

STANDARD 2025 IRS FORM 1040 — U.S. INDIVIDUAL INCOME TAX RETURN

Tax Year: 2025 — Filing deadline: April 15, 2026

2025 standard deduction: \$15,750 (Single/MFS), \$31,500 (MFJ/QSS), \$23,625 (HoH). SALT cap: \$40,000. EITC max: \$8,046 (3+ qualifying children). New Schedule 1-A for tips, overtime, car loan interest, and \$6,000 senior deduction. Permanent repeal of personal exemptions and miscellaneous itemized deductions under the One Big Beautiful Bill Act, building on TCJA (Pub. L. 115-97).

Part I — Taxpayer Identification

Name: [TAXPAYER S FULL LEGAL NAME AS] **SSN:** [TAXPAYER SSN FORMAT 123 45 6789]

Occupation: [TAXPAYER OCCUPATION] **Address:** [HOME ADDRESS STREET AND NUMBER], [CITY OR TOWN], [STATE] [ZIP CODE] **Foreign country / province / postal code:** [FOREIGN COUNTRY], [FOREIGN PROVINCE] [FOREIGN POSTAL] **Spouse IP PIN:** [SPOUSE IP PIN]

Filing Status: Single

Name must match Social Security Administration records exactly. Mismatches trigger IRS processing delays or rejection (IRC §6109). If you changed your name (marriage, divorce, court order) and have not updated SSA records, file Form SS-5 before filing this return.

Part II — Digital Assets Disclosure

NO — At no time during the tax year did the taxpayer receive, sell, exchange, or otherwise dispose of a digital asset (or a financial interest in one).

Part III — Dependents

- **Qualifying children under age 17:** 0 (*drives Child Tax Credit and EITC*)
- **Other dependents:** 0 (*Credit for Other Dependents — \$500/person*)

Note: Personal and dependent exemptions are permanently repealed (TCJA provision made permanent by the One Big Beautiful Bill Act, 2025). Value of dependents flows only through credits, not through exemption deductions.

Kiddie tax (IRC §1(g)): a dependent child's unearned income over \$2,600 (2025) is taxed at the parent's marginal rate; Form 8615 may be required.

Part IV — Income

| Line | Item | Amount | |---|---|---| | 1a | W-2 wages (Box 1 of all W-2s) | \$0.00 | | 1b | Household employee wages not on W-2 | \$0.00 | | 1c | Unreported tip income (Form 4137) | \$0.00 | | 1d | Medicaid waiver payments not on W-2 | \$0.00 | | 1e | Taxable dependent care benefits (Form 2441) | \$0.00 | | 1f | Employer-provided adoption benefits (Form 8839) | \$0.00 | | 1g | Wages from Form 8919 | \$0.00 | | 1h | Other earned income | \$0.00 | | 1i | Nontaxable combat pay election | \$0.00 | | 1z | **Total wages (sum of 1a–1h)** | \$0.00 | | 2a | Tax-exempt interest | \$0.00 | | 2b | Taxable interest | \$0.00 | | 3a | Qualified dividends | \$0.00 | | 3b | Ordinary dividends | \$0.00 | | 4a/4b | IRA distributions (gross / taxable) | \$0.00 / \$0.00 | | 5a/5b | Pensions and annuities (gross / taxable) | \$0.00 / \$0.00 | | 6a | Social Security (gross) | \$0.00 | | 6b | Social Security (taxable — IRC §86) | \$0.00 | | 7 | Capital gain or (loss) (Schedule D) | \$0.00 | | 8 | Other income (from Schedule 1) | \$0.00 | | **9 | Total income** | \$0.00 | | 10 | Adjustments to income (from Schedule 1) | \$0.00 | | **11 | Adjusted Gross Income (Line 9 – Line 10)** | \$0.00 |

Part V — Deductions

Standard Deduction elected (Line 12).

2025 standard deduction by filing status:

- Single / MFS: \$15,750
- MFJ / Qualifying Surviving Spouse: \$31,500
- Head of Household: \$23,625

Line 13a — QBI deduction (IRC §199A): \$0.00

Line 13b — Schedule 1-A deductions (new for 2025): \$0.00

Schedule 1-A is new for the 2025 tax year and captures qualified tips, overtime compensation, car loan interest, and the senior deduction.

Part VI — Tax, Credits, and Payments

| Line | Item | Amount | |---|---|---| | 15 | Taxable income (Line 11 – Lines 12 + 13) | \$0.00 | | 16 | Tax (from tax tables, Schedule D worksheet, or Form 8615) | \$0.00 | | 17 | Schedule 2, line 3 (AMT + excess APTC repayment) | \$0.00 | | 19 | Child Tax Credit / Credit for Other Dependents | \$0.00 | | 20 | Schedule 3, line 8 (other non-refundable credits) | \$0.00 | | 22 | Subtract credits from tax | \$0.00 | | 23 | Other taxes (Schedule 2, line 21) | \$0.00 | | **24 | Total tax** | \$0.00 |

| Line | Item | Amount | |---|---|---| | 25a | Federal tax withheld (W-2) | \$0.00 | | 25b | Federal tax withheld (1099) | \$0.00 | | 25c | Other withholding | \$0.00 | | 26 | Estimated payments + prior-year overpayment applied | \$0.00 | | 27 | Earned Income Credit (EITC) | \$0.00 | | 28 | Additional Child Tax Credit (Schedule

8812) | \$0.00 | | 29 | American Opportunity Credit (Form 8863) | \$0.00 | | 31 | Schedule 3, line 15 | \$0.00 | |
33 | Total payments | \$0.00 |

Refund or Balance Due

| Line | Item | Amount | |---|---|---| | 34 | Overpayment (Line 33 – Line 24, if positive) | \$0.00 | | 35a |
 Refund requested | \$0.00 | | 36 | Applied to 2026 estimated tax | \$0.00 | | 37 | **Amount you owe** (Line 24 –
 Line 33) | \$0.00 | | 38 | Estimated tax penalty (Form 2210) | \$0.00 |

Part VII — State Tax Overlay

Part VIII — IRS Filing Address

Part IX — Required Disclosures and Compliance Notices

Identity Protection PIN (IP PIN) — Anti-Fraud Measure. Taxpayers may request a six-digit IP PIN from the IRS through the Get an IP PIN online tool at irs.gov. An IP PIN prevents fraudsters from filing a tax return under the taxpayer's SSN and is valid for one calendar year. Once enrolled, the IP PIN must be entered on all federal tax returns filed that year; failure to include a valid IP PIN on a return for a taxpayer enrolled in the program will cause rejection or processing delay.

Part X — Signature

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Authority: IRC §6061 — an unsigned return is not a valid return. Joint returns require BOTH spouses to sign (IRC §6013).

Taxpayer

_____ PRINTED NAME

_____ SIGNATURE

_____ DATE

Signed on: