

Chart A – For Most People Who Must File



If you may be claimed as a dependent by another taxpayer, you must file as a dependent whether you are being claimed or not. See Chart B.

If your filing status is...	AND at the end of 2025 you were... ¹	THEN file a return if your gross income was at least... ²
Single	under 65	\$15,750
	65 or older	\$17,550
Married filing jointly ³	under 65 (both spouses)	\$31,500
	65 or older (one spouse)	\$33,100
	65 or older (both spouses)	\$34,700
Married filing separately (see the Instructions for Form 1040)	any age	\$5
Head of household (see the Instructions for Form 1040)	under 65	\$23,625
	65 or older	\$25,625
Qualifying Surviving Spouse (see the Instructions for Form 1040)	under 65	\$31,500
	65 or older	\$33,100

¹If you were born on January 1, 1961 you are considered to be age 65 at the end of 2025. (If your spouse died in 2025 or if you are preparing a return for someone who died in 2025, see Publication 501).


²Gross 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).

- Do not include any Social Security benefits unless
 - you are married filing a separate return and you lived with your spouse at any time in 2025 or
 - 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 either situation applies, see the Form 1040 Instructions 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, (business income before subtracting expenses).

³If you didn't live with your spouse at the end of 2025 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

Individuals who do not have a filing requirement based on this chart should also check Chart C, Other Situations When You Must File, and Chart D, Who Should File. Individuals with earned income but who do not have a filing requirement may be eligible for the Earned Income Credit.

Chart B – For Children and Other Dependents

 If your parent (or any other taxpayer) **may** claim you as a dependent, use this chart to see if you must file a return. Dependents who do not have a filing requirement based on this chart should also check Chart C, Other Situations When You Must File, and Chart D, Who Should File.

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	
Either 65 or over or blind	<p>You must file a return if any of the following apply.</p> <ol style="list-style-type: none"> 1. Your unearned income was over \$3,350 (\$5,350 if 65 or older and blind). 2. Your earned income was over \$17,750 (\$19,750 if 65 or older and blind). 3. Your gross income was more than the larger of — <ol style="list-style-type: none"> a. \$3,350 (\$5,350 if 65 or older and blind) or b. Your earned income (up to \$15,300) plus \$2,450 (\$4,550 if 65 or older and blind)..
Under 65 and not blind	<p>You must file a return if any of the following apply.</p> <ol style="list-style-type: none"> 1. Your unearned income was over \$1,350. 2. Your earned income was over \$15,750. 3. Your gross income was more than the larger of — <ol style="list-style-type: none"> a. \$1,350, or b. Your earned income (up to \$15,300) plus \$450.

Married Dependents	
Either age 65 or older or blind	<p>You must file a return if any of the following apply.</p> <ol style="list-style-type: none"> 1. Your unearned income was over \$2,950 (\$4,550 if 65 or older and blind). 2. Your earned income was over \$17,350 (\$18,950 if 65 or older and blind). 3. Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions. 4. Your gross income was more than the larger of — <ol style="list-style-type: none"> a. \$2,950 (\$4,550 if 65 or older and blind), or b. Your earned income (up to \$15,300) plus \$2,050 (\$3,650 if 65 or older and blind).
Under age 65 and not blind	<p>You must file a return if any of the following apply.</p> <ol style="list-style-type: none"> 1. Your unearned income was over \$1,350. 2. Your earned income was over \$15,750. 3. Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions. 4. Your gross income was more than the larger of — <ol style="list-style-type: none"> a. \$1,350, or b. Your earned income (up to \$15,300) plus \$450.

Standard Deduction

This chart provides the standard deduction amounts for tax year 2025.

Standard Deduction Chart for Most People*

If the taxpayer's filing status is...	Their standard deduction is ...
Single or married filing separate return	\$15,750
Married filing joint return or qualifying surviving spouse	\$31,500
Head of household	\$23,625

*Don't use this chart if the taxpayer was born before January 2, 1961, or is blind, or if someone can claim the taxpayer as a dependent (or their spouse if married filing jointly). (See the chart on the following page.)

Persons Not Eligible for the Standard Deduction

Your standard deduction is zero and you should itemize any deductions you have if:

- Your filing status is married filing separately, and your spouse itemizes deductions on his or her return. It doesn't matter who files first.
- You are filing a tax return for a short tax year because of a change in your annual accounting period (Out of Scope).
- You are a nonresident or dual-status alien during the year. You are considered a dual-status alien if you were both a nonresident and resident alien during the year (Out of Scope).
- If you are a nonresident alien who is married to a U.S. citizen or resident alien at the end of the year, you can choose to be treated as a U.S. resident. (See Publication 519, U.S. Tax Guide for Aliens.) If you make this choice, you can take the standard deduction. See Tab L.



If you can be claimed as a dependent on another taxpayer's return (such as your parents' return), your standard deduction may be limited.

Standard Deduction (cont'd)

Standard Deduction Chart for People Born Before January 2, 1961 or Were Blind

Don't use this chart if someone can claim you (or your spouse if filing jointly) as a dependent. Use the second worksheet below. **Note:** Blind is defined in Tab R, Glossary and Index

Standard Deduction Chart for People Who Were Born Before January 2, 1961, or Were Blind		
Don't use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet below.		
<input type="checkbox"/> You were born before January 2, 1961. <input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse was born before January 2, 1961. <input type="checkbox"/> Spouse is blind.		
Enter the total number of boxes checked ► <input style="width: 40px; height: 20px;" type="text"/>		
IF your filing status is ...	AND the number in the box above is ...	THEN your standard deduction is ...
Single	1	\$ 17,750
	2	19,750
Married filing jointly	1	\$ 33,100
	2	34,700
	3	36,300
	4	37,900
Qualifying surviving spouse	1	\$ 33,100
	2	34,700
Married filing separately*	1	\$ 17,750
	2	18,950
	3	20,550
	4	22,150
Head of household	1	\$ 25,625
	2	27,625
* You can check the boxes for spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.		

Standard Deduction Worksheet for Dependents—Line 12e

Use this worksheet **only** if someone else can claim you or your spouse if filing jointly as a dependent.

<p>1. Check if: <input type="checkbox"/> You were born before January 2, 1961. <input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse was born before January 2, 1961. <input type="checkbox"/> Spouse is blind.</p>	}	Total number of boxes checked	1.	
<p>2. Is your earned income* more than \$900? <input type="checkbox"/> Yes. Add \$450 to your earned income. Enter the total. <input type="checkbox"/> No. Enter \$1,350.</p>	}	2.	
<p>3. Enter the amount shown below for your filing status. • Single or married filing separately—\$15,750 • Married filing jointly—\$31,500 • Head of household—\$23,625</p>	}	3.	
<p>4. Standard deduction. a. Enter the smaller of line 2 or line 3. If born after January 1, 1961, and not blind, stop here and enter this amount on Form 1040 or 1040-SR, line 12. Otherwise, go to line 4b</p>			4a.	
<p>b. If born before January 2, 1961, or blind, multiply the number on line 1 by \$1,600 (\$2,000) if single or head of household)</p>			4b.	
<p>c. Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 12</p>			4c.	
<p><small>* Earned income includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form 1040 or 1040-SR, line 1z, and Schedule 1, lines 3, 6, 8r, 8t, and 8u minus the amount, if any, on Schedule 1, line 15.</small></p>				

Entering Schedule A – Taxes you Paid



Deductions>Itemized Deductions>Taxes You Paid; or Keyword: TAX



The itemized deduction for state and local taxes and sales and property taxes is limited to a combined total deduction of \$40,000 (\$20,000 if Married Filing Separately).

1. Real estate taxes reported on Form 1098 can be entered on the Mortgage Interest and Expenses screen. Amounts entered there will be added to entries made here in the Real Estate Taxes box.
2. Enter vehicle license registration fee if based on value (ad valorem) under Personal Property taxes.
3. Enter amount paid with last year's state return and any other state and local income tax payments not entered elsewhere. Mandatory contributions to state disability, paid family leave programs, and certain other state programs qualify as state income taxes and should be included in the additional state and local income tax box if not automatically carried there by TaxSlayer. Sometimes these amounts are reported on Form W-2, Box 14. See Instructions for Schedule A for details.
4. Always add a sales tax deduction worksheet when itemizing deductions for states that have sales tax. Select **Add sales tax you paid** and then complete the worksheet that pops ups.

Property Taxes

Additional real estate taxes for non-business property

Do not enter real estate taxes from Form 1098

\$ 1

Personal property taxes

This includes car registration, but not the amount paid for car tags

\$ 2

State and Local Taxes

Additional state and local income tax paid

Do not enter income taxes from any W-2, 1099, W-2G, or Estimates

\$ 3

Prior-year 4th quarter states estimates paid after Dec. 31, 2023

\$

Sales Tax Deduction

Deducting state and local sales tax instead of income tax is most beneficial to taxpayers in states that don't have an income tax. Enter your sales tax below, and we'll determine which deduction benefits you the most.

4

I want to deduct sales tax instead of income tax, even if it lowers my refund (less common)

Entering Schedule A – Taxes you Paid (cont'd)

Other Taxes

Add other taxes you paid that don't fit into any other categories.

5  Add other taxes

Modified Adjusted Gross Income

Calculated Modified Adjusted Gross Income (MAGI)

6 \$45000

Amount to adjust the calculated MAGI by

7 \$

5. If taxpayers wish to deduct their foreign income taxes (instead of claiming a credit), select **Add other taxes** and describe as "Foreign Income." This is not subject to the \$40,000 (\$20,000 if Married Filing Separately) limit.
6. Calculated MAGI is an auto populated field.
7. Enter any nontaxable income not already included in #6 that should be added for sales tax calculation purposes. See Tab D for examples of nontaxable income.

If taxpayers purchased or sold a home in the tax year, they may not be able to deduct all Real Estate Taxes. See Publication 17, "Real Estate Taxes" section, for more information.

Taxes you cannot deduct: utilities, fees/licenses (drivers, marriage, dog); assessments for improvements that increase property value; assessments for services to the property (sewer, trash collection, etc.).



The following items aren't deductible on Schedule A: Federal income and excise taxes, Social Security or Medicare taxes, federal unemployment (FUTA), railroad retirement taxes (RRTA), customs duties, federal gift taxes, per capita taxes, or foreign real property taxes.