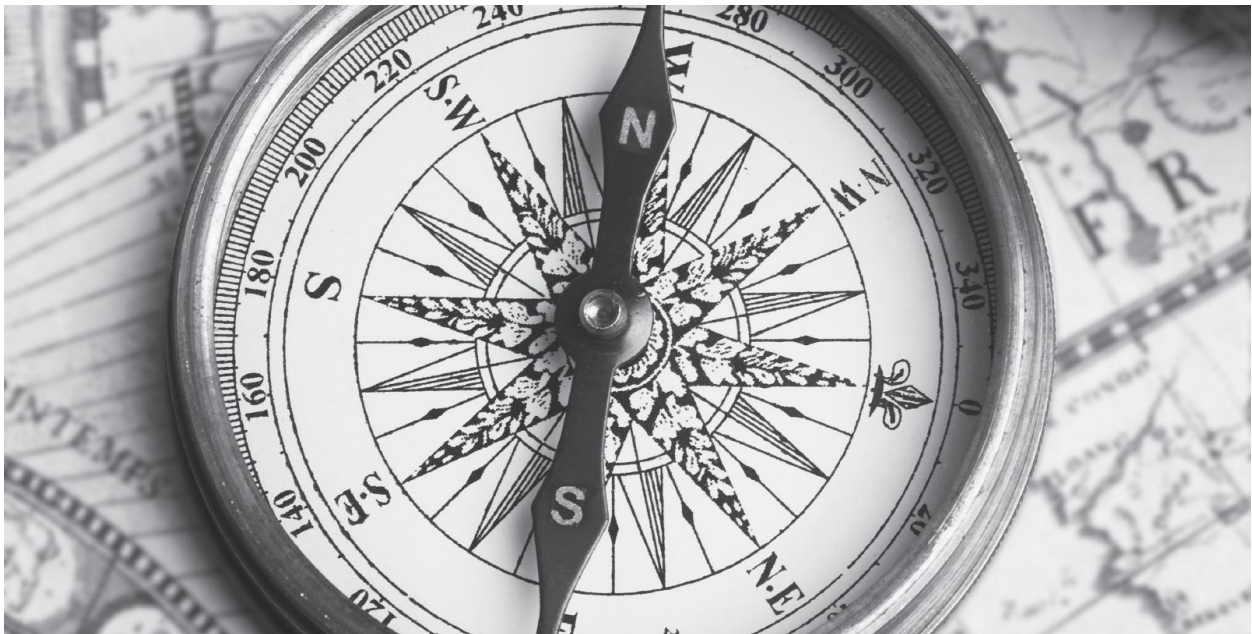


Instructions for Forms 1040 (and 1040-SR)

Including the instructions for Schedules 1 through 3

2024



Volume 1 of 6



Department of the Treasury
Internal Revenue Service



Instructions for Form 1040 (Rev 2024) Catalog Number 47684U
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Form 1040 and 1040-SR Helpful Hints

For 2024, you will use Form 1040 or, if you were born before January 2, 1960, you have the option to use Form 1040-SR.

You may only need to file Form 1040 or 1040-SR and none of the numbered schedules, Schedules 1 through 3.

However, if your return is more complicated (for example, you claim certain deductions or credits or owe additional taxes), you will need to complete one or more of the numbered schedules. Below is a general guide to which schedule(s) you will need to file based on your circumstances. See the instructions for the schedules for more information.

If you *e-file* your return, the software you use will generally determine which schedules you need.

IF YOU...	THEN USE...
Have additional income, such as business or farm income or loss, unemployment compensation, or prize or award money.	Schedule 1, Part I
Have any adjustments to income, such as student loan interest, self-employment tax, or educator expenses.	Schedule 1, Part II
Owe alternative minimum tax (AMT) or need to make an excess advance premium tax credit repayment.	Schedule 2, Part I
Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.	Schedule 2, Part II
Can claim a nonrefundable credit (other than the child tax credit or the credit for other dependents), such as the foreign tax credit, education credits, or general business credit.	Schedule 3, Part I
<p>Can claim a refundable credit (other than the earned income credit, American opportunity credit, or additional child tax credit), such as the net premium tax credit.</p> <p>Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.</p>	Schedule 3, Part II

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The Taxpayer Advocate Service Is Here To Help You

What is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an *independent* organization within the Internal Revenue Service (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*](#).

What can TAS do for you?

TAS can help you if your tax problem is causing a financial difficulty, you've tried and been unable to resolve your issue with the IRS, or you believe an IRS system, process, or procedure just isn't working as it should. And the service is free. If you qualify for TAS 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 a financial difficulty for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You've tried 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 Publication 1546, Taxpayer Advocate Service Is Your Voice at the IRS. If you do not have Internet access, you can call the IRS toll free at 800-TAX-FORM (800-829-3676) and ask for a copy of Publication 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

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. The TAS website [TaxpayerAdvocate.IRS.gov](https://taxpayeradvocate.irs.gov) can help you understand what these rights mean to you and how they apply. These are ***your*** rights. Know them. Use them.

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, please report it to TAS at [IRS.gov/SAMS](https://irs.gov/SAMS). Be sure not to include any personal taxpayer information.

Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the Internal Revenue Service (IRS) and the Taxpayer Advocate Service (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, see the LTC page at TaxpayerAdvocate.IRS.gov/LITCMap or IRS [Publication 4134, Low Income Taxpayer Clinic List](https://www.irs.gov/pub/irs-soi/1345010134.pdf). This publication is available online at [IRS.gov/Forms-Pubs](https://www.irs.gov/forms-pubs) or by calling the IRS toll free at 800-TAX-FORM (800-829-3676).

Suggestions for Improving the IRS

Taxpayer Advocacy Panel

Taxpayers have an opportunity to provide direct feedback to the IRS through the Taxpayer Advocacy Panel (TAP). The TAP is a Federal Advisory Committee comprised of an independent panel of citizen volunteers who listen to taxpayers, identify taxpayers' systemic issues, and make suggestions for improving IRS customer service. Contact TAP at [ImproveIRS.org](https://www.improveirs.org).

Affordable Care Act— What You Need To Know

Requirement To Reconcile Advance Payments of the Premium Tax Credit

The premium tax credit helps pay premiums for health insurance purchased from the Health Insurance Marketplace (the Marketplace). Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company.

If you or a family member enrolled in health insurance through the Marketplace and advance payments of the premium tax credit were made to your insurance company to reduce your monthly premium payment, you must attach **Form 8962** to your return to **reconcile** (compare) the advance payments with your premium tax credit for the year.

The Marketplace is required to send **Form 1095-A** by **January 31, 2025**, listing the advance payments and other information you need to complete **Form 8962**.

1. You will need **Form 1095-A** from the Marketplace.
2. Complete **Form 8962** to claim the credit and to reconcile your advance credit payments.
3. Include **Form 8962** with your **Form 1040, 1040-SR, or 1040-NR**. (Don't include Form 1095-A.)

Health Coverage Reporting

If you or someone in your family was an employee in 2024, the employer may be required to send you **Form 1095-C. Part II** of **Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by early **March 2025**.

This information may be relevant if you purchased health insurance coverage for 2024 through the Marketplace and wish to claim the premium tax credit on **Schedule 3, line 9**. However, you don't need to wait to receive this form to file your return. You may rely on other information received from your employer. If you don't wish to claim the premium tax credit for 2024, you don't need the information in **Part II** of **Form 1095-C**. For more information on who is eligible for the premium tax credit, see the Instructions for Form 8962.

Reminder: Health care coverage. If you need health care coverage, go to 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.

What's New

For information about any additional changes to the 2024 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to

[IRS.gov/Form1040](https://www.irs.gov/Form1040)

Standard deduction amount increased.

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

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

Choosing to treat a 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 and enter the name of the nonresident alien or dual-status alien spouse in the entry space. See *Nonresident aliens and dual-status aliens*, 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. See *Form(s) 1099-K*, in the Schedule 1 instructions.

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, line 8v. See the instructions for Schedule 1, line 8v.

Exception to the 10% additional tax for early distributions. Beginning in 2024, the exception to the 10% al tax for early distributions includes distributions from a retirement plan to pay for certain emergency personal expenses and to victims of domestic violence. See Form 5329, Pub. 575, and Pub. 590-B.

Certain relief payments made to individuals affected by the East Palestine train derailment are not taxable. If you received relief payments due to being affected by the East Palestine, Ohio,

train derailment, these payments may be nontaxable. See [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) and Pub. 547.

Qualified wildfire relief payments are not taxable. If you received a qualified wildfire relief payment, these payments may be nontaxable. See [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) and Pub. 547.

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.

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.

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 recapture amount related to certain credits on Form 4255, you will also need to report those amounts on Schedule 2. 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, 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.

Go to [TreasuryDirect.gov/ Research-Center/FAQ-IRS-Tax-Feature](https://www.treasurydirect.gov/Research-Center/FAQ-IRS-Tax-Feature).

U.S. tax allocable to the U.S. Virgin Islands now reported on Schedule 3, line 13z. If you use Form 8689 to figure your amount of U.S. tax allocable to the U.S.

Virgin Islands, you will now report this amount on Schedule 3, line 13z. See the instructions for Schedule 3, line 13z.

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.

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. See [DirectFile.IRS.gov](https://directfile.irs.gov). 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. See [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for information about additional states that have joined, and the new tax situations Direct File added to the service for the 2024 tax year.

Filing Requirements

Do You Have To File?

These rules apply to all U.S. citizens, regardless of where they live, and resident aliens.



Have you tried IRS *e-file*? It's the fastest way to get your refund and it's free if you are eligible. Visit [IRS.gov](https://www.irs.gov) for details.

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. territory should see Pub. 570. Residents of Puerto Rico can use [Tax Topic 901](#) to see if they must file.



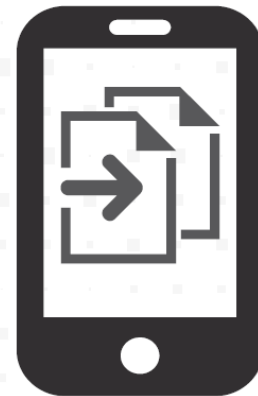
Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld. You should also file if you are eligible for any of the following credits.

- *Earned income credit.*
- *Additional child tax credit.*
- *American opportunity credit.*
- *Premium tax credit.*

See Pub. 501 for details. Also see Pub. 501 if you do not have to file but received a Form 1099-B (or substitute statement).



FREE WAYS To File Your Taxes



Direct File

Direct File is an option for eligible taxpayers to file their federal tax returns online, securely with the IRS.

Go to [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) to see if you qualify and for more information.

Free File

If you meet the adjusted gross income requirement, you may be able to use free tax preparation software to prepare and *e-file* your tax return.

Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify and for more information, including a list of Free File trusted partners.

Free Fillable Forms

Available for any income level, Free Fillable Forms allows people who are experienced in preparing their own tax returns to prepare and *e-file* their federal tax return.

Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) for more information, including what you need to use Free Fillable Forms.

VITA and TCE

The VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly) programs offer free basic tax return preparation for certain individuals.

Go to [IRS.gov/VITA](https://www.irs.gov/VITA) to see if you qualify and to find a VITA/TCE site near you.



Go to ***IRS.gov/Payments***
to see all your online payment options.

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Requirement to reconcile advance payments of the premium tax credit. If you, your spouse with whom you are filing a joint return, or a dependent was enrolled in coverage through the Marketplace for 2024 and advance payments of the premium tax credit were made for this coverage, you must file a 2024 return and attach Form 8962.

You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance payments.

You must attach Form 8962 even if someone else enrolled you, your spouse, or your dependent. If you are a dependent who is claimed on someone else's 2024 return, you do not have to attach Form 8962.

Exception for certain children under age 19 or full-time students. If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2024 or was a

full-time student under age 24 at the end of 2024. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use [Tax Topic 553](#) or see Form 8814.

A child born on January 1, 2001, is considered to be age 24 at the end of 2024. Do not use Form 8814 for such a child.

Resident aliens. These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. Generally, you are a resident alien if you meet either the green card test or the substantial presence test for 2024. See Pub. 519 for details.

Nonresident aliens and dual-status aliens. These rules also apply if you were a nonresident alien or a dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident alien at the end of 2024.
- You elected to be taxed as a resident alien.

For more information, see *Nonresident aliens and dual-status aliens*, later, and Pub. 519.



Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040-NR. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law.

When and Where Should You File?

File Form 1040 or 1040-SR by **April 15, 2025**. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency operation, you may be able to file later. See Pub. 3 for details.

If you *e-file* your return, there is no need to mail it. However, if you choose to mail it instead, filing instructions and addresses are at the end of these instructions.



The chart at the end of these instructions provides the current address for mailing your return. Use these addresses for Forms 1040 or 1040-SR filed in 2025. The address for returns filed after 2025 may be different. See [IRS.gov/Form1040](https://www.irs.gov/Form1040) for any updates.

What if You Can't File on Time?

You can get an automatic 6-month ex-tension if, no later than the date your re-turn is due, you file Form 4868. If you want to apply for an extension electronically, see Form 4868 for details.



An automatic 6-month extension to file doesn't extend the time to pay your tax. If you don't pay your tax by the original due date of your return, you will owe interest on the unpaid tax and may owe penalties. See Form 4868.

If you are a U.S. citizen or resident alien, you may qualify for an automatic extension of time to file without filing Form 4868. You qualify if, on the due date of your return, you meet one of the following conditions.

- You live outside the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico.
- You are in military or naval service on duty outside the United States and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the

return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 16, 2025, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

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 Worldwide.

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 address 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.

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Chart A—For Most People

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
<p><i>*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.)</i></p> <p><i>**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 in 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 lines 6a and 6b 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.</i></p> <p><i>***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.</i></p>		

Chart B—For Children and Other Dependents (See *Who Qualifies as Your Dependent*, later.)

If your parent (or someone else) can claim you as a dependent, use this chart to see if you must file a return.

In this chart, **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. **Gross income** is the total of your unearned and earned income.

Single dependents. Were you **either** age 65 or older **or** blind?

- ☐ **No.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$1,300.
 - Your earned income was over \$14,600.
 - Your gross income was more than the **larger** of—
 - \$1,300, or
 - Your earned income (up to \$14,150) plus \$450.
- ☐ **Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$3,250 (\$5,200 if 65 or older **and** blind).
 - Your earned income was over \$16,550 (\$18,500 if 65 or older **and** blind).
 - Your gross income was more than the **larger** of—
 - \$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).

Married dependents. Were you **either** age 65 or older **or** blind?

- ☐ **No.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$1,300.
 - Your earned income was over \$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—
 - \$1,300, or
 - Your earned income (up to \$14,150) plus \$450.
- ☐ **Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$2,850 (\$4,400 if 65 or older **and** blind).
 - Your earned income was over \$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—
 - \$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).

Chart C—Other Situations When You Must File

You must file a return if any of the conditions below apply for 2024.	
1.	<p>You owe any special taxes, including any of the following (see the instructions for Schedule 2).</p> <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).

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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.

Line Instructions for Forms 1040 and 1040-SR



Also see the instructions for Schedule 1 through Schedule 3 that follow the Form 1040 and 1040-SR instructions.

What form to file. Everyone can file Form 1040. Form 1040-SR is available to you if you were born before January 2, 1960.

Fiscal year filers. If you are a fiscal year filer using a tax year other than January 1 through December 31, 2024, enter the beginning and ending months of your fiscal year in the entry space provided at the top of page 1 of Form 1040 or 1040-SR.

Write-in information. If you need to write a word, code, and/or dollar amount on Form 1040 or 1040-SR to explain an item of income or deduction, but don't have enough space to enter the word, code, and/or dollar amount, you can put an asterisk next to the applicable line number and put a footnote at the bottom of page 2 of your tax return indicating the line number and the word, code, and/or dollar amount you need to enter. Section references are to the Internal Revenue Code.

Name and Address

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name in the entry space below the filing status checkboxes instead of below your name. If you are currently incarcerated, enter your inmate identifying number near your last name.



If you filed a joint return for 2023 and you are filing a joint return for 2024 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2023 return.

Name Change

If you changed your name because of marriage, divorce, etc., be sure to report the change to the Social Security Administration (SSA) before filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits.

Address Change

If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

P.O. Box

Enter your box number only if your post office doesn't deliver mail to your home.

Foreign Address

If you have a foreign address, enter the city name on the appropriate line. Don't enter any other information on that line, but also complete the spaces below that line. Don't abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

Death of a Taxpayer

If a taxpayer died before filing a return for 2024, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer didn't have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death

across the top of the return. If this information isn't provided, it may delay the processing of the return.

If your spouse died in 2024 and you didn't remarry in 2024, or if your spouse died in 2025 before filing a return for 2024, you can file a joint return. A joint return should show your spouse's 2024 income before death and your income for all of 2024. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, they must also sign.

All payers of income, including financial institutions, should be promptly notified of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number shouldn't be used for tax years after the year of death, except for estate tax return purposes.

Social Security Number (SSN)

An incorrect or missing SSN can increase your tax, reduce your refund, or delay your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence documents, to the Social Security Administration (SSA). You can get Form SS-5 online at *SSA.gov/forms/ss-5.pdf*, from your local SSA office, or by calling the SSA at 800-772-1213. It usually takes about 2 weeks to get an SSN once the SSA has all the evidence and information it needs.

Check that both the name and SSN on your Forms 1040 or 1040-SR, W-2, and 1099 agree with your social security card. If they don't, certain deductions and credits on Form 1040 or 1040-SR may be reduced or disallowed and you may not receive credit for your social security earnings.

If your Form W-2 shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the SSA.

Once you are issued an SSN, use it to file your tax return. Use your SSN to file your tax return even if your SSN does not authorize employment or if you have been issued an SSN that authorizes employment and you lose your employment authorization. An ITIN won't be issued to you once you have been issued an SSN. If you received your SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

If you are a nonresident or resident alien and you don't have and aren't eligible to get an SSN, you must apply for an ITIN. It takes about 7 weeks to get an ITIN.

If you already have an ITIN, enter it wherever your SSN is requested on your tax return.

Some ITINs must be renewed. If you haven't used your ITIN on a federal 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 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).

An ITIN is for tax use only. It doesn't entitle you to social security benefits or change your employment or immigration status under U.S. law.

For more information on ITINs, including application, expiration, and renewal, see Form W-7 and its instructions.

If you receive an SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead. Visit a local IRS office or write a letter to the IRS explaining that you now have

an SSN and want all your tax records combined under your SSN. Details about what to include with the letter and where to mail it are at [IRS.gov/ITIN](https://www.irs.gov/ITIN).

Nonresident Alien Spouse

If your spouse is a nonresident alien, your spouse must have either an SSN or an ITIN if:

- You file a joint return, or
- Your spouse is filing a separate return.

Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. The fund also helps pay for pediatric medical research. If you want \$3 to go to this fund, check the box.

If you are filing a joint return, your spouse can also have \$3 go to the fund. If you check a box, your tax or refund won't change.

Filing Status

Check only the filing status that applies to you. The ones that will usually give you the lowest tax are listed last.

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly.
- Qualifying surviving spouse. For information about marital status, see Pub. 501.



More than one filing status can apply to you. You can choose the one for which you qualify that will give you the lowest tax.

Single

You can check the “Single” box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if any of the following was true on December 31, 2024.

- You were never married.
- You were legally separated according to your state law under a decree of divorce or separate maintenance. But if, at the end of 2024, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box.
- You were widowed before January 1, 2024, and didn't remarry before the end of 2024. But if you have a child, you may be able to use the qualifying surviving spouse filing status. See the instructions for *Qualifying Surviving Spouse*, later.

Married Filing Jointly

You can check the “Married filing jointly” box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if any of the following apply.

- You were married at the end of 2024, even if you didn't live with your spouse at the end of 2024.
- Your spouse died in 2024 and you didn't remarry in 2024.
- You were married at the end of 2024 and your spouse died in 2025 before filing a 2024 return.

A married couple filing jointly report their combined income and deduct their combined allowable expenses on one return. They can file a joint return even if only one had income or if they didn't live together all year.

However, both persons must sign the return. Once you file a joint return, you can't choose to file separate returns for that year after the due date of the return.

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and interest or penalties due on the return. This means that if one spouse doesn't pay the tax due, the other may have to. Or, if one spouse doesn't report the correct tax, both spouses may be responsible for any additional taxes assessed by the IRS. You may want to file separately if:

- You believe your spouse isn't reporting all of their income, or
- You don't want to be responsible for any taxes due if your spouse doesn't have enough tax withheld or doesn't pay enough estimated tax. See the instructions for *Married Filing Separately*. Also see *Innocent Spouse Relief* under *General Information*, later.

Nonresident aliens and dual-status

aliens. Generally, a married couple can't file a joint return if either spouse is a nonresident alien at any time during the year. However, you and your spouse can choose to be treated as U.S. residents for the entire year and file a joint return if one spouse was a nonresident alien at the end of the taxable year (the nonresident spouse) and the other was a U.S. citizen or resident at the end of the taxable year. This choice remains in effect in subsequent years until terminated. You and your spouse can also choose to file as U.S. residents for the entire year if both of you are U.S. citizens or residents at the end of the year and either (or both) of you were a nonresident at the beginning of the year (the dual-status spouse(s)). You can only make this choice for 1 year, and it does not apply to any future years.

If you and your spouse are making either of these choices to be treated as U.S. residents for 2024, check the box in the *Filing Status* section and enter the name of the nonresident spouse or dual-status spouse(s) (whichever applies to you) in the entry space. Also check the box and enter their name if you and your nonresident spouse made the choice to be treated as residents in a prior year and the choice remains in effect.



To make either choice for 2024, you and your spouse must file a joint return and attach a statement, signed by both spouses, to your return. To find out what information must be included in the statement, as well as more information on these choices, see Nonresident Spouse Treated as a Resident for nonresident aliens and Choosing Resident Alien Status for dual-status aliens in Pub. 519.

Married Filing Separately

Check the “Married filing separately” box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if you are married, at the end of 2024, and file a separate return. Enter your spouse’s name in the entry space below the filing status checkboxes. Be sure to enter your spouse’s SSN or ITIN in the space for spouse’s SSN on Form 1040 or

1040-SR. If your spouse doesn’t have and isn’t required to have an SSN or ITIN, enter “NRA” in the entry space below the filing status checkboxes.

For electronic filing, enter the spouse's name or “NRA” if the spouse doesn’t have an SSN or ITIN in the entry space below the filing status checkboxes.

If you are married and file a separate return, you generally report only your own income, deductions, and credits.

Generally, you are responsible only for the tax on your own income. Different rules apply to people in community property states; see Pub. 555.

However, you will usually pay more tax than if you use another filing status for which you qualify. Also, if you file a separate return, you can't take the student loan interest deduction or the education credits, and you will only be able to take the earned income credit and child and dependent care credit in very limited circumstances. You also can't take the standard deduction if your spouse itemizes deductions. For situations when you might want to file separately, see *Joint and several tax liability*, earlier.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2024. See Married persons who live apart, later.

Head of Household

You can check the “Head of household” box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if you are unmarried and provide a home for certain other persons. You are considered unmarried for this purpose if any of the following applies.

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2024. But if, at the end of 2024, your divorce wasn't final (an interlocutory decree), you are considered married.
- You are married but lived apart from your spouse for the last 6 months of 2024 and you meet the other rules under *Married persons who live apart*, later.
- You are married and your spouse was a nonresident alien at any time during the year and the election to treat the alien spouse as a resident alien is not made.

See Nonresident aliens and dual-status aliens, earlier.

Check the “Head of household” box only if you are unmarried (or considered unmarried) and either *Test 1* or *Test 2* applies.

Test 1. You paid over half the cost of keeping up a home that was the main home for all of 2024 of your parent whom you can claim as a dependent, except under a multiple support agreement (see *Who Qualifies as Your Dependent*, later). Your parent didn't have to live with you.

Test 2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see *Exception to time lived with you*, later).

1. Any person whom you can claim as a dependent. But don't include:
 - a. Your child whom you claim as your dependent because of the

rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later;

- b. Any person who is your dependent only because the person lived with you for all of 2024; or
 - c. Any person you claimed as a dependent under a multiple support agreement. See *Who Qualifies as Your Dependent*, later.
- 2. Your unmarried qualifying child who isn't your dependent.
 - 3. Your married qualifying child who isn't your dependent only because you can be claimed as a dependent on someone else's 2024 return.

4. Your qualifying child who, even though you are the custodial parent, isn't your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

If the child isn't claimed as your dependent, enter the child's name in the entry space below the filing status checkboxes. If you don't enter the name, it will take us longer to process your return.

Qualifying child. To find out if someone is your qualifying child, see Step 1 under *Who Qualifies as Your Dependent*, later.

Dependent. To find out if someone is your dependent, see *Who Qualifies as Your Dependent*, later.



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

Exception to time lived with you.

Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child*, later, under *Who Qualifies as Your Dependent*, if applicable.

If the person for whom you kept up a home was born or died in 2024, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year the child was alive. If the person is anyone else, see Pub. 501.

Similarly, if you adopted the person for whom you kept up a home in 2024, the person was lawfully placed with you for legal adoption by

you in 2024, or the person was an eligible foster child placed with you during 2024, the person is considered to have lived with you for more than half of 2024 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2024.

Keeping up a home. To find out what is included in the cost of keeping up a home, see Pub. 501.

Married persons who live apart. Even if you weren't divorced or legally separated at the end of 2024, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2024. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.

- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2024.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2024 (if half or less, see *Exception to time lived with you*, earlier).
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim the child under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Qualifying Surviving Spouse

You can check the “Qualifying surviving spouse” box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR and use joint return tax rates for 2024 if all of the following apply.

1. Your spouse died in 2022 or 2023 and you didn't remarry before the end of 2024.
2. You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2024:
 - a. The child had gross income of \$5,050 or more,
 - b. The child filed a joint return, or

- c. You could be claimed as a dependent on someone else's return.

If the child isn't claimed as your dependent, enter the child's name in the entry space below the filing status checkboxes. If you don't enter the name, it will take us longer to process your return.

- 3. This child lived in your home for all of 2024. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.
- 4. You paid over half the cost of keeping up your home.
- 5. You could have filed a joint return with your spouse the year your spouse died, even if you didn't actually do so.

If your spouse died in 2024, you can't file as qualifying surviving spouse. Instead, see the instructions for *Married Filing Jointly*, earlier.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Dependent. To find out if someone is your dependent, see *Who Qualifies as Your Dependent*, later.



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

Exception to time lived with you.

Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home.

Also see *Kidnapped child*, later, under *Who Qualifies as Your Dependent*, if applicable.

A child is considered to have lived with you for all of 2024 if the child was born or died in 2024 and your home was the child's home for the entire time the child was alive. Similarly, if you adopted the child in 2024, or the child was lawfully placed with you for legal adoption by you in 2024, the child is considered to have lived with you for all of 2024 if your main home was this child's main home for the entire time since the child was adopted or placed with you in 2024.

Keeping up a home. To find out what is included in the cost of keeping up a home, see Pub. 501.

Digital Assets

Digital assets are any digital representations of value that are recorded on a cryptographically secured distributed ledger or any similar technology.

For example, digital assets include non-fungible tokens (NFTs) and virtual currencies, such as cryptocurrencies and stablecoins. If a particular asset has the characteristics of a digital asset, it will be treated as a digital asset for federal income tax purposes.

Check the “Yes” box next to the question on digital assets on page 1 of Form 1040 or 1040-SR if at any time during 2024, you (a) received (as a reward, award, or payment for property or services); or (b) sold, exchanged, or otherwise disposed of a digital asset (or any financial interest in any digital asset).

For example, check “Yes” if at any time during 2024 you:

- Received digital assets as payment for property or services provided;
- Received digital assets as a result of a reward or award;
- Received new digital assets as a result of mining, staking, and similar activities;

- Received digital assets as a result of a hard fork;
- Disposed of digital assets in exchange for property or services;
- Disposed of a digital asset in exchange or trade for another digital asset;
- Sold a digital asset; or
- Otherwise disposed of any other financial interest in a digital asset.

You have a financial interest in a digital asset if you are the owner of record of a digital asset, or have an ownership stake in an account that holds one or more digital assets, including the rights and obligations to acquire a financial interest, or you own a wallet that holds digital assets.

The following actions or transactions in 2024, alone, generally don't require you to check "Yes":

- Holding a digital asset in a wallet or account;
- Transferring a digital asset from one wallet or account you own or control to another wallet or account that you own or control; or
- Purchasing digital assets using U.S. or other real currency, including through the use of electronic platforms such as PayPal and Venmo.



Do not leave the question unanswered. You must answer "Yes" or "No" by checking the appropriate box. For more information, go to [IRS.gov/VirtualCurrencyFAQs](https://www.irs.gov/VirtualCurrencyFAQs).

How To Report Digital Asset Transactions

If, in 2024, you disposed of any digital asset, which you held as a capital asset, through a sale, trade, exchange, payment, or other transfer, check

“Yes” and use Form 8949 to calculate your capital gain or loss and report that gain or loss on Schedule D (Form 1040).

If you received any digital asset as compensation for services or disposed of any digital asset that you held for sale to customers in a trade or business, you must report the income as you would report other income of the same type (for example, W-2 wages on Form 1040 or 1040-SR, line 1a, or inventory or services on Schedule C).

If you received ordinary income in connection with digital assets that isn't reported elsewhere on your return, see the instructions for Schedule 1, line 8v.

If you disposed of any digital asset by gift, you may be required to file Form 709. See *Who Must File* and *Transfers Subject to the Gift Tax* in the Instructions for Form 709 for more information.

Standard Deduction



If you are filing Form 1040-SR, you can find a Standard Deduction Chart on the last page of that form. Don't file the Standard Deduction Chart with your return.

Single and Married Filing Jointly

If you or your spouse (if you are married and filing a joint return) can be claimed as a dependent on someone else's return, check the appropriate box in the *Standard Deduction* section.

If you are married and file a joint return, you can be claimed as a dependent on someone else's return if you file the joint return only to claim a refund of withheld income tax or estimated tax paid.

If you were a dual-status alien, check the "Spouse itemizes on a separate return or you were a dual-status alien" box.

If you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2024 and you and your spouse agree to be taxed on your combined worldwide income, don't check the box. See *Nonresident aliens and dual-status aliens*, earlier, for more information on making the election for you and your spouse to be taxed on your combined worldwide income.

Age/Blindness

If you or your spouse (if you are married and filing a joint return) were born before January 2, 1960, or were blind at the end of 2024, check the appropriate boxes on the line labeled "Age/Blindness."

Don't check any boxes for your spouse if your filing status is head of household.

Death of spouse in 2024. If your spouse was born before January 2, 1960, but died in 2024 before reaching age 65, don't check the box that says "Spouse was born before January 2, 1960."

A person is considered to reach age 65 on the day before the person's 65th birthday.

Example. Your spouse was born on February 14, 1959, and died on February 13, 2024. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2024, your spouse isn't considered age 65. Don't check the box.

Death of taxpayer in 2024. If you are preparing a return for someone who died in 2024, see Pub. 501 before completing the standard deduction information.

Blindness

If you weren't totally blind as of December 31, 2024, you must get a statement certified by your eye doctor (ophthalmologist or optometrist) that:

- You can't see better than 20/200 in your better eye with glasses or contact lenses, or
- Your field of vision is 20 degrees or less.

If your eye condition isn't likely to improve beyond the conditions listed above, you can get a statement certified by your eye doctor (ophthalmologist or optometrist) to this effect instead. You must keep the statement for your records.

If you receive a notice or letter but you would prefer to have it in Braille or large print, you can use Form 9000, Alternative Media Preference, to request notices in an alternative format including Braille, large print, audio, or electronic.

You can attach Form 9000 to your return or mail it separately.

- You can download, or view online, tax forms and publications in a variety of formats including text-only, Braille ready files, browser-friendly HTML (other than tax forms), accessible PDF, and large print.

Married Filing Separately

If your filing status is married filing separately and your spouse itemizes deductions on their return, check the “Spouse itemizes on a separate return or you were a dual-status alien” box.

If your filing status is married filing separately and your spouse was born before January 2, 1960, or was blind at the end of 2024, you can check the appropriate box(es) on the line labeled

"Age/ Blindness" if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

Who Qualifies as Your Dependent

Dependents, Qualifying Child for Child Tax Credit, and Credit for Other Dependents

Follow the steps below to find out if a person qualifies as your dependent and to find out if your dependent qualifies you to take the child tax credit or the credit for other dependents. If you have more than four dependents, check the box under *Dependents* on page 1 of Form 1040 or 1040-SR and include a statement showing the information required in columns (1) through (4).



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

Before you begin. See the definition of *Social security number*, later. If you want to claim the child tax credit or the credit for other dependents, you (and your spouse if filing jointly) must have an SSN or ITIN issued on or before the due date of your 2024 return (including extensions). If an ITIN is applied for on or before the due date of a 2024 return (including extensions) and the IRS issues an ITIN as a result of the application, the IRS will consider the ITIN as issued on or before the due date of the return.

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Step 1 Do You Have a Qualifying Child?

A qualifying child is your...

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew)

AND

was ...

Under age 19 at the end of 2024 and younger than you
(or your spouse if filing jointly)

or

Under age 24 at the end of 2024, a student (defined later), and younger than you
(or your spouse if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who didn't provide over half of their own support for 2024 (see Pub. 501)

AND

Who isn't filing a joint return for 2024
or is filing a joint return for 2024 only to claim a refund of withheld income tax or
estimated tax paid (see Pub. 501 for details and examples)

AND

Who lived with you for more than half of 2024. If the child didn't live with you
for the required time, see *Exception to time lived with you*, later.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2024, see Qualifying child of more than one person, later.

1. Do you have a child who meets the conditions to be your qualifying child?
- ☐ **Yes.** Go to Step 2. ☐ **No.** Go to Step 4.

Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)

☐ **Yes.** Continue



☐ **No.**

You can't claim this child as a dependent.

2. Was the child married?

☐ **Yes.** See *Married person*, later.

☐ **No.** Continue



3. Are you filing a joint return for 2024?

☐ **Yes.** You can claim this child as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

☐ **No.** Continue



4. Could you be claimed as a dependent on someone else's 2024 tax return? (If the person who could claim you on their 2024 tax return is not required to file, and isn't filing a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

☐ **Yes.**

You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.

☐ **No.** You can claim this child as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

Step 3**Does Your Qualifying Child Qualify You for the Child Tax Credit or Credit for Other Dependents?**

1. Did the child have an SSN, ITIN, or adoption taxpayer identification number (ATIN) issued on or before the due date of your return (including extensions)? (Answer “Yes” if you are applying for an ITIN or ATIN for the child on or before the due date of your return (including extensions).)

☐ **Yes.** Continue



☐ **No.**

You can't claim the child tax credit or the credit for other dependents for this child.

2. Was the child a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)

☐ **Yes.** Continue



☐ **No.**

You can't claim the child tax credit or the credit for other dependents for this child.

3. Was the child under age 17 at the end of 2024?

☐ **Yes.** Continue



☐ **No.** You can claim the credit for other dependents for this child. Check the “Credit for other dependents” box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

4. Did this child have an SSN valid for employment issued before the due date of your 2024 return (including extensions)? (See *Social Security Number*, later.)

☐ **Yes.** You can claim the child tax credit for this person. Check the “Child tax credit” box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

☐ **No.**

You can claim the credit for other dependents for this child. Check the “Credit for other dependents” box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

Step 4

Is Your Qualifying Relative Your Dependent?

A qualifying relative is your...

Son, daughter, stepchild, foster child, or a descendant of any of them (for example, your grandchild)

or

Brother, sister, half brother, half sister, or a son or daughter of any of them (for example, your niece or nephew)

or

Father, mother, or an ancestor or sibling of either of them (for example, your grandmother, grandfather, aunt, or uncle)

or

Stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship didn't violate local law. If the person didn't live with you for the required time, see *Exception to time lived with you*, later.

AND

Who wasn't a qualifying child (see Step 1) of any taxpayer for 2024. For this purpose, a person isn't a taxpayer if the person isn't required to file a U.S. income tax return **and** either doesn't file such a return or files only to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples.

AND

Who had gross income of less than \$5,050 in 2024. If the person was permanently and totally disabled, see *Exception to gross income test*, later.

AND

For whom you provided over half of the person's support in 2024. But see *Children of divorced or separated parents*, *Multiple support agreements*, and *Kidnapped child*, later.

1. Does any person meet the conditions to be your qualifying relative?

☐ **Yes.** Continue



☐ **No.**



2. Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test*, later.)

☐ **Yes.** Continue




☐ **No.**




You can't claim this person as a dependent.


3. Was your qualifying relative married?

☐ **Yes.** See *Married person*, later. ☐ **No.** Continue 

4. Are you filing a joint return for 2024?

☐ **Yes.** You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5. ☐ **No.** Continue 



5. Could you be claimed as a dependent on someone else's 2024 tax return? (If the person who could claim you on their 2024 tax return is not required to file, and isn't filing a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

☐ **Yes.**  You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules. ☐ **No.** You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.


Step 5

Does Your Qualifying Relative Qualify You for the Credit for Other Dependents?

1. Did your qualifying relative have an SSN, ITIN, or ATIN issued on or before the due date of your 2024 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)

☐ **Yes.** Continue  ☐ **No.**  You can't claim the credit for other dependents for this qualifying relative.

2. Was your qualifying relative a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or a U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test*, later.)

☐ **Yes.** You can claim the credit for other dependents for this dependent. Check the "Credit for other dependents" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person. ☐ **No.**  You can't claim the credit for other dependents for this qualifying relative.

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Definitions and Special Rules

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you don't know the dependent's SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. If the dependent isn't a U.S. citizen or resident alien, apply for an ITIN instead using Form W-7.

Children of divorced or separated parents. A child will be treated as the qualifying child or qualifying relative of the child's noncustodial parent (defined later) if all of the following conditions apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2024 (whether or not they are or were married).
2. The child received over half of the child's support for 2024 from the parents (and the rules on *Multiple support agreements*, later, don't apply). Support of a child received from a parent's spouse is treated as provided by the parent.
3. The child is in custody of one or both of the parents for more than half of 2024.
4. Either of the following applies.
 - a. The custodial parent signs Form 8332 or a substantially similar statement that they won't claim the child as a dependent for

2024, and the noncustodial parent includes a copy of the form or statement with their return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.

- b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent, and the noncustodial parent provides at least \$600 for support of the child during 2024.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the child tax credits and credit for other dependents (lines 19 and 28). However, this doesn't allow the noncustodial parent to claim head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income credit. The custodial parent or another taxpayer, if eligible, can claim the child for the earned income credit and these other benefits. See Pub. 501 for details.

Custodial and noncustodial parents. The custodial parent is the parent with whom the child lived for the greater number of nights in 2024. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income.