





Filing Basics

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
Single
Married filing jointly ^a
Married filing separately (see the instructions for Form 104)
Head of household (see the instructions for Form 104)
Qualifying Surviving Spouse (see the instructions for Form 104)

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.

In this chart, **unearned** income includes distributions of dividends, capital gains, and interest. It also includes unearned income from a trust or estate.

Chart C – Other Situations When You Must File

You must file a return if any of the conditions below apply for 2024.

1. You owe any special taxes, including any of the following.

About Filing Basics

- TaxSlayer: Basic Information section
- Additional resources listed in L< “References” tab
- Review all tips and cautions
- Read all examples and sample interviews
- We will review answers to each exercise in the lesson





Objectives – Filing Basics


- Determine who *must* file a tax return
- Determine who *should* file a tax return
- Verify the taxpayer's identity
- Determine how to file the return
- Time Required: 10 minutes

Topics



- Who Must File?
- Who Should File?
- Verifying Taxpayer Identity
- Choosing Appropriate Schedules
- Filing the Return
- Administrative Questions
- Potential Pitfalls

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 2023 you were... ¹	THEN file a return if your gross income was at least... ²
Single	under 65	\$13,850
	65 or older	\$15,700
Married filing jointly ³	under 65 (both spouses)	\$27,700
	65 or older (one spouse)	\$29,200
	65 or older (both spouses)	\$30,700
Married filing separately (see the Instructions for Form 1040)	any age	\$5
Head of household (see the Instructions for Form 1040)	under 65	\$20,800
	65 or older	\$22,650
Qualifying Surviving Spouse (see the Instructions for Form 1040)	under 65	\$27,700
	65 or older	\$29,200

¹If you were born on January 1, 1959 you are considered to be age 65 at the end of 2023. (If your spouse died in 2023 or if you are preparing a return for someone who died in 2023, 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 2023 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, 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.

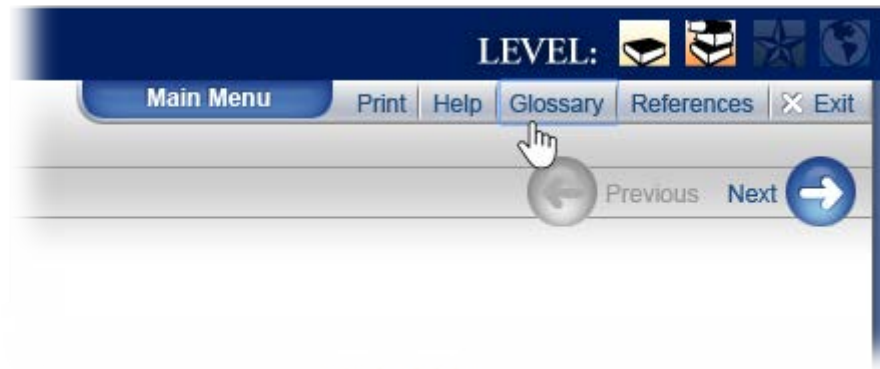
³If you didn't live with your spouse at the end of 2023 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

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.

Key Terms

Definitions are always available in the L< online Glossary.

- ATIN
- Dependent
- Gross Income
- ITIN
- Tax Credits





Who Must File?

- What helps determine if an individual must file?
- Form 13614-C is very important in this stage of the process.
- Refer to [Pub 4012](#), Charts A, B, and C
- Internet resource for determining filing requirement:
 - Interactive Tax Assistant: [Determine if you have to file a return](#)
- Let's practice: Case studies and Skills Warm Up from L< lesson

Who Should File?

- In what situations would an individual want to file if they are not required to?
 - Find examples in [Pub 4012](#), Chart D
- Out of scope:
 - Health coverage tax credit

Chart D – Who Should File

Even if a taxpayer is not required to file a federal income tax return, they should file if any of the following situations below apply.

1. You had income tax withheld from your pay, pension, Social Security or other income.
2. You made estimated tax payments for the year or had any of your overpayment from last year's tax return applied to this year's taxes.
3. You qualify for the earned income credit. See Publication 596, Earned Income Credit (EIC), for more information.
4. You qualify for the additional child tax credit. See the Instructions for Schedule 8812, Credits for Qualifying Children and Other Dependents.
5. You qualify for a refundable American opportunity credit.
6. You qualify for the premium tax credit.
7. You receive a 1099-B, Proceeds From Broker and Barter Exchange Transactions, and the gross proceeds plus other income exceeds the filing limits in Chart A.
8. You receive Form 1099-S, Proceeds From Real Estate Transactions.
9. You are required to file a state return.
10. You want to file a \$0 AGI return (such as to prevent tax identity theft, to claim a state credit, or for other assistance). Returns with zero AGI, no refund, and no balance due can't be electronically filed. To e-file, enter \$1 as other income. Go to Income>Other Income>Other Income Not Reported Elsewhere and describe as "IN ORDER TO E-FILE."
11. You qualify for the refundable credit for prior year minimum tax. See Form 8801, Credit for Prior Year Minimum Tax — Individuals, Estates, and Trusts (Out of Scope).
12. You qualify to file Form 4136, Credit for Federal Tax Paid on Fuels (Out of Scope).



Verifying Taxpayer Identity

- What are acceptable identity documents to verify identity?
 - See the Tip in Pub 4491
- What are acceptable TINs?
- Enter names and identification numbers accurately
 - Mistakes in data entry can result in processing delays
 - See Pub 4012, Starting a New Return in Tab B, Starting a Return/Filing Status
- Verify taxpayer information to protect against identity theft
- Remind taxpayers correct information is necessary to receive age-related tax benefits
- Out of scope: taxpayers who cannot substantiate their identity



Choosing the Appropriate Schedules

- Form 1040 allows many taxpayers to file a short, simple form.
- Form 1040-SR, U.S. Income Tax Return for Seniors, is also available. It may be used by taxpayers who are age 65 or older at the end of the tax year.
- Schedules 1 through 3 have been created for instances where additional information needs to be carried over to Form 1040 or Form 1040-SR. The schedules are:
 - Schedule 1: Additional Income and Adjustments to Income
 - Schedule 2: Additional Taxes
 - Schedule 3: Additional Credits and Payments

Filing the Return

- Covered in detail in Completing the Return lesson
- IRS E-file
 - All volunteer tax assistance sites e-file tax returns
 - Safest, fastest and easiest way to file
 - Free File for individuals with income below the threshold



Administrative Questions

- FAQ answers:
 - [Pub 4012](#), Partner Resources tab, Frequent Taxpayer Inquiries
 - [Pub 17](#) Index
 - Internet: [Filing Requirements](#)

Frequent Taxpayer Inquiries

Taxpayers normally ask questions during the interview process about the topics covered in this section. Visit the [IRS.gov](#) website, or see Publication 17 for additional topics and information.

Installment Payment

Publication 594, The IRS Collection Process, explains taxpayers' rights and responsibilities regarding payment of federal taxes.

Copies of Prior-Year Returns

For information purposes: Taxpayers can go to [Get Your Tax Record](#) at [www.irs.gov/transcripts](#) to register and secure a transcript which partially masks the personally identifiable information of everyone listed on the tax return. To access this transcript online they must have email and be able to prove their identities with enhanced verification. Taxpayers can also request masked transcripts to be mailed to the address on file which takes 5 to 10 calendar days for delivery. In addition, taxpayers can request a transcript via Form 4506-T, Request for Transcript of Tax Return, or by calling 1-800-808-9446.

For tax preparation purposes: Taxpayers or other third parties who require an unmasked transcript for tax return preparation or filing may contact the IRS, present proper authentication to prove their identities and an unmasked transcript will be mailed to the taxpayer's address of record.

If a photocopy of a return is needed, taxpayers should complete Form 4506, Request for Copy of Tax Return. Mail to the address for the state the taxpayer lived in when the return was filed. See addresses on Form 4506.

Amended Returns (See Tab M, Other Returns)

Form 1040-X, Amended U.S. Individual Income Tax Return, should be used by taxpayers to amend their return. Many mistakes are corrected in processing by the IRS, and a letter of explanation is mailed at the time an error is identified or when a refund is issued. In these cases, taxpayers aren't required to file an amended return as the corrections have already been made.

Preparation of amended returns has expanded in the VITA/TCE programs. Sites can choose to file amended returns even if they didn't prepare the original return. See Tab M, Other Returns, for additional information on preparing amended returns. Taxpayers can check the status of their Form 1040-X, Amended U.S. Individual Income Tax Return, for the current year and up to three prior years at [Where's My Amended Return](#).

Taxpayer Address Changes

Taxpayers should use Form 8822, Change of Address, to notify the IRS of any change of address. If taxpayers move after filing the return and before a refund is received, they should notify their old post office and the IRS of their new address.



Potential Pitfalls

- Canadians have ID numbers similar to Social Security; do not use Canadian ID numbers on a U.S. tax return
- Be alert for possible indications of fraudulent activity
 - Form W-2 that is typed or handwritten or has noticeable alterations
 - Form W-2 from a company that looks different from other Forms W-2 issued by the same company
 - A suspicious person accompanying the taxpayer (who has been observed on other occasions)
 - Multiple refunds directed to the same address or P.O. box
 - Employment or earnings that are a basis for refundable credits, which are not well-documented
 - Similar returns (e.g., same amount of refund, same number of dependents, or same number of Forms W-2)

Out of Scope for this Lesson:

- Taxpayers who may qualify for the health coverage tax credit or credit for the repayment of previously taxed income
- Taxpayers who cannot substantiate their identity

1040 Department of the Treasury, Internal Revenue Service **2024** (OMB No. 1545-0047) (Do not write in these spaces)

For the year Jan. 1-Dec. 31, 2024, or other tax year beginning _____, ending _____

Print last name and middle initial _____ Last name _____ First name _____
If joint return, spouse's first name and middle initial _____ Last name _____

Home address (number and street), if you have a P.O. box, see Instructions _____ Apt. no. _____
City, town, or post office. If you have a foreign address, also complete space below _____ State _____ ZIP code _____
Foreign country name _____ Foreign post office/city _____ Foreign postal code _____

Filing Status ☐ Single ☐ Head of household (H.O.H.)
☐ Married filing jointly (even if only one had income) ☐ Married filing separately (MFS)
If you checked the MFS box, enter the name of your spouse. If you checked the H.O.H. or JOINT box, enter the name of the qualifying person in a child but not your dependent: _____
☐ If filing a return after an audit status plan expires as a U.S. resident for the entire tax year, attach the form and enter date name last from return and attach statement if necessary.

Digital Assets All anyone during 2024 did you (or anyone else) transfer, sell, or dispose of property (including crypto) or digital asset for a taxable event? (See Instructions.) ☐ Yes ☐ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse has no income and you are a dependent or you are a dependent.

Age/Blindness You: ☐ Born before January 1, 1955 ☐ Disabled ☐ Spouse ☐ Born before January 1, 1955 ☐ Is blind

Dependents (See Instructions.)
If more than four dependents, see Instructions and check box ☐ Yes ☐ No

Income
1a Total amount from Forms W-2 (attach Form 990-T)
1b Household employer wages not reported on Form W-2
1c Tax-exempt interest
1d Dividends and capital gains (attach Schedule D) (see Instructions)
1e Taxable dependent care benefits from Form 2441, line 2b
1f Employer-provided adoption benefits from Form 8839, line 2b
1g Wages from Form 990-B, line 9
1h Other earned income (see Instructions)
1i Nonqualifying combat pay election (see Instructions)
1j Add lines 1a through 1i

Tax
2a Tax-exempt interest
2b Qualified dividends
2c IRA distributions
2d Pensions and annuities
2e Social Security benefits
2f If you elect to use the lump-sum election method, check here (see Instructions)
2g Capital gain or (loss) (attach Schedule D) (if required, if not required, check here)
2h Additional income from Schedule 1, line 10
2i Add lines 2a, 2b, 2c, 2d, 2e, 2f, and 2g. This is your total income
2j Adjustments to income from Schedule 1, line 20
2k Subtract line 2i from line 2j. This is your adjusted gross income
2l Standard deduction or itemized deductions (from Schedule A)
2m Qualified business income deduction from Form 990-B (or Form 990-B-E)
2n Add lines 2j and 2l
2o Subtract line 2n from line 2k. If zero or less, enter -0-. This is your taxable income

For Instructions, Filing Notice, and Paperwork Reduction Act Notice, see separate instructions. (OMB No. 1545-0047) Form 1040 (2024)



Summary

- Three charts help you determine who must file and who should file
 - Chart A - For Most People Who Must File
 - Chart B - For Children and Other Dependents
 - Chart C - Other Situations When You Must File
 - Chart D - Who Should File
- Individuals who are not required to file should file to claim a refund of withheld taxes or a tax credit for which they qualify
- Verifying taxpayer identity