication.

Residents of Puerto Rico

If you are a U.S. citizen and also a bona fide resident of Puerto Rico, you must generally file a U.S. income tax return for any year in which you meet the income requirements. This is in addition to any legal requirement you may have to file an income tax return with Puerto Rico.

If you are a bona fide resident of Puerto Rico for the entire year, your U.S. gross income doesn't include income from sources within Puerto Rico. It does, however, include any income you received for your services as an employee of the United States or a U.S. agency. If you receive income from Puerto Rican sources that isn't subject to U.S. tax, you must reduce your standard deduction. As a result, the amount of income you must

have before you are required to file a U.S. income tax return is lower than the applicable amount in Table 1-1 or Table 1-2. For more information, see Pub. 570.

Individuals With Income From U.S. Territories

If you had income from Guam, the Commonwealth of the Northern Mariana Islands, American Samoa, or the U.S. Virgin Islands, special rules may apply when determining whether you must file a U.S. federal income tax return. In addition, you may have to file a return with the individual island government. See Pub. 570 for more information.

Dependents

If you are a dependent (one who meets the dependency tests in chapter 3), see Table 1-2 to find out whether you must file a return. You must also file if your situation is described in Table 1-3.

Responsibility of parent. Generally, a child is responsible for filing their own tax return and for paying any tax on the return. If a dependent child must file an income tax return but can't file due to age or any other reason, then a parent, guardian, or other legally responsible person must file it for the child. If the child can't sign the return, the parent or guardian must sign the child's name followed by the words "By (your signature), parent for minor child."

Child's earnings. Amounts a child earns by performing services are included in the child's gross income and not the gross income of the parent. This is true even if under local law the child's parent has the right to the earnings and may actually have received them. But if the child doesn't pay the tax due on this income, the parent is liable for the tax.

Certain Children Under Age 19 or Full-Time Students

If a child's only income is interest and dividends (including capital gain distributions and Alaska Permanent Fund dividends), the child was under age 19 at the end of 2024 or was a full-time student under age 24 at the end of 2024, and certain other conditions are met, a parent can elect to include the child's income on the parent's return. If this election is made, the child doesn't have to file a return. See Instructions for Form 8814, Parents' Election To Report Child's Interest and Dividends.

Self-Employed Persons

You are self-employed if you:

- Carry on a trade or business as a sole proprietor,
- Are an independent contractor,
- Are a member of a partnership, or

- Are in business for yourself in any other way.

Self-employment can include work in addition to your regular full-time business activities, such as certain part-time work you do at home or in addition to your regular job.

You must file a return if your gross income is at least as much as the filing requirement amount for your filing status and age (shown in Table 1-1). Also, you must file Form 1040 or 1040-SR and Schedule SE (Form 1040),

Self-Employment Tax, if:

1. Your net earnings from self-employment (excluding church employee income) were \$400 or more, or
2. You had church employee income of \$108.28 or more. (See Table 1-3.)

Use Schedule SE (Form 1040) to figure your self-employment tax. Self-employment tax is comparable to the social security and Medicare tax withheld from an employee's wages. For more information about this tax, see Pub. 334.

Employees of foreign governments or international organizations. If you are a U.S. citizen who works in the United States for an international organization, a foreign government, or a wholly owned instrumentality of a foreign government, and your employer isn't required to withhold social security and Medicare taxes from your wages, you must include your earnings from services performed in the United States when figuring your net earnings from self-employment.

Ministers. You must include income from services you performed as a minister when figuring your net earnings from self-employment, unless you have an exemption from self-employment tax. This also applies

to Christian Science practitioners and members of a religious order who have not taken a vow of poverty. For more information, see Pub. 517.

Aliens

Your status as an alien (resident, nonresident, or dual-status) determines whether and how you must file an income tax return.

The rules used to determine your alien status are discussed in Pub. 519.

Resident alien. If you are a resident alien for the entire year, you must file a tax return following the same rules that apply to U.S. citizens. Use the forms discussed in this publication.

Nonresident alien. If you are a nonresident alien, the rules and tax forms that apply to you are different from those that apply to U.S. citizens and resident aliens. See Pub. 519 to find out if U.S. income tax laws apply to you and which forms you should file.

Dual-status taxpayer. If you are a resident alien for part of the tax year and a nonresident alien for the rest of the year, you are a dual-status taxpayer. Different rules apply for each part of the year. For information on dual-status taxpayers, see Pub. 519.

Who Should File

Even if you don't have to file, you should file a federal income tax return to get money back if any of the following conditions apply.

1. You had federal income tax withheld or made estimated tax payments.
2. You qualify for the earned income credit. See Pub. 596 for more information.
3. You qualify for the additional child tax credit. See chapter 14 for more information.
4. You qualify for the premium tax credit. See Pub. 974 for more information.

5. You qualify for the American opportunity credit. See Pub. 970 for more information.

See chapter 13 for more information.

Form 1040 or 1040-SR

Use Form 1040 or 1040-SR to file your return. (But also see *Why Should I File Electronically*, later.)

You can use Form 1040 or 1040-SR to report all types of income, deductions, and credits.

Why Should I File Electronically?

Electronic Filing

If your adjusted gross income (AGI) is less than a certain amount, you are eligible for [Free File](#), a free tax software service offered by IRS partners, to prepare and *e-file* your return for free. If your income is over the amount, you are still eligible for Free File Fillable Forms, an electronic version of IRS

paper forms. Table 1-4 lists the free ways to electronically file your return.

Direct File, Free File, and Free Fillable Forms all provide eligible taxpayers the ability to e-file their taxes for free. See [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) and [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) for details and to see if you are eligible.



IRS *e-file* uses automation to replace most of the manual steps needed to process paper returns. As a result, the processing of *e-file* returns is faster and more accurate than the processing of paper returns. However, as with a paper return, you are responsible for making sure your return contains accurate information and is filed on time.

If your return is filed with IRS *e-file*, you will receive an acknowledgment that your return was received and accepted. If you owe tax, you can *e-file* and pay electronically. The IRS has processed more than one billion *e-filed* returns safely and securely.

Using *e-file* doesn't affect your chances of an IRS examination of your return.

Requirements for an electronic return.

The requirements for signing an electronic return will be different depending on whether you use tax software or a tax practitioner. If you are filing electronically using Direct File, you should follow the instructions provided to you by Direct File for how to sign your electronic return. Otherwise, to file your return electronically, you must sign the return electronically using a personal identification number (PIN) and provide the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

Table 1-2. **2024 Filing Requirements for Dependents**

See [chapter 3](#) to find out if someone can claim you as a dependent.

<p>If your parents (or someone else) can claim you as a dependent, use this table to see if you must file a return. (See Table 1-3 for other situations when you must file.)</p> <p>In this table, unearned income includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. Earned income includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. (See Scholarships and fellowships in chapter 8.) Gross income is the total of your earned and unearned income.</p>
<p>Single dependents—Were you either age 65 or older or blind?</p> <div><div><input type="checkbox"/> No. You must file a return if any of the following apply.</div><div><ul style="list-style-type: none">• Your unearned income was more than \$1,300.• Your earned income was more than \$14,600.• Your gross income was more than the larger of:<ul style="list-style-type: none">• \$1,300 or• Your earned income (up to \$14,150) plus \$450.</div></div> <div><div><input type="checkbox"/> Yes. You must file a return if any of the following apply.</div><div><ul style="list-style-type: none">• Your unearned income was more than \$3,250 (\$5,200 if 65 or older and blind).• Your earned income was more than \$16,550 (\$18,500 if 65 or older and blind).• Your gross income was more than the larger of:<ul style="list-style-type: none">• \$3,250 (\$5,200 if 65 or older and blind), or• Your earned income (up to \$14,150) plus \$2,400 (\$4,350 if 65 or older and blind).</div></div>
<p>Married dependents—Were you either age 65 or older or blind?</p> <div><div><input type="checkbox"/> No. You must file a return if any of the following apply.</div><div><ul style="list-style-type: none">• Your unearned income was more than \$1,300.• Your earned income was more than \$14,600.• Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.• Your gross income was more than the larger of:<ul style="list-style-type: none">• \$1,300, or• Your earned income (up to \$14,150) plus \$450.</div></div> <div><div><input type="checkbox"/> Yes. You must file a return if any of the following apply.</div><div><ul style="list-style-type: none">• Your unearned income was more than \$2,850 (\$4,400 if 65 or older and blind).• Your earned income was more than \$16,150 (\$17,700 if 65 or older and blind).• Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.• Your gross income was more than the larger of:<ul style="list-style-type: none">• \$2,850 (\$4,400 if 65 or older and blind), or• Your earned income (up to \$14,150) plus \$2,000 (\$3,550 if 65 or older and blind).</div></div>

This page intentionally left blank

If we issued you an identity protection personal identification number (IP PIN) (as described in more detail next), all six digits of your IP PIN must appear in the IP PIN spaces provided next to the space for your occupation for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint re-turn and both taxpayers were issued IP PINs, enter both IP PINs in the spaces provided.

Self-Select PIN. The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2.

Your electronic return signed with a Self-Select PIN is considered a validly signed return only when it includes your PIN; last name; date of birth; IP PIN, if applicable; and your adjusted gross income (AGI) from your originally filed 2023 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN; last name; date of birth; IP PIN, if applicable; and AGI, if applicable, in order to be considered validly signed. (You, and your spouse if filing jointly, may each use your own prior-year pin to verify your identity if you filed electronically last year. If you use your prior-year PIN or enter your IP PIN, you are not required to enter your prior-year AGI. The prior-year PIN is the five-digit PIN you used to electronically sign your 2023 return.)

If you need your AGI from your originally filed 2023 federal income tax return, and you don't have your 2023 income tax return, you can access your transcript through your online

account at [IRS.gov/Account](https://www.irs.gov/Account). You can also go to [IRS.gov/Transcript](https://www.irs.gov/Transcript) or call the IRS at

800-908-9946 to get a free transcript of your return. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2023 Form 1040 or 1040-SR, line 11.

For more information, go to [IRS.gov/Efile](https://www.irs.gov/Efile).



You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2024.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN; last name; date of birth; and IP PIN, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN; last name; date of birth; and IP

PIN, if applicable, in order to be considered a validly signed return. The practitioner can provide you with details.

Form 8453. You must send in a paper Form 8453 if you have to attach certain forms or other documents that can't be electronically filed. See Form 8453.

Identity Protection PIN (IP PIN). If the IRS gave you an IP PIN, enter it in the spaces provided on your tax form. If the IRS hasn't given you this type of number, leave these spaces blank. For more information, see the Instructions for Form 1040.



All taxpayers are now eligible for an IP PIN. For more information, see Pub. 5477. To apply for an IP PIN, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN) and use the Get an IP PIN tool.

Power of attorney. If an agent is signing your return for you, a power of attorney (POA) must be filed. Attach the POA to Form 8453 and file it using that form's instructions.

See *Signatures*, later, for more information on POAs.

State returns. In most states, you can file an electronic state return simultaneously with your federal return. For more information, check with your local IRS office, state tax agency, tax professional, or the IRS website at [IRS.gov/efile](https://www.irs.gov/efile).

Refunds. You can have a refund check mailed to you, or you can have your refund deposited directly to your checking or savings account or split among two or three accounts. With *e-file*, your refund will be issued faster than if you filed on paper.

You may not get all of your refund if you owe certain past-due amounts, such as federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain other federal nontax debts, such as student loans. See *Offset against debts* under *Refunds*, later.

Refund inquiries. Information about your return will generally be available within 24 hours after the IRS receives your e-filed return. See *Refund Information*, later.

Amount you owe. To avoid late-payment penalties and interest, pay your taxes in full by April 15, 2025 (for most people). See *How To Pay*, later, for information on how to pay the amount you owe.

Table 1-3. **Other Situations When You Must File a 2024 Return**

You must file a return if any of the following apply for 2024.	
1.	You owe any special taxes, including any of the following (see the instructions for Schedule 2 (Form 1040)). <ul style="list-style-type: none">a. Alternative minimum tax.b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account.c. Household employment taxes.d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.e. Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.f. Recapture taxes.
2.	You (or your spouse, if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3.	You had net earnings from self-employment of at least \$400.
4.	You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5.	Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6.	You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).
7.	You purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer. See Form 8936 and Schedule A (Form 8936).

Table 1-4. **Free Ways To e-file**

Use Direct File to file your federal tax return online, securely with the IRS.

- Taxpayers with relatively simple returns in participating states are eligible for Direct File.
- Go to [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for information about additional states that have joined, and the new tax situations Direct File added for the 2024 tax year.

Use Free File for free tax software and free *e-file*.

- IRS partners offer name-brand products for free.
- Many taxpayers are eligible for Free File software.
- Everyone is eligible for Free File Fillable Forms, an electronic version of IRS paper forms.
- Free File software and Free File Fillable Forms are available only at [IRS.gov/FreeFile](https://www.irs.gov/FreeFile).

Use VITA/TCE for free tax help from volunteers and free *e-file*.

- Volunteers prepare your return and *e-file* it for free.
- Some sites also offer do-it-yourself software.
- You are eligible based either on your income or age.
- Sites are located nationwide. Find one near you by visiting [IRS.gov/VITA](https://www.irs.gov/VITA).

Using Your Personal Computer



You can file your tax return in a fast, easy, and convenient way using your personal computer. A computer with Internet access and tax preparation software are all you need. Best of all, you can *e-file* from the comfort of your home 24 hours a day, 7 days a week.

IRS-approved tax preparation software is available online and in retail stores. For information, visit [IRS.gov/efile](https://www.irs.gov/efile).

Through Employers and Financial Institutions

Some businesses offer free *e-file* to their employees, members, or customers. Others offer it for a fee. Ask your employer or financial member, or customer benefit.

Free Help With Your Return

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who

generally have less than \$67,000 in adjusted gross income, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

You can go to [IRS.gov](https://www.irs.gov) to see your options for preparing and filing your return, which include the following.

- **Direct File.** Go to *IRS.gov/DirectFile*. See if you qualify to file your federal tax return for free directly with the IRS.
- **Free File.** Go to *IRS.gov/FreeFile*. See if you qualify to use brand-name software to prepare and *e-file* your federal tax return for free.

- **VITA.** Go to *IRS.gov/VITA*, download the free IRS2Go app, or call 800-906-9887 to find the nearest VITA location for free tax return preparation.
- **TCE.** Go to *IRS.gov/TCE*, download the free IRS2Go app, or call 888-227-7669 to find the nearest TCE location for free tax return preparation.

Using a Tax Professional

Many tax professionals electronically file tax returns for their clients. You may personally enter your PIN or complete Form 8879, IRS *e-file* Signature Authorization, to authorize the tax professional to enter your PIN on your return.

Note. Tax professionals may charge a fee for IRS *e-file*. Fees can vary depending on the professional and the specific services rendered.

When Do I Have To File?

April 15, 2025, is the due date for filing your 2024 income tax return if you use the calendar year. For a quick view of due dates for filing a return with or without an extension of time to file (discussed later), see Table 1-5.

If you use a fiscal year (a year ending on the last day of any month except December, or a 52-53-week year), your income tax return is due by the 15th day of the 4th month after the close of your fiscal year.

When the due date for doing any act for tax purposes—filing a return, paying taxes, etc.—falls on a Saturday, Sunday, or legal holiday, the due date is delayed until the next business day.

Filing paper returns on time. Your paper return is filed on time if it is mailed in an envelope that is properly addressed, has enough postage, and is postmarked by the

due date. If you send your return by registered mail, the date of the registration is the postmark date. The registration is evidence that the return was delivered. If you send a return by certified mail and have your receipt postmarked by a postal employee, the date on the receipt is the postmark date. The postmarked certified mail receipt is evidence that the return was delivered.

Private delivery services. If you choose to mail your return, you can use certain private delivery services designated by the IRS to meet the “timely mailing treated as timely filing/ paying” rule for tax returns and payments. These private delivery services include only the following.

- UPS Next Day Air Early A.M., UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.
- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Envelope, DHL

Import Express 10:30, DHL Import Express 12:00, and DHL Import Express World-wide.

To check for any updates to the list of designated private delivery services, go to [IRS.gov/ PDS](https://irs.gov/PDS). For the IRS mailing addresses to use if you're using a private delivery service, go to [IRS.gov/PDSStreetAddresses](https://irs.gov/PDSStreetAddresses).

The private delivery service can tell you how to get written proof of the mailing date.



Only the U.S. Postal Service can deliver to P.O. boxes. You can't use a private delivery service to make tax payments required to be sent to a P.O. box.

Table 1-5. When To File Your 2024 Return

For U.S. citizens and residents who file returns on a calendar year basis.

	For Most Taxpayers	For Certain Taxpayers Outside the United States
No extension requested	April 15, 2025	June 16, 2025
Automatic extension	October 15, 2025	October 15, 2025

Filing electronic returns on time. If you use IRS *e-file*, your return is considered filed on time if the authorized electronic return transmitter postmarks the transmission by the due date. An authorized electronic return transmitter is a participant in the IRS *e-file* program that transmits electronic tax return information directly to the IRS.

The electronic postmark is a record of when the authorized electronic return transmitter received the transmission of your electronically filed return on its host system. The date and time in your time zone controls whether your electronically filed return is timely.

Filing late. If you don't file your return by the due date, you may have to pay a failure-to-file penalty and interest. For more information, see *Penalties*, later. Also see *Interest* under *Amount You Owe*, later.

If you were due a refund but you didn't file a return, you must generally file within 3 years from the date the return was due (including ex-tensions) to get that refund.

Nonresident alien. If you are a nonresident alien and earn wages subject to U.S. income tax withholding, your 2024 U.S. income tax re-turn (Form 1040-NR) is due by:

- April 15, 2025, if you use a calendar year; or
- The 15th day of the 4th month after the end of your fiscal year, if you use a fiscal year.

If you don't earn wages subject to U.S. income tax withholding, your return is due by:

- June 16, 2025, if you use a calendar year; or
- The 15th day of the 6th month after the end of your fiscal year, if you use a fiscal year.

See Pub. 519 for more filing information.

Filing for a decedent. If you must file a final income tax return for a taxpayer who died during the year (a decedent), the return is due by the 15th day of the 4th month after the end of the decedent's normal tax year. See Pub. 559.

Extensions of Time To File

You may be able to get an extension of time to file your return. There are three types of situations where you may qualify for an extension.

- Automatic extensions.
- You are outside the United States.
- You are serving in a combat zone.

Automatic Extension

If you can't file your 2024 return by the due date, you may be able to get an automatic 6-month extension of time to file.

Example. If your return is due on April 15, 2025, you will have until October 15, 2025, to file.



If you don't pay the tax due by the regular due date (April 15 for most taxpayers), you will owe interest.

You may also be charged penalties, discussed later.

How to get the automatic extension. You can get the automatic extension by:

- Using IRS *e-file* (electronic filing), or
- Filing a paper form.

E-file options. There are two ways you can use *e-file* to get an extension of time to file. Complete Form 4868 to use as a worksheet. If you think you may owe tax when you file your return, use *Part II* of the form to estimate your balance due. If you *e-file* Form 4868 to the IRS, don't send a paper Form 4868.

E-file using your personal computer or a tax professional. You can use a tax software package with your personal computer or a tax professional to file Form 4868 electronically. Free File and Free File Fillable Forms, both available at IRS.gov, allow you to prepare and *e-file* Form 4868 for free. You will need to provide certain information from your 2023 tax re-turn. If you wish to make a payment by direct transfer from your bank account, see *Pay online* under *How To Pay*, later, in this chapter.

E-file and pay by credit or debit card or by direct transfer from your bank account. You can get an extension by paying part or all of your estimate of tax due by using a credit or debit card or by direct transfer from your bank account. You can do this by phone or over the Internet. You don't file Form 4868. See *Pay on-line* under *How To Pay*, later, in this chapter.