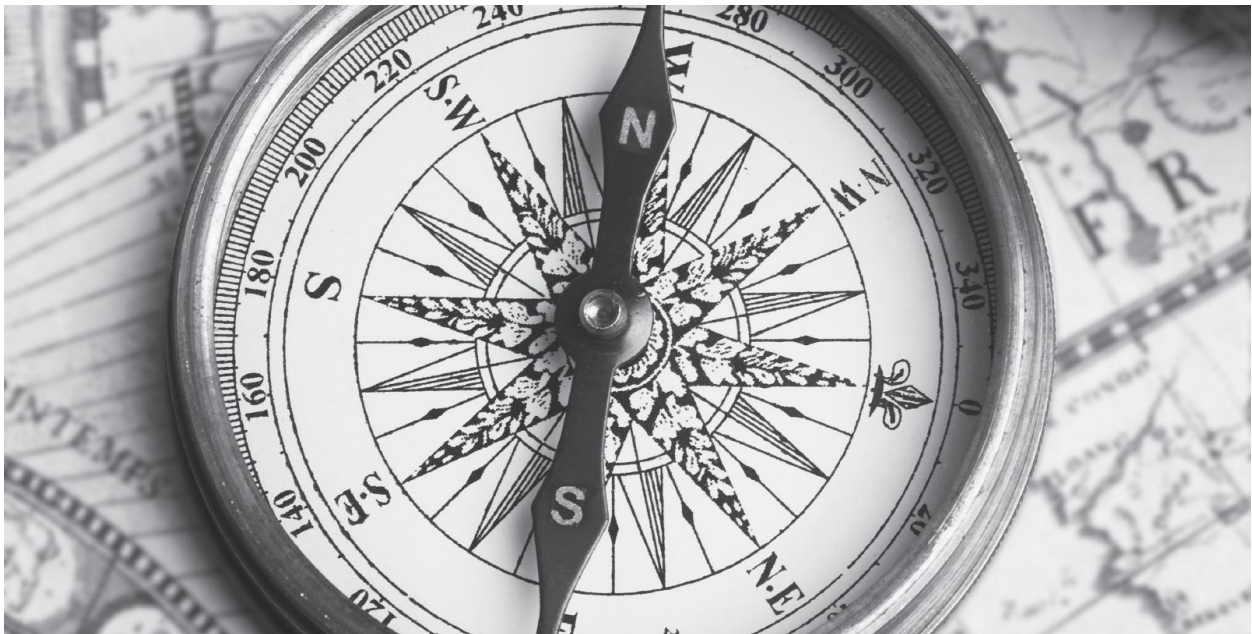


Instructions for Forms 1040 (and 1040-SR)

Including the instructions for Schedules 1 through 3

2024



Volume 5 of 6



Department of the Treasury
Internal Revenue Service



Instructions for Form 1040 (Rev 2024) Catalog Number 47684U
Department of the Treasury **Internal Revenue Service** www.irs.gov

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Interest and Penalties

You don't have to figure the amount of any interest or penalties you may owe. We will send you a bill for any amount due.

If you choose to include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040 or 1040-SR, page 2. Don't include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 37. For more information on the estimated tax penalty, see *Line 38*, earlier.

Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial or gross valuation misstatements, substantial understatements of tax, and reportable

transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

Penalties

Late filing. If you don't file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you have a reasonable explanation for filing late, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$510 or the amount of any tax you owe, whichever is smaller.

Late payment of tax. If you pay your taxes late, the penalty is usually $\frac{1}{2}$ of 1% of the unpaid amount for each month or part of a month the tax isn't paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

Frivolous return. In addition to any other penalties, the law imposes a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that doesn't contain information needed to figure the correct tax or shows a substantially incorrect tax because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, available at [IRS.gov/irb/2010-17_IRB#NOT-2010-33](https://www.irs.gov/irb/2010-17_IRB#NOT-2010-33).

Other. Other penalties can be imposed for, among other things, negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See Pub. 17 for details on some of these penalties.

Refund Information

To check the status of your refund, go to [IRS.gov/Refunds](https://www.irs.gov/Refunds) or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.

The IRS can't issue refunds before mid-February 2025 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.



To use *Where's My Refund*, have a copy of your tax return handy. You will need to enter the following information from your return:

- Your social security number (or individual taxpayer identification number),
- Your filing status, and
- The exact whole dollar amount of your refund.

Where's My Refund will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.



Updates to refund status are made once a day—usually at night.



If you don't have Internet access, you can call 800-829-1954, 24 hours a day, 7 days a week, for automated refund information. Our phone and walk-in assistors can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Don't send in a copy of your return unless asked to do so.

To get a refund, you must generally file your return within 3 years from the date the return was due (including extensions).

Where's My Refund doesn't track refunds that are claimed on an amended tax return.

Refund information is also available in Spanish at [IRS.gov/Spanish](https://www.irs.gov/Spanish) and 800-829-1954.

Instructions for Schedule 1

Additional Income and Adjustments to Income

General Instructions

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Additional income is entered on Schedule 1, Part I. The amount on line 10 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, Part II. The amount on line 26 is entered on Form 1040, 1040-SR, or 1040-NR, line 10.

Form(s) 1099-K

If, for tax year 2024, you received a Form(s) 1099-K that shows payments that were included in error (for example, money for

gifts or reimbursements) or for personal items that you sold at a loss (for example, an old refrigerator), enter the amount that was included in error or for personal items sold at a loss in the entry space at the top of Schedule 1.

- If the entire amount reported to you on Form(s) 1099-K was in error or for personal items sold at a loss, enter the total amount from Form(s) 1099-K, box 1(a), in the entry space at the top of Schedule 1.
- If only some of the amount reported to you on Form(s) 1099-K in box 1(a) was in error or for personal items sold at a loss, only enter the amount that was in error or for personal items sold at a loss in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transactions.

- If you received more than one incorrect Form(s) 1099-K, with amounts reported in error or for personal items sold at a loss, add the incorrect amounts together and enter the total incorrect amount in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K in box 1(a) should be reported elsewhere on your return depending on the nature of the transactions.



If you received a Form 1099-K for a personal item that you sold at a gain, don't report this amount in the entry space at the top of Schedule 1; instead report it as you would report any other capital gain on Form 8949 and Schedule D.

Example—Incorrect Form 1099-K. You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You would enter \$800 in the entry space at the top of Schedule 1.

Example–Personal item sold at a loss.

You bought a couch for \$1,000 and sold it through a third-party vendor for \$700, which was reported in box 1(a) of your Form 1099-K. You would enter \$700 in the entry space at the top of Schedule 1.

Example–Personal items sold at a loss

and a gain. In addition to selling your couch for \$700, you also sold a handbag that you bought for \$800 and sold for \$1,200. Your Form 1099-K shows \$1,900 in box 1(a). You would enter \$700 in the entry space at the top of Schedule 1 for your loss on selling the couch and the remaining \$400 of gain from the sale of the handbag would be reported as capital gain on Form 8949 and Schedule D.

Example–Multiple incorrect Form(s)

1099-K. You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You also received a Form 1099-K that reported \$6,000 in box 1(a) but \$700 of that amount was reported in error.

You would enter \$1,500 in the entry space at the top of Schedule 1. The remaining \$5,300 should be reported elsewhere on your return depending on the nature of the transactions.

Additional Income

Line 1

Taxable Refunds, Credits, or Offsets of State and Local Income Taxes



None of your refund is taxable if, in the year you paid the tax, you either (a) didn't itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.

If you received a refund, credit, or offset of state or local income taxes in 2024, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you.

Your 2024 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2024 estimated state or local income tax, the amount applied is treated as received in 2024. If the refund was for a tax you paid in 2023 and you deducted state and local income taxes on your 2023 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

Exception. See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

1. You received a refund in 2024 that is for a tax year other than 2023.

2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2024 of an amount deducted or credit claimed in an earlier year.
3. You had taxable income on your 2023 Form 1040 or 1040-SR, line 15, but no tax on your Form 1040 or 1040-SR, line 16, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.
4. Your 2023 state and local income tax refund is more than your 2023 state and local income tax deduction minus the amount you could have deducted as your 2023 state and local general sales taxes.
5. You made your last payment of 2023 estimated state or local income tax in 2024.

6. You owed alternative minimum tax in 2023.
7. You couldn't use the full amount of credits you were entitled to in 2023 because the total credits were more than the amount shown on your 2023 Form 1040 or 1040-SR, line 16.
8. You could be claimed as a dependent by someone else in 2023.
9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2024 Form 1040 or 1040-SR with the same person.

Lines 2a and 2b

Alimony Received

Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security number. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

Line 3

Business Income or (Loss)

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C.

Line 4

Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

Line 7

Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2024. Report this amount on line 7.



If the amount reported in box 1 of your Form(s) 1099-G is incorrect, report on line 7 only the actual amount of unemployment compensation paid to you in 2024.

If you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.

If you received an overpayment of unemployment compensation in 2024 and you repaid any of it in 2024, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also enter "Repaid" and the amount you repaid on the dotted line next to line 7.

If, in 2024, you repaid more than \$3,000 of unemployment compensation that you included in gross income in an earlier year, see *Repayments* in Pub. 525 for details on how to report the payment.



If you received unemployment compensation in 2024, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.

Lines 8a Through 8z



Other Income *Do not report on lines 8a through 8z any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, even if you don't have any business expenses. Also don't report on lines 8a through 8z any nonemployee compensation shown on Form 1099-MISC, 1099-NEC, or 1099-K (unless it isn't self-*

employment income, such as income from a hobby or a sporadic activity). Instead, see the Instructions for Recipient included on Form 1099-MISC, 1099-NEC, or 1099-K to find out where to report that income. For more information about what is being reported on Form 1099-K, see the Instructions for Payee included on that form and visit [IRS.gov/1099K](https://www.irs.gov/1099K).

Line 8a

Net operating loss (NOL) deduction. Enter any deduction for an NOL from an earlier year. Enter the amount in the preprinted parentheses (as a negative number). The amount of your deduction will be subtracted from the other amounts of income listed on lines 8b through 8z. See the Instructions for Form 172 for details.

Line 8b

Gambling. Enter any gambling winnings. Gambling winnings include lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 16.



Attach Form(s) W-2G to Form 1040 or 1040-SR if any federal income tax was withheld.

Line 8c

Cancellation of debt. Enter any canceled debt. Canceled debt may be shown in box 2 of Form 1099-C. However, part or all of your income from cancellation of debt may be nontaxable. See Pub. 4681 or go to IRS.gov and enter “canceled debt” or “foreclosure” in the search box.

Line 8d

Foreign earned income exclusion and housing exclusion from Form 2555. Enter the amount of your foreign earned income and housing exclusion from Form 2555, line 45. Enter the amount in the preprinted parentheses (as a negative number). The amount from Form 2555, line 45, will be subtracted from the other amounts of income listed on lines 8a through 8c and lines 8e through 8z. Complete the Foreign Earned Income Tax Worksheet if you enter an amount on Form 2555, line 45.

Line 8e

Income from Form 8853. Enter the total of the amounts from Form 8853, lines 8, 12, and 26. See Pub. 969.

State and Local Income Tax Refund Worksheet—Schedule 1, Line 1

Before you begin:

✓

Be sure you have read the *Exception* in the instructions for this line to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.

1.

Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **don't** enter more than the amount of your state and local income taxes shown on your 2023 Schedule A, line 5d

1.

2.

Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2023 (generally, this is the amount reported on your 2023 Schedule A, line 5d) more than the amount on your 2023 Schedule A, line 5e?

☐ No.

Enter the amount from line 1 on line 3 and go to line 4.

☐ Yes.

Subtract the amount on your 2023 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2023 (generally, this is the amount reported on your 2023 Schedule A, line 5d).

}

2.

3.

Is the amount on line 1 more than the amount on line 2?

☐ No.

STOP

None of your refund is taxable.

☐ Yes.

Subtract line 2 from line 1.

}

3.

4.

Enter your total itemized deductions from your 2023 Schedule A, line 17.

4.

Note.

If the filing status on your 2023 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2023, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.

5.

Enter the amount shown below for the filing status claimed on your 2023 Form 1040 or 1040-SR.

• Single or married filing separately—\$13,850

• Married filing jointly or qualifying surviving spouse—\$27,700

• Head of household—\$20,800

}

5.

6.

Check any boxes that apply.*

☐ You were born before January 2, 1959.

☐ You are blind.

☐ Spouse was born before January 2, 1959.

☐ Spouse is blind.

No boxes checked. Enter -0-.

Multiply the number of boxes checked by \$1,500 (\$1,850 if your 2023 filing status was single or head of household).

6.

*If your filing status is married filing separately, you can check the boxes for your spouse only if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

7.

Add lines 5 and 6

7.

8.

Is the amount on line 7 less than the amount on line 4?

☐ No.

STOP

None of your refund is taxable.

☐ Yes.

Subtract line 7 from line 4

8.

9.

Taxable part of your refund. Enter the **smaller** of line 3 or line 8 here and on Schedule 1, line 1

9.

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You may have to pay an additional tax if you received a taxable distribution from an Archer MSA or Medicare Advantage MSA. See the Instructions for Form 8853.

Line 8f

Income from Form 8889. Enter the total of the amounts from Form 8889, lines 16 and 20.



You may have to pay an additional tax if you received a taxable distribution from a health savings account. See the Instructions for Form 8889.

Line 8h

Jury duty pay. Enter any jury duty pay and see the instructions for line 24a.

Line 8i

Prizes and awards. Enter prizes and awards but see the instructions for line 8m, *Olympic and Paralympic medals and USOC prize money*, later.

Line 8j

Activity not engaged in for profit income. See Pub. 525.

Line 8k

Stock options. Enter any income from the exercise of stock options not otherwise reported on Form 1040 or 1040-SR, line 1h.

Line 8l

Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also see the instructions for line 24b, later.

Line 8m

Olympic and Paralympic medals and USOC prize money. The value of Olympic and Paralympic medals and the amount of United States Olympic Committee (USOC) prize money you receive on account of your participation in the Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8m, then subtract it by including it on line 24c.

Line 8n

Section 951(a) inclusion. Section 951 generally requires that a U.S. shareholder of a controlled foreign corporation include in income its pro rata share of the corporation's subpart F income and its amount determined under section 956. Enter on line 8n from your Forms 5471 the sum of any amounts reported on Schedule I, lines 1a through h and line 2.

Remember to attach copies of your Forms 5471 to your return.

Line 8o

Section 951A(a) inclusion. Section 951A generally requires that a U.S. shareholder of a controlled foreign corporation include in income its global intangible low-taxed income (GILTI). Enter on line 8o from your Forms 8992 the sum of any amounts reported on Part II, line 5. Remember to attach copies of your Forms 8992.



If you made a section 962 election and have an income inclusion under section 951 or 951A, do not report that income on line 8n or 8o, as applicable. Instead, report the tax with respect to the section 962 election on Form 1040 or 1040-SR, line 16, and attach a statement showing how you figured the tax that includes the gross amounts of section 951 and section 951A income.

Line 8p

461(l) excess business loss adjustment.

Enter the amount of your excess business loss from Form 461, line 16.

Line 8q

Taxable distributions from an ABLE account. Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. See Pub. 907 for more information.



You may have to pay an additional tax if you received a taxable distribution from an ABLE account. See the Instructions for Form 5329.

Line 8r

Scholarship and fellowship grants not reported on Form W-2. Enter the amount of scholarship and fellowship grants not reported on Form W-2. However, if you were a degree candidate, include on line 8r only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 8r.

Line 8s

Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d. Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable.

Your nontaxable Medicaid waiver payments should be reported to you on Form(s) W-2 in box 12, Code II. If nontaxable payments were reported to you in box 1 of Form(s) W-2, report the amount on Form 1040 or 1040-SR, line 1a. If you did not receive a Form W-2 for nontaxable payments, or you received nontaxable payments that you didn't report on line 1a, and choose to include nontaxable amounts in earned income for purposes of claiming a credit or other tax benefit, report the amount on Form 1040 or 1040-SR, line 1d. Then, on line 8s enter the total amount of the nontaxable payments reported on Form 1040 or 1040-SR, line 1a or 1d, in the entry space in the preprinted parentheses (as a negative number). For more information about these payments, see Pub. 525.

Line 8t

Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. Enter the amount that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental 457 plan. This may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer or the payer for the amount received.

Line 8u

Wages earned while incarcerated. Enter the amount that you received for services performed while an inmate in a penal institution. You may receive Form(s) W-2 or Form(s) 1099.

Line 8v

Digital assets not reported elsewhere. If, in 2024, you received ordinary income in connection with digital assets that isn't reported elsewhere on your return (for example, digital assets, such as income from forks, staking, or mining, which aren't wages reported on line 1a or capital gain or loss reported on Form 8949 and Schedule D), report this income on line 8v. Don't report a gift or inheritance of digital assets on line 8v. For more information, go to [IRS.gov/Businesses/Small-Businesses-SelfEmployed/Digital-Assets](https://www.irs.gov/Businesses/Small-Businesses-SelfEmployed/Digital-Assets).

Line 8z

Other income. Use line 8z to report any taxable income not reported elsewhere on your return or other schedules. List the type and amount of income.

If necessary, include a statement showing the required information. For more details, see *Miscellaneous Income* in Pub. 525.

Examples of income to report on line 8z include the following.

- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.
- Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.
- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for Schedule 2, line 17g.
- Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.
- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable part.

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2024 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2024; and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.

You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

Nontaxable income. Don't report any nontaxable income on line 8z. Examples of nontaxable income include the following.

- Child support.
- Payments you received to help you pay your mortgage loan under the HFA Hardest Hit Fund or the Homeowner Assistance Fund.
- Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).
- Gifts and bequests. You may have to report information on your gifts or bequests on Form 3520, Part IV, if you received:

1. A gift or bequest from a foreign individual or foreign estate (including foreign persons related to that foreign individual or foreign estate) totaling more than \$100,000; or
2. Amounts totaling more than \$19,570 from a foreign corporation or foreign partnership (including foreign persons related to such foreign corporations or foreign partnerships) that you treated as gifts.

See the Instructions for Form 3520.

See the Instructions for Form 3520.

Adjustments to Income

Line 11

Educator Expenses

If you were an eligible educator in 2024, you can deduct on line 11 up to \$300 of qualified expenses you paid in 2024.

If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$600. However, neither spouse can deduct more than \$300 of their qualified expenses on line 11. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid:

- For professional development courses you have taken related to the curriculum you teach or to the students you teach; or
- In connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom.

An ordinary expense is one that is common and accepted in your educational field.

A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense doesn't have to be required to be considered necessary.



Qualified expenses include amounts paid or incurred in 2024 for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.

Qualified expenses don't include expenses for home schooling or for nonathletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.

- Any reimbursements you received for these expenses that weren't reported to you in box 1 of your Form W-2.

For more details, use [Tax Topic 458](#) or see Pub. 529.

Line 12

Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government

Officials

Include the following deductions on line 12.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.
- Performing-arts-related expenses as a qualified performing artist.

- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106.

Line 13

Health Savings Account (HSA) Deduction

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA) were made to your HSA for 2024. See Form 8889.

Line 14

Moving Expenses

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. Use [Tax Topic 455](#) or see Form 3903.

Line 15

Deductible Part of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction. The deductible part of your self-employment tax is on line 13 of Schedule SE.

Line 16

Self-Employed SEP, SIMPLE, and Qualified Plans

If you were self-employed or a partner, you may be able to take this deduction. See Pub. 560 or, if you were a minister, Pub. 517.

Line 17

Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance (which includes medical, dental, and vision insurance and

qualified long-term care insurance) for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2024, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in *Who Qualifies as Your Dependent* in the Instructions for Form 1040).

One of the following statements must be true.

- You were self-employed and had a net profit for the year reported on Schedule C or F.
- You were a partner with net earnings from self-employment.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.

- You received wages in 2024 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and report the premiums as guaranteed payments.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2024 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1a.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2024, amounts paid for health insurance coverage for that month can't be used to figure the deduction.

Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 17

Before you begin: ✓ Be sure you have read the **Exceptions** in the instructions for this line to see if you can use this worksheet instead of Form 7206 to figure your deduction.

1. Enter the total amount paid in 2024 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2024 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2024, even if the child wasn't your dependent. But don't include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer	1.	
2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Schedule 1, lines 15 and 16. Don't include Conservation Reserve Program payments exempt from self-employment tax	2.	
3. Self-employed health insurance deduction. Enter the smaller of line 1 or line 2 here and on Schedule 1, line 17. Don't include this amount in figuring any medical expense deduction on Schedule A	3.	

**If you used either optional method to figure your net earnings from self-employment, don't enter your net profit. Instead, enter the amount from Schedule SE, line 4b.*

*****Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it doesn't include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.*

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Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2024, don't use amounts paid for coverage for that month to figure the deduction.

A qualified small employer health reimbursement arrangement (QSEHRA) is considered to be a subsidized health plan maintained by an employer.

Example. If you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you can't use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer can't be used to figure the deduction.

For more details, see Instructions for Form 7206.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

Exceptions. Use Form 7206 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions to figure your deduction if any of the following applies.

- You had more than one source of income subject to self-employment tax.
- You file Form 2555.

- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan was considered to be established under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

Line 18

Penalty on Early Withdrawal of Savings

The Form 1099-INT or Form 1099-OID you received will show the amount of any penalty you were charged.

Lines 19a, 19b, and 19c

Alimony Paid

Line 19a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments you made to or for your spouse if you entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use [Tax Topic 452](#) or see Pub. 504.

Line 19c

On line 19c, enter the month and year of your original divorce or separation agreement that relates to this deduction for alimony paid.

Line 20

IRA Deduction



If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2024, you must report them on Form 8606.



You are entitled to a deduction for your contribution to a traditional IRA regardless of age.

If you made contributions to a traditional IRA for 2024, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so.

For IRA purposes, earned income includes alimony and separate maintenance payments reported on Schedule 1, line 2a. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by June 2, 2025, that shows all contributions to your traditional IRA for 2024.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

1. You can't deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for Schedule 3, line 4.

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2024, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.
3. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE IRA plan, or the federal Thrift Savings Plan. These amounts aren't included as income in box 1 of your Form W-2.
4. If you made contributions to your IRA in 2024 that you deducted for 2023, don't include them in the worksheet.
5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 1 of Form 1099-NEC,

don't include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 15 of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 20.
7. Don't include rollover contributions in figuring your deduction. Instead, see the instructions for Form 1040 or 1040-SR, lines 4a and 4b.
8. Don't include trustees' fees that were billed separately and paid by you for your IRA.

9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.
10. If the total of your IRA deduction on line 20 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2024, see Pub. 590-A for special rules.

Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them.

In any case, the income earned on your IRA contributions isn't taxed until it is paid to you.

The "Retirement plan" box in box 13 of your Form W-2 should be checked if you were covered by a plan at work even if you weren't vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555 or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

Married persons filing separately. If you weren't covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2024.



You may be able to take the retirement savings contributions credit. See the Schedule 3, line 4, instructions.

Line 21

Student Loan Interest Deduction

- You can take this deduction only if all of the following apply.
- You paid interest in 2024 on a qualified student loan (defined later).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than \$95,000 if single, head of household, or qualifying surviving spouse; \$195,000 if married filing jointly. Use lines 2 through 4 of the worksheet in these instructions to figure your modified AGI.

- You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2024 tax return.

Don't include any amount paid from a distribution of earnings made from a qualified tuition program (QTP) after 2018 to the extent the earnings are treated as tax free because they were used to pay student loan interest.

Use the worksheet in these instructions to figure your student loan interest deduction.

IRA Deduction Worksheet—Schedule 1, Line 20

Before you begin:

✓

Be sure you have read the instructions for this line. You may not be able to use this worksheet.

✓


Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).

✓

If you are married filing separately and you lived apart from your spouse for all of 2024, enter “D” on the dotted line next to Schedule 1, line 20. If you don’t, you may get a math error notice from the IRS.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan</i>)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<div>Next. If you checked “No” on line 1a (and “No” on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b, if applicable), and go to line 8.<ul style="list-style-type: none">\$7,000, if under age 50 at the end of 2024.\$8,000, if age 50 or older at the end of 2024.Otherwise, go to line 2.</div>		
2. Enter the amount shown below that applies to you. <ul style="list-style-type: none">Single, head of household, or married filing separately and you lived apart from your spouse for all of 2024, enter \$87,000.Qualifying surviving spouse, enter \$143,000.Married filing jointly, enter \$143,000 in both columns. But if you checked “No” on either line 1a or 1b, enter \$240,000 for the person who wasn't covered by a plan.Married filing separately and you lived with your spouse at any time in 2024, enter \$10,000.	2a. <div></div>	2b. <div></div>
3. Enter the amount from Form 1040 or 1040-SR, line 9	3. <div></div>	
4. Enter the total of the amounts from Schedule 1, lines 11 through 19a, plus 23 and 25	4. <div></div>	
5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	5a. <div></div>	5b. <div></div>
6. Is the amount on line 5 less than the amount on line 2? <div><div><input type="checkbox"/> No. <div>STOP</div>None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.</div></div> <div><div><input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.<ul style="list-style-type: none">If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.<ul style="list-style-type: none">i. \$7,000, if under age 50 at the end of 2024.ii. \$8,000, if age 50 or older at the end of 2024.If the result is less than \$10,000, go to line 7.If married filing jointly or qualifying surviving spouse, and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn't covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.<ul style="list-style-type: none">i. \$7,000, if under age 50 at the end of 2024.ii. \$8,000, if age 50 or older at the end of 2024.Otherwise, go to line 7.</div></div>		

IRA Deduction Worksheet—Continued

		Your IRA	Spouse's IRA
7.	Multiply lines 6a and 6b by the percentage below that applies to you. If the result isn't a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200. <ul style="list-style-type: none">• Single, head of household, or married filing separately, multiply by 70% (0.70) (or by 80% (0.80) in the column for the IRA of a person who is age 50 or older at the end of 2024).• Married filing jointly or qualifying surviving spouse, multiply by 35% (0.35) (or by 40% (0.40) in the column for the IRA of a person who is age 50 or older at the end of 2024). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who wasn't covered by a retirement plan, multiply by 70% (0.70) (or by 80% (0.80) if age 50 or older at the end of 2024).		
		7a.	7b.
8.	Enter the total of your (and your spouse's if filing jointly): <ul style="list-style-type: none">• Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 20.• Alimony and separate maintenance payments reported on Schedule 1, line 2a.• Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q or reported on Form 1040, line 1i.	8.	
9.	Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Schedule 1, lines 15 and 16. If zero or less, enter -0-. For more details, see Pub. 590-A	9.	
10.	Add lines 8 and 9	10.	
	<div><div>If married filing jointly and line 10 is less than \$14,000 (\$15,000 if one spouse is age 50 or older at the end of 2024; \$16,000 if both spouses are age 50 or older at the end of 2024), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.</div></div>		
11.	Enter traditional IRA contributions made, or that will be made by the due date of your 2024 return not counting extensions (April 15, 2025, for most people), for 2024 to your IRA on line 11a and to your spouse's IRA on line 11b	11a.	11b.
12.	On line 12a, enter the smallest of line 7a, 10, or 11a. On line 12b, enter the smallest of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 20. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	12a.	12b.

Exception. Use Pub. 970 instead of the worksheet in these instructions to figure your student loan interest deduction if you file Form 2555 or 4563, or you exclude income from sources within Puerto Rico.

Qualified student loan. A qualified student loan is any loan you took out to pay the qualified higher education expenses for any of the following individuals who were eligible students.

1. Yourself or your spouse.
2. Any person who was your dependent when the loan was taken out.
3. Any person you could have claimed as a dependent for the year the loan was taken out except that:
 - a. The person filed a joint return;
 - b. The person had gross income that was equal to or more than the exemption amount for that year or \$5,050 for 2024; or

- c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan isn't a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. For details, see Pub. 970.

Qualified higher education expenses.

Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. For details, see Pub. 970.

Student Loan Interest Deduction Worksheet—Schedule 1, Line 21

Before you begin:

✓

Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).

✓

Be sure you have read the **Exception** in the instructions for this line to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

1.

Enter the total interest you paid in 2024 on qualified student loans (see the instructions for line 21). **Don't** enter more than \$2,500

1.

2.

Enter the amount from Form 1040 or 1040-SR, line 9

2.

3.

Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25

3.

4.

Subtract line 3 from line 2

4.

5.

Enter the amount shown below for your filing status.

• Single, head of household, or qualifying surviving spouse—\$80,000

• Married filing jointly—\$165,000

5.

6.

Is the amount on line 4 more than the amount on line 5?

No.

Skip lines 6 and 7, enter -0- on line 8, and go to line 9.

Yes.

Subtract line 5 from line 4

6.

7.

Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000

7.

8.

Multiply line 1 by line 7

8.

9.

Student loan interest deduction.

Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 21.

Don't include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)

9.

401

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Line 22

Line 22 has been reserved for future use.

Line 23

Archer MSA Deduction

See Form 8853.

Lines 24a Through 24z

Line 24a

Jury duty pay. Enter your jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury.

Line 24b

Enter the deductible expenses related to income reported on line 8l from the rental of personal property you engaged in for profit but were not in the business of renting such property.

Line 24c

Enter the nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m.

Line 24d

Enter reforestation amortization and expenses (see Instructions for Form 4562).

Line 24e

Enter repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525).

Line 24f

Enter contributions to section 501(c)(18) (D) pension plans (see Pub. 525).

Line 24g

Enter contributions by certain chaplains to section 403(b) plans (see Pub. 517).

Line 24h

Enter attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525).

Line 24i

Enter attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income.

Line 24j

Enter the housing deduction from Form 2555.

Line 24k

Enter excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041).

Line 24z

Leave line 24z blank.

Instructions for Schedule 2

Additional Taxes

General Instructions

Use Schedule 2 if you have additional taxes that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Include the amount on Schedule 2, line 3, in the total on Form 1040, 1040-SR, or 1040-NR, line 17.

Enter the amount on Schedule 2, line 21, on Form 1040 or 1040-SR, line 23; or 1040-NR, line 23b.

Specific Instructions

Lines 1a Through 1z

Additions to Tax

Line 1a. Excess advance premium tax credit repayment. The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments.

If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 29. Enter that amount, if any, on line 1a.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the Form 1095-A for the coverage. You may also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

Line 1b. Repayment of new clean vehicle credit(s) from Schedule A (Form 8936), Part II. If you purchased a new 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 may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part II and you:

- Checked the "Yes" box on Part II, line 8a or 8d; and
- Checked the "Yes" box on Part I, line 4a;

Then, enter the amount from Part I, line 4a on Schedule 2, line 1b.

If you completed more than one Schedule A (Form 8936), Part II, and you need to report an amount from more than one Schedule A (Form 8936), Part II, enter the total of those amounts on line 1b.

Line 1c. Repayment of previously owned clean vehicle credit(s) from Schedule A (Form 8936), Part IV. If you purchased a previously owned 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 may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part IV and you:

- Checked the "Yes" box on Part IV, line 13a or 13c; and
- Checked the "Yes" box on Part I, line 4a;

Then, enter the amount from Part I, line 4a on Schedule 2, line 1c.

If you completed more than one Schedule A (Form 8936), Part IV, and you need to report an amount from more than one Schedule A (Form 8936), Part IV, enter the total of those amounts on line 1c.

Line 1d. Recapture of net EPE. Enter any amount of net elective payment election (EPE) recapture from Form 4255, line 2a, column (l).

Line 1e. Excessive payments (EP) from Form 4255, column (n). If you reported an amount on Form 4255, column (n) on line 1a, 1c, 1d, and/or 2a, check the applicable box and enter the amount on line 1e. If you checked more than one box, enter the total amount on line 1e.

Line 1f. 20% EP from Form 4255, column (o). If Form 4255, column (o), line 1a, 1c, 1d, and/or 2a includes an additional 20% EP that you owe (calculated as 20% of the total EP before figuring the 20% EP), check the applicable box and enter the 20% EP amount included on line 1f. Enter only the 20% EP from column (o) on line 1f. If you checked more than one box, enter the total of the 20% EP amounts from each box on line 1f.

Any other EP amounts reported on Form 4255, column (o), lines 1a, 1c, 1d, and/or 2a should be included on line 1y. See the instructions for line 1y.

Line 1y. Other additions to tax. Enter the following additions to tax.

1. Recapture of the alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."
2. Any EPE related to the credit applied against tax from Form 8933 reported on Form 4255, line 2a, column (k). Identify as "EPE8933."
3. Recapture of any non-EPE credit from Form 8933 reported on Form 4255, line 2a, column (j). Also, any section 6418(g)(3) amounts attributable to recapture from Form 8933 reported on Form 4255, line 2a, column (m). Identify as "NEPE8933."

4. Any amount from Form 4255, column (o) that was not reported on line 1f. Identify as "EPGEPE."
5. Any section 6418(g)(2) excessive credit transfer amount reported on Form 4255, column (m). Identify as "6418(g)(2)."



For more information about elective pay and credit transferability, go to [IRS.gov/Credits-Deductions/Elective-Pay-andTransferability-Frequently-AskedQuestions-Transferability](https://www.irs.gov/Credits-Deductions/Elective-Pay-andTransferability-Frequently-AskedQuestions-Transferability).

Line 2

Alternative Minimum Tax (AMT)

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

If you aren't sure whether you owe the AMT, complete the Worksheet To See if You Should Fill in Form 6251.

Exception. Fill in Form 6251 instead of using the worksheet if you claimed or received any of the following items.

- Accelerated depreciation.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you aren't at risk.
- Income from long-term contracts not figured using the percentage-of-completion method.

- Investment interest expense reported on Form 4952.
- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- Stock by exercising an incentive stock option and you didn't dispose of the stock in the same year.
- Any general business credit claimed on Form 3800 if either line 6 (in Part I) or line 25 of Form 3800 is more than zero.
- Qualified electric vehicle credit.
- Alternative fuel vehicle refueling property tax.
- Credit for prior year minimum tax.
- Foreign tax credit.

- Net qualified disaster loss and you are reporting your standard deduction on Schedule A, line 16. See the instructions for Form 4684 for more information.

For help with the alternative minimum tax, go to [IRS.gov/AMT](https://www.irs.gov/AMT).

Line 5

Unreported Social Security and Medicare Tax From Form 4137

Enter the total of any taxes from Form 4137.

If you received tips of \$20 or more in any month and you didn't report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Don't include the value of any noncash tips, such as tickets or passes. You don't pay social security and Medicare taxes or RRTA tax on these noncash tips.

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.



You may be charged a penalty equal to 50% of the social security and Medicare or RRTA tax due on tips you received but didn't report to your employer.

Line 6

Unreported Social Security and Medicare Tax From Form 8919

Enter the total of any taxes from Form 8919.

If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 6 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1g.

Line 8

Additional Tax on IRAs, Other Qualified Retirement Plans, etc.

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329. Also see Form 5329 and its instructions for definitions of the terms used here.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution wasn't rolled over.
2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.

3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.
4. You didn't take the minimum required distribution from your IRA or other qualified retirement plan by April 1 of the year following the year you reached age 73.

Exception. If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 8. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also check the box on line 8 to indicate that you don't have to file Form 5329. But you must file

Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

Line 9

Household Employment Taxes

Enter the household employment taxes you owe for having a household employee.

If any of the following apply, see Schedule H and its instructions to find out if you owe these taxes.