



Form 1040 and 1040-SR

Helpful Hints

For 2025, you will use Form 1040 or, if you were born before January 2, 1961, 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
Can claim a deduction for qualified cash tips, qualified overtime, qualified vehicle loan interest, or the enhanced deduction for seniors.	Schedule 1-A
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
Can claim a refundable credit (other than the earned income credit, American opportunity credit, refundable adoption credit, or additional child tax credit), such as the net premium tax credit. Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.	Schedule 3, Part II