

# Publication 524

## Credit for the Elderly or the Disabled

For use in preparing  
**2023** Returns



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## **Reminders**

**Future developments.** For the latest information about developments related to Pub. 524, such as legislation enacted after it was published, go to [IRS.gov/Pub524](https://www.irs.gov/pub524).

**Photographs of missing children.** The Internal Revenue Service is a proud partner with the [National Center for Missing &](https://www.nationalcenterformissingchildren.org/)

[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 800-THE-LOST (800-843-5678) if you recognize a child.

## **Introduction**

If you qualify, you may be able to reduce the tax you owe by taking the credit for the elderly or the disabled.

This publication explains:

- Who qualifies for the credit for the elderly or the disabled, and
- How to figure the credit.

You may be able to take the credit for the elderly or the disabled if:

- You are age 65 or older at the end of 2023, or

- You retired on permanent and total disability and have

taxable disability income.

**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.

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## Useful Items

You may want to see:

### Publication

- ☐ **554** Tax Guide for Seniors

### Form (and Instructions)

- ☐ **Form 1040-SR** U.S. Tax Return for Seniors
- ☐ **Schedule R (Form 1040)** Credit for the Elderly or the Disabled

See *How To Get Tax Help*, near the end of this publication, for information about getting this publication and these forms.

## Are You Eligible for the Credit?

You can take the credit for the elderly or the disabled if you meet both of the following requirements.

- You are a qualified individual.
- Your income isn't more than certain limits.

You can use Figure A and Table 1 as guides to see if you are eligible for the credit. Use Figure A first to see if you are a qualified individual. If you are, go to Table 1 to make sure your income isn't too high to take the credit.



*You can take the credit only if you file Form 1040 or 1040-SR. You can't take the credit if you file Form 1040-NR.*

## **Qualified Individual**

You are a qualified individual for this credit if you are a U.S. citizen or resident alien, and either of the following applies.

1. You were age 65 or older at the end of 2023.
2. You were under age 65 at the end of 2023 and all three of the following statements are true.
  - a. You retired on permanent and total disability (explained later).



- b. You received taxable disability income for 2023.
- c. On January 1, 2023, you had not reached mandatory retirement age (defined later under Disability income).

**Age 65.** You are considered to be age 65 on the day before your 65th birthday. As a result, if you were born on January 1, 1959, you are considered to be age 65 at the end of 2023.

**Death of taxpayer.** If you are preparing a return for someone who died in 2023, consider the taxpayer to be age 65 at the end of 2023 if they were age 65 or older at the time of death.

**Note.** A person is considered to reach age 65 on the day before their 65th birthday. For example, if the taxpayer was born on February 14, 1958, and died on February 13, 2023, the taxpayer is considered age 65 at

the time of death. However, if the taxpayer died on February 12, 2023, the taxpayer isn't considered age 65 at the time of death or at the end of 2023.

## **U.S. Citizen or Resident Alien**

You must be a U.S. citizen or resident alien (or be treated as a resident alien) to take the credit. Generally, you can't take the credit if you were a nonresident alien at any time during the tax year.

**Exceptions.** You may be able to take the credit if you are a nonresident alien who is married to a U.S. citizen or resident alien at the end of the tax year and you and your spouse choose to treat you as a U.S. resident alien. If you make that choice, both you and your spouse are taxed on your worldwide incomes.

If you were a nonresident alien at the beginning of the year and a resident alien at the end of the year, and you were married to

a U.S. citizen or resident alien at the end of the year, you may be able to choose to be treated as a U.S. resident alien for the entire year. In that case, you may be allowed to take the credit.

For information on these choices, see chapter 1 of Pub. 519.

## **Married Persons**

Generally, if you are married at the end of the tax year, you and your spouse must file a joint return to take the credit. However, if you and your spouse lived apart at all times

during the tax year, you can file either a joint return or separate returns and still take the credit.

**Head of household.** You can file as head of household and qualify to take the credit, even if your spouse lived with you during the first 6 months of the year, if you meet all the following tests.

1. You file a separate return.
2. You paid more than half the cost of keeping up your home during the tax year.
3. Your spouse didn't live in your home at any time during the last 6 months of the tax year and the absence wasn't temporary. See *Temporary absences* under *Head of Household* in Pub. 501.
4. Your home was the main home of your child, your stepchild, or an eligible foster child for more than half the year. An eligible foster child is a child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.
5. The child is your dependent, or would be your dependent except that the noncustodial parent is entitled to claim the child as their dependent under the

special rule for children of divorced or separated parents. See *Children of divorced or separated parents (or parents who live apart)* in Pub. 501.

For more information, see the Instructions for Form 1040 (and 1040-SR) or Pub. 501.

## **Under Age 65**

If you are under age 65 at the end of 2023, you can qualify for the credit only if you are retired on permanent and total disability (discussed next) and have taxable disability income (discussed later under *Disability income*). You are retired on permanent and total disability if:

- You were permanently and totally disabled when you retired, and
- You retired on disability before the close of the tax year.

Even if you don't retire formally, you may be considered retired on disability when you

have stopped working because of your disability.

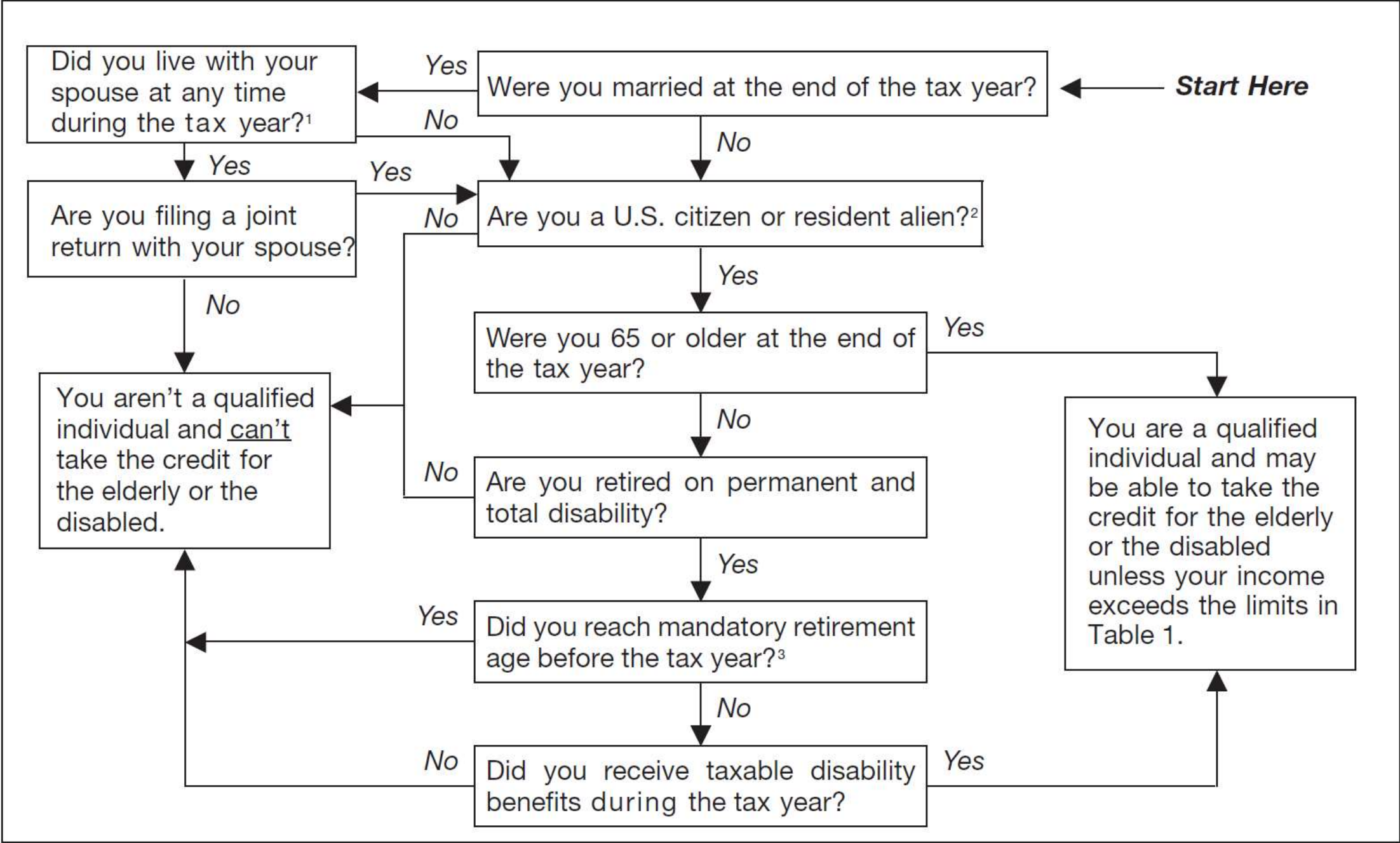
If you retired on disability before 1977, and weren't permanently and totally disabled at the time, you can qualify for the credit if you were permanently and totally disabled on January 1, 1976, or January 1, 1977.



*You are considered to be under age 65 at the end of 2023 if you were born after January 1, 1959.*

**Permanent and total disability.** You have a permanent and total disability if you can't engage in any substantial gainful activity because of your physical or mental condition. A qualified physician must certify that the condition has lasted or can be expected to last continuously for 12 months or more, or that the condition can be expected to result in death. See *Physician's statement*, later.

**Figure A. Are You a Qualified Individual?**



<sup>1</sup> However, you may be able to claim this credit even if you lived with your spouse during the first 6 months of the tax year, as long as you qualify to file as head of household. You qualify to file as head of household if you are considered unmarried and meet certain other conditions. See Publication 501 for more information.

<sup>2</sup> If you were a nonresident alien at any time during the tax year and were married to a U.S. citizen or resident alien at the end of the tax year, see *U.S. Citizen or Resident Alien* under *Qualified Individual*. If you and your spouse choose to treat you as a U.S. resident alien, answer “Yes” to this question.

<sup>3</sup> Mandatory retirement age is the age set by your employer at which you would have been required to retire, had you not become disabled.

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***Substantial gainful activity.*** Substantial gainful activity is the performance of significant duties over a reasonable period of time while working for pay or profit, or in work generally done for pay or profit. Full-time work (or part-time work done at your employer's convenience) in a competitive work situation for at least the minimum wage conclusively shows that you are able to engage in substantial gainful activity.

**Note.** Information on minimum wage rates is available at

[DOL.gov/general/topic/wages/minimumwage](https://www.dol.gov/general/topic/wages/minimumwage).

Substantial gainful activity isn't work you do to take care of yourself or your home. It isn't unpaid work on hobbies, institutional therapy or training, school attendance, clubs, social programs, and similar activities. However, the nature of the work you perform may show that you are able to engage in substantial gainful activity.

The fact that you haven't worked or have been unemployed for some time isn't, of itself, conclusive evidence that you can't engage in substantial gainful activity.

The following examples illustrate the tests of substantial gainful activity.

**Example 1.** Alex, a sales clerk, is retired on disability. Alex is 53 years old and now works as a full-time babysitter for the minimum wage. Although different work is performed, Alex is able to do the duties of the new job in a full-time competitive work situation for the minimum wage. The credit can't be taken because Alex is able to engage in substantial gainful activity.

**Example 2.** Blake, a bookkeeper, is retired on disability. Blake is 59 years old and now drives a truck for a charitable organization. Blake is allowed to set their own hours and isn't paid. Duties of this nature are generally performed for pay or profit. Blake works 10 hours some weeks, and some weeks 40

hours. Over the year, Blake averages 20 hours a week. The kind of work and the average hours per week conclusively show that Blake is able to engage in substantial gainful activity. This is true even though Blake isn't paid and sets their own hours. Blake can't take the credit.

***Example 3.*** Cameron, who retired on disability, took a job with a former employer on a trial basis. The purpose of the job was to see if Cameron could do the work. The trial period lasted for 6 months during which Cameron was paid the minimum wage. Because of Cameron's disability, only light duties of a nonproductive "make-work" nature were assigned. The activity was gainful because Cameron was paid at least the minimum wage. But the activity wasn't substantial because Cameron's duties were nonproductive. These facts don't, by themselves, show that Cameron is able to engage in substantial gainful activity.

**Example 4.** Dean, who retired on disability from a job as a bookkeeper, lives with their sister who manages several motel units. Dean helps their sister for 1 or 2 hours a day by performing duties such as washing dishes, answering phones, registering guests, and bookkeeping. Dean can select the time of day when they feel most fit to work. Work of this nature, performed off and on during the day at Dean's convenience, isn't activity of a "substantial and gainful" nature even if Dean is paid for the work. The performance of these duties doesn't, of itself, show that Dean is able to engage in substantial gainful activity.

**Sheltered employment.** Certain work offered at qualified locations to physically or mentally impaired persons is considered sheltered employment. These qualified locations include work centers that are certified by the Department of Labor (formerly referred to as "sheltered

workshops”), hospitals and similar institutions, homebound programs, and Department of Veterans Affairs (VA) sponsored homes.

Compared to commercial employment, pay is lower for sheltered employment. Therefore, one usually doesn't look for sheltered employment if they can get other employment. The fact that one has accepted sheltered employment isn't proof of the person's ability to engage in substantial gainful activity.

**Physician's statement.** If you are under age 65, you must have your physician complete a statement certifying that you had a permanent and total disability on the date you retired. You can use the statement in the Instructions for Schedule R.

You don't have to file this statement with your return, but you must keep it for your records.

***Veterans.*** If the U.S. Department of Veterans Affairs (VA) certifies that you have a permanent and total disability, you can substitute VA Form 21-0172, Certification of Permanent and Total Disability, for the physician's statement you are required to keep. VA Form 21-0172 must be signed by a person authorized by the VA to do so. You can get this form from your local VA regional office.

***Physician's statement obtained in earlier year.*** If you got a physician's statement in an earlier year and, due to your continued disabled condition, you were unable to engage in any substantial gainful activity during 2023, you may not need to get another physician's statement for 2023. For a detailed explanation of the conditions you must meet, see the instructions for Schedule R, Part II. If you meet the required conditions, check the box on your Schedule R, Part II, line 2.

**Table 1. Income Limits**

IF your filing status is...	THEN, even if you qualify (see <a href="#">Figure A</a> ), you CAN'T take the credit if...	
	Your adjusted gross income (AGI)* is equal to or more than...	OR the total of your nontaxable social security and other nontaxable pension(s), annuities, or disability income is equal to or more than...
single, head of household, or qualifying surviving spouse	\$17,500	\$5,000
married filing jointly <b>and</b> only one spouse qualifies in Figure A	\$20,000	\$5,000
married filing jointly <b>and</b> both spouses qualify in Figure A	\$25,000	\$7,500
married filing separately <b>and</b> you lived apart from your spouse for all of 2023	\$12,500	\$3,750
* AGI is the amount on Form 1040 or 1040-SR, line 11.		

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If you checked box 4, 5, or 6 in Part I of Schedule R, enter in the space above the box on line 2 in Part II the first name(s) of the spouse(s) for whom the box is checked.

**Disability income.** If you are under age 65, you must also have taxable disability income to qualify for the credit.

Disability income must meet both of the following requirements.

1. It must be paid under your employer's accident or health plan or pension plan.
2. It must be included in your income as wages (or payments instead of wages) for the time you are absent from work because of permanent and total disability.

***Payments that aren't disability income.***

Any payment you receive from a plan that doesn't provide for disability retirement isn't disability income. Any lump-sum payment for

accrued annual leave that you receive when you retire on disability is a salary payment and isn't disability income.

For purposes of the credit for the elderly or the disabled, disability income doesn't include amounts you receive after you reach mandatory retirement age. Mandatory retirement age is the age set by your employer at which you would have had to retire, had you not become disabled.

## **Income Limits**

To determine if you can claim the credit, you must consider two income limits. The first limit is the amount of your adjusted gross income (AGI). The second limit is the amount of nontaxable social security and other nontaxable pensions, annuities, or disability income you received. The limits are shown in Table 1.

If your AGI and your nontaxable pensions, annuities, or disability income are less than

the income limits, you may be able to claim the credit. See *Figuring the Credit Yourself*, later.



*If your AGI or your nontaxable pensions, annuities, or disability income are equal to or more than the income limits, you can't take the credit.*

## **Credit Figured for You**

You can figure the credit yourself or the IRS will figure it for you. If you want to figure the credit yourself, skip this section and follow the instructions in *Figuring the Credit Yourself*, later.

If you can take the credit and you want the IRS to figure the credit for you, check the appropriate box in Part I of Schedule R and fill in Part II and lines 11 and 13 of Part III, if they apply to you. Then, on Schedule 3 (Form 1040), line 6d, enter "CFE" on the line next to that box. Attach Schedule R to your return.

## Figuring the Credit Yourself

To figure the credit yourself, first check the box in Part I of Schedule R that applies to you. Only check one box in Part I. If you check box 2, 4, 5, 6, or 9 in Part I, also complete Part II of Schedule R.

Next, figure the amount of your credit using Part III of Schedule R. Steps 1 through 5 in this section can help you figure this amount.

Finally, report the amount from line 22 of Schedule R on Schedule 3 (Form 1040), line 6d. Attach Schedule R to your return.



There are five steps in Part III to determine the amount of your credit.

1. Determine your initial amount (lines 10–12).
2. Determine the total of any nontaxable social security and certain other nontaxable pensions, annuities, and

disability benefits you received (lines 13a, 13b, and 13c).

3. Determine your excess adjusted gross income (lines 14–17).
4. Determine the total of Steps 2 and 3 (line 18).
5. Determine your credit (lines 19–22).

These steps are discussed in more detail next.

## **Step 1. Determine Initial Amount**

To figure the credit, you must first determine your initial amount using lines 10 through 12. Your initial amount depends on your filing status and, if you are under age 65, the amount of your taxable disability income.

Table 2 shows the initial amount for each filing status. The initial amount for qualified individuals under age 65 may be less than the amount shown for a filing status; see *Initial amounts for persons under age 65* next.

## **Initial amounts for persons under age**

**65.** If you are a qualified individual under age 65, your initial amount can't be more than your taxable disability income. Your initial amount will be the lesser of the initial amount shown on Table 2 for your filing status or your taxable disability income.

***Special rules for joint returns.*** If you file a joint return and both you and your spouse are qualified individuals, the initial amount you report for yourself and your spouse on Schedule R will depend on whether only one of you is (or both of you are) under age 65.

If only one of you is under age 65, your initial amount can't be more than \$5,000 plus the taxable disability income of the spouse who is under age 65.

If both you and your spouse are under age 65, the initial amount for you and your spouse can't be more than your combined taxable disability income.

## Step 2. Total Certain Nontaxable Pensions and Benefits

Step 2 is to figure the total amount of nontaxable social security and certain other nontaxable payments you received during the year. You must reduce the initial amount you determined in Step 1 by these payments.

Enter these nontaxable payments on line 13a or 13b and total them on line 13c. If you are married filing jointly, you must enter the combined amount of nontaxable payments both you and your spouse received.



*Worksheets are provided in the Instructions for Form 1040 to help you determine if any of your social security benefits (or equivalent railroad retirement benefits) are taxable.*

Include the following nontaxable payments in the amounts you enter on line 13a or 13b.

- Nontaxable social security payments. This is the nontaxable part of the benefits shown in box 5 of Form SSA-1099, Social Security Benefit Statement, before deducting any amounts withheld to pay premiums on supplementary Medicare insurance, and before any reduction because of benefits received under workers' compensation. (Don't include a lump-sum death benefit payment you may receive as a surviving spouse, or a surviving child's insurance benefit payments you may receive as a guardian.)
- Nontaxable railroad retirement pension payments treated as social security. This is the nontaxable part of the benefits shown in box 5 of Form RRB-1099,

Payments by the Railroad Retirement Board.

- Nontaxable pension or annuity payments or disability benefits that are paid under a law administered by the VA. Don't include amounts received as a pension, annuity,



or similar allowance for personal injuries or sickness resulting from active service in the armed forces of any country or in the National Oceanic and Atmospheric Administration or the Public Health Service, or as a disability annuity under section 808 of the Foreign Service Act of 1980.

- Pension or annuity payments or disability benefits that are excluded from income under any provision of federal law other than the Internal Revenue Code. Don't include amounts that are a return of your cost of a pension or annuity. These amounts don't reduce your initial amount.



*You should be sure to take into account all of the nontaxable amounts you receive. These amounts are verified by the IRS through information supplied by other government agencies.*

## **Step 3. Determine Excess Adjusted Gross Income**

You must also reduce the initial amount you determined in Step 1 by your excess adjusted gross income. Figure your excess adjusted gross income on lines 14 through 17.

You figure your excess adjusted gross income as follows.

1. Subtract from your adjusted gross income (Form 1040 or 1040-SR, line 11) the following amount shown for your filing status.
  - a. \$7,500 if you are single, head of household, or qualifying surviving spouse.
  - b. \$10,000 if you are married filing jointly.
  - c. \$5,000 if you are married filing separately and you and your spouse didn't live in the same

household at any time during the tax year.

2. Divide the result of (1) by 2.

## **Step 4. Determine the Total of Steps 2 and 3**

To determine if you can take the credit, you must add (on line 18) the amounts you figured in Step 2 (line 13c) and Step 3 (line 17).

## **Step 5. Determine Your Credit**

Subtract the amount determined in Step 4 (line 18) from the initial amount determined in Step 1 (line 12), and multiply the result by 15% (0.15).

In certain cases, the amount of your credit may be limited. See *Limit on credit*, later.

**Example.** You are 66 years old and your spouse is 64. Your spouse isn't disabled. You file a joint return on Form 1040. Your adjusted gross income is \$14,630. Together

you received \$3,200 from social security, which was nontaxable. You figure the credit as follows.

**(Line references (shown in parentheses) are to Schedule R)**

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<b>1.</b> Initial amount (line 12) . . . . .	<u>\$5,000</u>
<b>2.</b> Total nontaxable social security and other nontaxable pensions (line 13c) . .	<u>\$3,200</u>
<b>3.</b> Excess adjusted gross income (\$14,630 – \$10,000) ÷ 2 (line 17)	<u>\$2,315</u>
<b>4.</b> Add (2) and (3) (line 18) . . . . .	<u>\$5,515</u>

**5.** Subtract (4) from (1) (line 12 – line 18 = line 19) (Don't enter less than -0-.) . . . . . \$ -0-

You can't take the credit because your nontaxable social security plus your excess adjusted gross income is more than your initial amount.

**Limit on credit.** The amount of credit you can claim is generally limited to the amount of your tax. Use the Credit Limit Worksheet in the Instructions for Schedule R to determine if your credit is limited.

## **Examples**

The following examples illustrate the credit for the elderly or the disabled. The initial amounts are taken from Table 2.

**Example 1.** Jesse is 58 years old, single, and files Form 1040. In 2021, Jesse retired on permanent and total disability, and is still permanently and totally disabled. Jesse got

the required physician's statement in 2021 and kept it with their personal tax records. The physician signed on line B of the statement. This year, Jesse checks the box in Schedule R, Part II. Jesse doesn't need to get another statement for 2023.

Jesse received the following income for the year.

Nontaxable social security . .	\$700
Interest (taxable) . . . . .	\$100
Taxable disability pension . .	\$14,200

Jesse's adjusted gross income is \$14,300 (\$14,200 + \$100). Jesse figures the credit on Schedule R as follows.

- 1.** Initial amount based on filing status . . . . . \$5,000
- 2.** Taxable disability pension . . . . \$14,200

- |            |  |                |
|------------|--|----------------|
| <b>3.</b>  | Initial amount (smaller of line 1 or line 2) . . . . .   | <u>\$5,000</u> |
| <b>4.</b>  | Nontaxable social security benefits . . . . .  | <u>\$700</u>   |
| <b>5.</b>  | Excess adjusted gross income<br>(\$14,300 – \$7,500) ÷ 2 . . . . .   | <u>\$3,400</u> |
| <b>6.</b>  | Add lines 4 and 5 . . . . .  | <u>\$4,100</u> |
| <b>7.</b>  | Subtract line 6 from line 3<br>(Don't enter less than -0-.) . .  | <u>\$900</u>   |
| <b>8.</b>  | Multiply line 7 by 15% (0.15) .  | <u>\$135</u>   |
| <b>9.</b>  | Enter the amount from the<br>Credit Limit Worksheet—Line<br>21 in the Instructions for<br>Schedule R . . . . . | <u>\$46</u>    |
| <b>10.</b> | Credit (Enter the smaller of<br>line 8 or line 9.) . . . . .   | <u>\$46</u>    |

Jesse uses Schedule R to figure the credit for the elderly or disabled. Because Jesse can claim the credit, Jesse enters \$46 on Schedule 3 (Form 1040), line 6d, and attaches a completed Schedule R to Form 1040. For more information on how to complete the Schedule R and obtain a physician's statement, see the Instructions for Schedule R.

**Example 2.** Riley is 53 and their spouse, Parker, is 49. Riley had a stroke 3 years ago and retired on permanent and total disability. Riley is still permanently and totally disabled because of the stroke. In November, Parker was injured in an accident at work and retired on permanent and total disability.

Riley received nontaxable social security disability benefits of \$2,000 during the year and a taxable disability pension of \$6,400. Parker earned \$19,750 from their job and received a taxable disability pension of \$1,700. Their joint return on Form 1040



shows adjusted gross income of \$27,850 (\$6,400 + \$19,750 + \$1,700). Their filing status is married filing jointly. They don't itemize deductions. They don't have any amounts that would increase their standard deduction.

Parker's doctor completed the physician's statement in the Instructions for Schedule R. Parker isn't required to include the statement with their return, but Parker must keep it for their records.

Riley got a physician's statement for the year Riley had the stroke. Riley's doctor had signed on line B of that physician's statement to certify that Riley had a permanent and total disability. Riley has kept the physician's statement with their tax records. Riley checks the box on Schedule R, Part II, and will write Riley in the space above the box on line 2.

Riley and Parker use Schedule R to figure their credit for the elderly or disabled. They are ineligible for the credit because their

initial amount is less than zero. They can't take the credit because their nontaxable social security plus their excess adjusted gross income is more than their initial amount.

Riley and Parker made that determination on Schedule R as follows.

- |           |  |                |
|-----------|--|----------------|
| <b>1.</b> | Initial amount based on filing status.....                   | <u>\$7,500</u> |
| <b>2.</b> | Taxable disability pension ...                               | <u>\$8,100</u> |
| <b>3.</b> | Initial amount (smaller of line 1 or line 2) .....           | <u>\$7,500</u> |
| <b>4.</b> | Nontaxable social security benefits ..                       | <u>\$2,000</u> |
| <b>5.</b> | Excess adjusted gross income (\$27,850 – \$10,000) ÷ 2 ..... | <u>\$8,925</u> |

- 6.** Add lines 4 and 5 ..... \$10,925
- 7.** Subtract line 6 from line 3  
(Don't enter less than -0-.).. (\$3,425)
- 8.** Multiply line 7 by 15% (0.15) N/A
- 9.** Enter the amount from the  
Credit Limit Worksheet—Line  
21 in the Instructions for  
Schedule R..... N/A
- 10.** Credit (Enter the smaller of  
line 8 or line 9.) ..... N/A

The amount on line 3—\$7,500—is less than the amount on line 6—\$10,925. Subtracting \$10,925 from \$7,500 produces a negative amount. As a result, Riley and Parker may not claim the credit.

# How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) to find resources that can help you right away.

## **Preparing and filing your tax return.**

After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

**Free options for tax preparation.** Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/freefile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/ VITA](https://www.irs.gov/vita), download the free IRS2Go app, or call 800-906-9887 for

information on free tax return preparation.

- **TCE.** 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. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource](https://www.militaryonesource.com) ([MilitaryOneSource.mil/MilTax](https://www.militaryonesource.com/mil/miltax)).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

**Using online tools to help prepare your return.** Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant](https://www.irs.gov/EITCAssistant) ([IRS.gov/ EITCAssistant](https://www.irs.gov/EITCAssistant)) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application](https://www.irs.gov/EIN) ([IRS.gov/EIN](https://www.irs.gov/EIN)) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator](https://www.irs.gov/W4App) ([IRS.gov/W4App](https://www.irs.gov/W4App)) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- The [First-Time Homebuyer Credit Account Look-up](https://www.irs.gov/HomeBuyer) ([IRS.gov/HomeBuyer](https://www.irs.gov/HomeBuyer)) tool provides information on your repayments and account balance.

- The [Sales Tax Deduction Calculator](#) ([IRS.gov/ SalesTax](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



**Getting answers to your tax questions.** On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](#): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](#): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- [IRS.gov/Forms](#): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.



- You may also be able to access tax information in your e-filing software.

## **Need someone to prepare your tax**

**return?** There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



*Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the*

*return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.*

**Employers can register to use Business Services Online.** The Social Security Administration (SSA) offers online service at [SSA.gov/employer](#) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement, and Form W-2c, Corrected Wage and Tax Statement.

**IRS social media.** Go to [IRS.gov/SocialMedia](#) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social

security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos.](https://www.youtube.com/irsvideos)
- [Youtube.com/irsvideomultilingua.](https://www.youtube.com/irsvideomultilingua)
- [Youtube.com/irsvideosASL.](https://www.youtube.com/irsvideosASL)

**Watching IRS videos.** The IRS Video portal ([IRSVideos.gov](https://www.irs.gov/irs/videos)) contains video and audio presentations for individuals, small businesses, and tax professionals.

**Online tax information in other languages.** You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

**Free Over-the-Phone Interpreter (OPI) Service.** The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

**Accessibility Helpline available for taxpayers with disabilities.** Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

**Note.** Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

**Disasters.** Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

**Getting tax forms and publications.** Go to [IRS.gov/ Forms](https://www.irs.gov/Forms) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

**Getting tax publications and instructions in eBook format.** Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

**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 or 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, 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.

**Get a transcript of your return.** With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/ Account](https://www.irs.gov/Account).

**Tax Pro Account.** This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS online account. For more information, go to [IRS.gov/TaxProAccount](https://www.irs.gov/TaxProAccount).

**Using direct deposit.** The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

## **Reporting and resolving your tax-related identity theft issues.**

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.



- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income

tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN).

## **Ways to check on the status of your refund.**

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



*The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.*

**Making a tax payment.** Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](https://www.irs.gov/Payments) are **not** accepted. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for information on how to

make a payment using any of the following options.

- [\*IRS Direct Pay:\*](#) Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- [\*Debit Card, Credit Card, or Digital Wallet:\*](#) Choose an approved payment processor to pay online or by phone.
- [\*Electronic Funds Withdrawal:\*](#) Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- [\*Electronic Federal Tax Payment System:\*](#) Best option for businesses. Enrollment is required.
- [\*Check or Money Order:\*](#) Mail your payment to the address listed on the notice or instructions.

- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

**Note.** The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

**What if I can't pay now?** Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement](https://www.irs.gov/opa) ([IRS.gov/ OPA](https://www.irs.gov/opa)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once

you complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](#).

**Filing an amended return.** Go to [IRS.gov/Form1040X](#) for information and updates.

**Checking the status of your amended return.** Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns.



*It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.*

**Understanding an IRS notice or letter you've received.** Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

**Responding to an IRS notice or letter.**

You can now upload responses to all notices and letters using the Document Upload Tool. For notices that require additional action, taxpayers will be redirected appropriately on IRS.gov to take further action. To learn more about the tool, go to [IRS.gov/Upload](https://www.irs.gov/Upload).

**Note.** You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to

receive communications, including notices and letters, in English until they are translated to your preferred language.

**Contacting your local TAC.** Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

## **The Taxpayer Advocate Service (TAS) Is Here To Help You What Is TAS?**

TAS is an ***independent*** organization within the IRS that helps taxpayers and protects taxpayer rights. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [\*Taxpayer Bill of Rights\*](#).

## **How Can You Learn About Your Taxpayer Rights?**

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Go to [\*TaxpayerAdvocate.IRS.gov\*](#) to help you understand what these rights mean to you and how they apply. These are ***your*** rights. Know them. Use them.

## **What Can TAS Do for You?**

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their assistance, you



will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business;
- You face (or your business is facing) an immediate threat of adverse action; or
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

## **How Can You Reach TAS?**

TAS has offices [\*in every state, the District of Columbia, and Puerto Rico\*](#). To find your advocate's number:

- Go to [\*TaxpayerAdvocate.IRS.gov/Contact-Us\*](https://TaxpayerAdvocate.IRS.gov/Contact-Us);
- Download Pub. 1546, The Taxpayer Advocate Service Is Your Voice at the IRS,

available at

[IRS.gov/pub/irspdf/p1546.pdf](https://www.irs.gov/pub/irspdf/p1546.pdf);

- Call the IRS toll free at 800-TAX-FORM (800-829-3676) to order a copy of Pub. 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

## **How Else Does TAS Help Taxpayers?**

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, report it to TAS at [IRS.gov/SAMS](https://www.irs.gov/SAMS). Be sure to not include any personal taxpayer information.

## **Low Income Taxpayer Clinics (LITCs)**

LITCs are independent from the IRS and TAS. LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in

court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LTC near you, go to the LTC page at [TaxpayerAdvocate.IRS.gov/LITC](https://taxpayeradvocate.irs.gov/LITC) or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](https://www.irs.gov/pub/irs-pdf/l4134.pdf), at [IRS.gov/pub/irs-pdf/ 4134.pdf](https://www.irs.gov/pub/irs-pdf/l4134.pdf).

To help us develop a more useful index, please let us know if you have ideas for index entries. See “Comments and Suggestions” in the “Introduction” for the ways you can reach us.

# Index

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