

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

John B. Goldhamer, is essentially a Retired Tax Lawyer and Authored Tax Law Expert, reviews the 2025 U.S. Individual Income Tax Forms published by the Internal Revenue Service (IRS) and makes suggestions. He humorously says, *"I can Hammer out any Problem!"*

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

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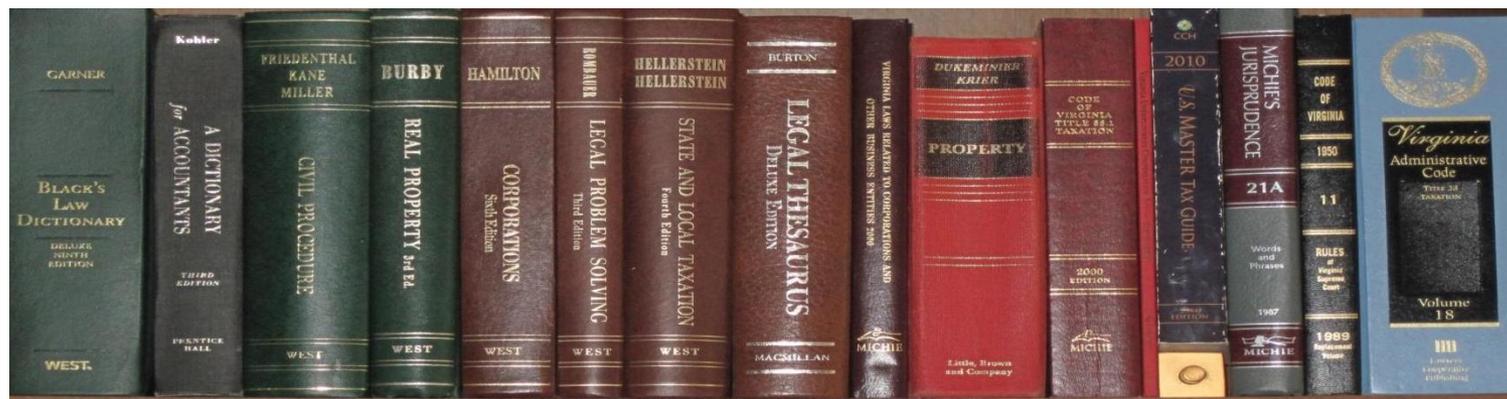
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# 2025 INDIVIDUAL INCOME TAX WORKSHOP



## WHY SHOULD YOU LISTEN TO JOHN B. GOLDHAMER?

John B. Goldhamer is essentially a Retired Tax Lawyer and an Authored Tax Law Expert with Education and Experience in all Business Disciplines, including:

***J.D. - Juris Doctorate Equivalent Legal Education, Finance, Marketing, MBA, Accounting, and Information Systems.***

For years, he has helped many organizations for numerous years—researching, composing, and presenting—*Impact Statements on new law, Position Papers on current law, and Tax Appeals* to Administrators, Jurisdictions, and Management.

John compiled “*Thirty Tax Tools*” to assist with *Business, Legal, and Tax Research*, which are on his website. [JohnGoldhamer.com](http://JohnGoldhamer.com)

# 2025 INDIVIDUAL INCOME TAX WORKSHOP



John B. Goldhamer

[www.Linkedin.com/in/JohnGoldhamer](http://www.Linkedin.com/in/JohnGoldhamer)

[www.JohnGoldhamer.com](http://www.JohnGoldhamer.com)

## JOB SEEKER TIPS, TOPICS & TOOLS

John B. Goldhamer is the author of *Job Seeker Tips, Topics & Tools*, which has *Everything a Job Seeker Needs to Get a Job from Beginning to End!*

It contains *Comprehensive Documents* that assist *Job Seekers with Composing: Cover Letters, Resumes, Marketing Plans, Researching Companies and People, as well as Presenting an Image and More!*

At one time, John taught classes on *LinkedIn, Résumé Writing, and Researching the Internet* at Employment Transition Centers and Network Groups. He is also on the speaker circuit to organizations and small groups.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

JOHN B. GOLDHAMER'S WEBSITE: [www.JohnGoldhamer.com](http://www.JohnGoldhamer.com)

JohnGoldhamer.com  
I can Hammer out any Problem.  
John is a "Jack-of-All Trades, Master of A Few, With Opinions on Everything!"



Home Job Seeker Tips, Topics & Tools Writings Individual Income Tax Thirty Tax Tools Tips for the Overseas Traveler Contact

### Resources

Job Seeker Tips, Topics & Tools

- Navigating
- Summary
- Tips For Those in Transition
- Repertoire of Successful Business Sentences That Get Good Results
- Santa's Cover Letter, Resume, & Marketing Plan-Examples
- Grinch's Bad Resume
- Metro Richmond, VA Largest Corporate Employers
- One Stop Websites for Researching Business, People, Facts, & Beyond
- Access Reference USA - Procedures
- Checklist of 35 Things to do Before an Interview, in Rhyme
- List of 35 Questions to Ask an Interviewer
- Job Offer Comparison Worksheet

Writings

- John Goldhamer's Golden Nuggets of Wisdom

Individual Income Tax

- 2018 Individual Income Tax Workshop
- 2017 Individual Income Tax Workshop

Position Papers

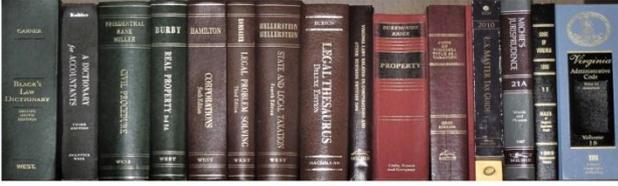
- The 1099 Independent Contractor Requirements
- Starting a Business Requirements
- Health Savings Accounts (HSA) Requirements and Benefits
- Selling a Home Requirements, Exemptions, and Tax
- The Real Estate Marketplace Glossary- How to Talk the Talk- 268 Definitions- FTC
- Validating, Verifying, and Disputing IRS Form 1099 Income
- Individual Income Withholding Tax Requirements for Business Travelers Between States
- IRS Required Minimum Distributions (RMD) Starting at Age 70.5, for Tax Deferred Retirement Plans
- IRS Required Minimum Distributions (RMD)- Table III (Uniform Lifetime)- Spreadsheet

Unemployment Benefits

- Why Unemployment Benefit Payments Are Taxable for Individual Income Tax
- 12 Good Causes for Leaving a Job and Receiving Virginia Unemployment
- Why Lack of Performance is not Misconduct for Unemployment Benefits

Thirty Tax Tools

Tips for the Overseas Traveler



**Pass It Along!**

John B. Goldhamer is an Authored Tax Law Expert with Education and Experience in *All Business Disciplines*, including J.D. - Juris Doctorate Equivalent Legal Education, Finance, Marketing, MBA, Accounting, and Information Technology with extensive Management Experience.

For many years, John has been essentially a Tax Lawyer identifying issues, researching, composing, and presenting numerous *Impact Statements on Tax Law changes, Position Papers providing guidance on current Tax Law, and Tax Appeals* to Jurisdictions and Management as well as composing ten legal briefs.

John has the unusual ability to see connections to things that others do not recognize. As a "Trained Observer" combined with a "Legal Logic Approach," he has been conducting One-on-One Career Counseling and providing good advice for many years. With these skills and abilities, John has personally helped hundreds of people with Career Counseling and many other problems.

He taught classes on LinkedIn, Résumé Writing, and Researching the Internet at Employment Transition Centers and Network Groups. In the Tax area, he conducted workshops on Individual Income Tax, Corporation Income Tax, and Sales and Use Tax. John is on the speaker circuit and available to speak to groups on many topics.

John's website provides Free documents that he composed on diverse topics that are *Educational, Entertaining, and Empowering*:

- He *conceived, composed, and created* [Job Seeker Tips, Topics & Tools](#) that has Everything a Job Seeker Needs to Get a Job from Beginning to End!
- He *made, molded, and matured* [John Goldhamer's Golden Nuggets of Wisdom](#) providing many original ideas *offering advice, guidance, and recommendations*.
- He *planned, penned, and produced* many Position Papers on [Individual Income Tax](#) including Individual Income Tax Return Workshops, Starting a Business Requirements, The 1099 Independent Contractor Requirements, Health Savings Accounts (HSA) Requirements and Benefits, selling a Home Requirements, Exemptions, and Tax, with definitions, and IRS Required Minimum Distributions (RMD) Starting at Age 70.5, for Tax Deferred Retirement Plans.
- He similarly provides Position Papers on receiving [Unemployment Benefits](#).
- He *accumulated, assembled, and authored* [Thirty Tax Tools](#), separated into six categories to assist with Business, Legal, and Tax Research.
- He also *launched, lived, and learned* [Tips for the Overseas Traveler](#), which as a World Traveler he provides many helpful travel suggestions and an entertaining Types of Travel Poem.

You are welcome to share them with others; as I freely distribute all my documents that I create.

Good Luck!

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# 2025 INDIVIDUAL INCOME TAX WORKSHOP

[JohnGoldhamer.com](http://JohnGoldhamer.com): INDIVIDUAL INCOME TAX WORKSHOPS & UNEMPLOYMENT BENEFITS

JohnGoldhamer.com

I can Hammer out any Problem.  
John is a "Jack-of-All-Trades, Master of A Few, With Opinions on Everything"



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- Summary
- Tips For Those in Transition
- Reprints of Successful Business Sentences That Get Good Results
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- Green's Best Resume
- Meet Richmond, VA Largest Corporate Employers
- One Stop Websites for Researching Business, People, Facts, & Beyond
- Access Reference USA - Procedures
- Checklist of 35 Things to do Before an Interview, in Rhyme
- List of 35 Questions to Ask an Interviewer
- Job Offer Comparison Worksheet

### Writings

- John Goldhamer's Golden Nuggets of Wisdom
- One Stop Websites for Researching Business, People, Facts, & Beyond

### Individual Income Tax

- 2022 Individual Income Tax Workshop
- 2018 Individual Income Tax Workshop
- 2017 Individual Income Tax Workshop

### Position Papers

- The 1099 Independent Contractor Requirements
- Starting a Business Requirements
- Health Savings Accounts (HSA) Requirements and Benefits
- Selling a Home Requirements, Exemptions, and Tax
- The Real Estate Marketplace Glossary - How to Talk the Talk - 268 Definitions - FTC
- Validating, Verifying, and Disputing IRS Form 1099 Income
- Individual Income Withholding Tax Requirements for Business Travelers Between States
- IRS Required Minimum Distributions (RMD) Starting After Age 73, for Tax Deferred Retirement Plans
- IRS Required Minimum Distributions (RMD) Table III (Uniform Lifetime) Spreadsheet NEW RULES for 2023 - Spreadsheet

### Unemployment Benefits

- Why Unemployment Benefits Payments Are Taxable for Individual Income Tax
- 12 Good Causes for Leaving a Job and Receiving Virginia Unemployment
- Why Lack of Performance is not Misconduct for Unemployment Benefits

### Thirty Tax Tools

- Tips for the Overseas Traveler

## INDIVIDUAL INCOME TAX

People are saying: "The Wealth of Information on JohnGoldhamer.com is Amazing, and it's Free!"

Pass It Along!

John B. Goldhamer, an Authored Tax Law Expert, reviews the Internal Revenue Service (IRS) Code, Rules, and Regulations providing Free explanations, suggestions, website links for cross reference, and Table of Contents for easy review.

2025 Individual Income Tax Workshop (PDF) or (PowerPoint)  
A Position Paper that reviews the U.S. Individual Income Tax Forms published by the Internal Revenue Service (IRS); providing definitions, procedures, suggestions, website links for cross reference, and a Table of Contents for easy review.

2018 Individual Income Tax Workshop (PDF) or (PowerPoint)  
A Position Paper that reviews the IRS Code and Jobs Act (TCJA) including the 2018 U.S. Individual Income Tax Forms published by the Internal Revenue Service (IRS); providing definitions, procedures, suggestions, website links for cross reference, and a Table of Contents for easy review.

2017 Individual Income Tax Workshop (PDF) or (PowerPoint)  
A Position Paper that reviews the U.S. Individual Income Tax Forms published by the Internal Revenue Service (IRS); providing definitions, procedures, suggestions, website links for cross reference, and a Table of Contents for easy review.

## POSITION PAPERS

Pass It Along!

John B. Goldhamer's Free Position Papers or White Papers detail policies, perceptions, and perspectives on various topics using current laws that inform readers about complex issues to help them understand the subjects, as well as providing definitions, procedures, website links for cross reference, and Table of Contents for easy review. His Position Papers are Educational, Entertaining, and Empowering.

The 1099 Independent Contractor Requirements  
A Position Paper that explains what to do as a 1099 Independent Contractor or jobber; providing definitions, procedures, website links for cross reference, and a Table of Contents for easy review.

Starting a Business Requirements  
A Position Paper that explains in detail the requirements for starting a business; providing definitions, procedures, website links for cross reference, and a Table of Contents for easy review. It now has information on the Tax Cuts and Jobs Act of 2017. Pass-through Entities 20% Deduction of Business Income.

Health Savings Accounts (HSA) Requirements and Benefits  
A Position Paper that explains in detail the IRS program designed to give individuals tax advantages to offset health care costs; providing definitions, procedures, website links for cross reference, additional questions, and a Table of Contents for easy review.

Selling a Home Requirements, Exemptions, and Tax  
A Position Paper that examines, formats, and organizes the 22-page IRS Publication 523, entitled, "Selling Your Home," into a coherent, comprehensible, configuration; providing definitions, procedures, website links for cross reference, and a Table of Contents for easy review.

The Real Estate Marketplace Glossary - How to Talk the Talk - 268 Definitions - FTC  
The Federal Trade Commission, the agency that promotes competition and protects consumers, prepared this 268-word glossary to help better understand the terms commonly used in the real estate and mortgage marketplace. It is formatted with a separate line for each definition, for a smoother analysis and review.

Validating, Verifying, and Disputing IRS Form 1099 Income  
A Position Paper that offers suggestions and methods for validating, verifying, and disputing an IRS Form 1099 Income with the IRS and state consumer protection agencies; providing definitions, procedures, website links for cross reference, and a Table of Contents for easy review.

Individual Income Withholding Tax Requirements for Business Travelers Between States  
A Position Paper that explains state withholding tax requirements for business travelers between states detailing the issue, state tax laws, reciprocity agreements, tax credits, and recommends a five step procedure for apportionment of wages. It also provides definitions, procedures, website links for cross reference, and a Table of Contents for easy review.

IRS Required Minimum Distributions (RMD) Starting After Age 73, for Tax Deferred Retirement Plans  
A Position Paper that includes definitions, descriptions, history, deadlines, explains the difference between an IRA and a 401(k) types of retirement plans that impose a Required Minimum Distribution (RMD), and provides website links for cross reference and a Table of Contents for easy review.

IRS Required Minimum Distributions (RMD) Table III (Uniform Lifetime) Spreadsheet NEW RULES for 2023  
An interactive spreadsheet where the owner of a retirement plan can input their age and account balance to estimate their Required Minimum Distribution (RMD) from age 73 to age 121.

## UNEMPLOYMENT BENEFITS

Pass It Along!

John B. Goldhamer's Free Position Papers on Unemployment Benefits relate to the Virginia Employment Commission (VEC) Rules, Regulations, and Case Law; however the concepts might be applied to other states.

### Why Unemployment Benefits Payments Are Taxable for Individual Income Tax

A Position Paper that reviews the IRS Individual Income Tax Rules and Regulations pertaining to Unemployment as well as the Virginia Tax Rules; providing definitions, procedures, website links for cross reference and a Table of Contents for easy review.

### 12 Good Causes for Leaving a Job and Receiving Virginia Unemployment

A Position Paper that reviews the Virginia Employment Rules, Regulations, and Case Law; detailing good causes for leaving a job and receiving Virginia unemployment; providing definitions, procedures, website links for cross reference, and a Table of Contents for easy review.

### Why Lack of Performance is not Misconduct for Unemployment Benefits

A Position Paper that reviews the Virginia Employment Rules, Regulations, and Case Law detailing the difference between lack of performance and misconduct for unemployment benefits purposes; providing definitions, procedures, website links for cross reference, and a Table of Contents for easy review.

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# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## TAX ENVELOPE TO KEEP TAX INFORMATION

Large Open-End Kraft (Brown) 9" x 12" Envelope



### Suggestions:

- In the beginning of each year get a Large Open-End Kraft (Brown) 9" x 12" Envelope.
- Mark it in large letters with the Tax Year, such as 2025.
- During the year, as you receive Income Information such as W-2, 1099, Bank Statements, place these Important Tax information in the Envelope.
- Keep the Envelope some place where you can always find it.
- When W-2's, 1099's, and other important Tax Documents come in the mail around the end of January, put those items in the Envelope too.

*Then everything is in one place ready for you to file your Tax Returns.*

95% of U.S. Taxpayers file a Standard Deduction then there is no need to keep expense documents.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## TAX SOFTWARE

Personally, I always recommend using Turbo Tax or another Tax Software for complicated returns, which *will stay up to date* and know more specific rules than a Tax Attorney or CPA, who also use Tax Softwares to file their client's returns.

*Since 2017, with the Tax Cuts and Jobs Act which nearly doubled the standard deduction, Most Taxpayers File a Standard Deduction and Do Not Itemizing, so many Taxpayers might not need to purchase Tax Software or pay for a Tax Service.*

For 2025, the Standard Deduction increased due to inflation.

The IRS has Free File Fillable Forms for filing 2025 Individual Income Tax Returns.

<https://www.irs.gov/e-file-providers/free-file-fillable-forms>

*Some State Individual Income Tax Returns are also free to file when completed online using the state's website.*

Virginia has certain criteria: <https://www.tax.virginia.gov/free-file>

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## PAYCHECK STUB MATCHED TO W-2

ADP Websites: United States ▾ Who We Are Worldwide Locations Investor Relations Media Center Careers

**ADP** Our Solutions ▾ Insights & Resources Partner With ADP Why ADP Contact Us ▾

Home | Logins

### User Logins

SHARE:

## User Logins: Easy Access to Your Products

#### Popular Logins

**You Recently Used:**  
ADP Portal - Employee Login >

**ADP Portal**  
Access to iPay, Enterprise Payroll and more...

**ADP iPayStatements**  
Check your paystubs and W2 tax statements.

### Need Help?

**Employees:**  
If your employer uses ADP but you're not sure which product to log into, please talk to your HR department.

**Administrators:**  
Visit the [ADP Support Site](#) or

### Suggestion:

At the end of the year, printout and save your last Paycheck Stub listing your entire year's Income, Deductions and Taxes. When you receive your W-2 after the end of January, make sure the numbers match.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## TWO TYPES OF WORKER INCOME STATEMENTS

Employee (W-2) or Independent Contractor (1099-NEC)

22222		VOID <input type="checkbox"/>	a Employee's social security number		For Official Use Only OMB No. 1545-0029	
b Employer identification number (EIN)			1 Wages, tips, other compensation	2 Federal income tax withheld		
c Employer's name, address, and ZIP code			3 Social security wages	4 Social security tax withheld		
			5 Medicare wages and tips	6 Medicare tax withheld		
			7 Social security tips	8 Allocated tips		
d Control number			9	10 Dependent care benefits		
e Employee's first name and initial		Last name	Suff.	11 Nonqualified plans		12a See instructions for box 12
f Employee's address and ZIP code		15 State Employer's state ID number		16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.
		19 Local income tax		20 Locality name		

Form **W-2** Wage and Tax Statement **2025** Department of the Treasury—Internal Revenue Service  
 Copy A—For Social Security Administration. Send this entire page with Form W-3 to the Social Security Administration; photocopies are not acceptable.  
 For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.  
 Cat. No. 10134D

Do Not Cut, Fold, or Staple Forms on This Page

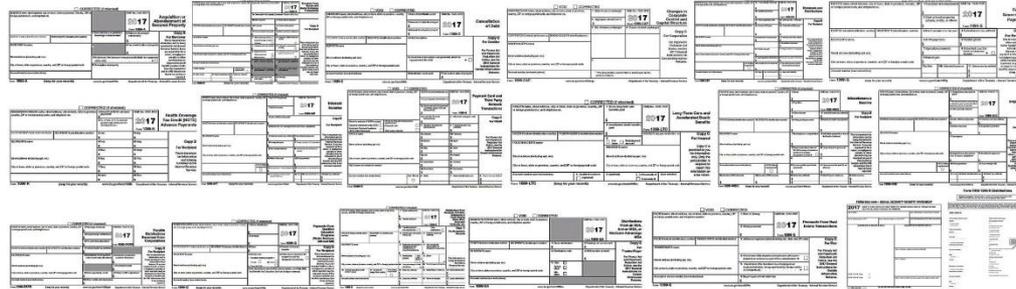
CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		OMB No. 1545-0116		<b>Nonemployee Compensation</b>
		Form <b>1099-NEC</b>		
		(Rev. April 2025)		
		For calendar year		
PAYER'S TIN	RECIPIENT'S TIN	1 Nonemployee compensation		<b>Copy B For Recipient</b> This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
		\$		
RECIPIENT'S name		2 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale <input type="checkbox"/>		
Street address (including apt. no.)		3 Excess golden parachute payments		
City or town, state or province, country, and ZIP or foreign postal code		\$		
Account number (see instructions)		4 Federal income tax withheld		
		\$		
		5 State tax withheld	6 State/Payer's state no.	7 State income
		\$		\$
		\$		\$

Form **1099-NEC** (Rev. 4-2025) (keep for your records) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## THERE ARE 20 DIFFERENT TYPES OF IRS FORM 1099



Form 1099 is one of several IRS tax forms used in the U.S. to prepare and file an information return to *report various types of income* other than wages, salaries, and tips. The form is used to *report to the IRS* payments to independent contractors, rental property income, interest and dividend income, sales proceeds and miscellaneous income. [Wikipedia](#)

Form	Description
1099-A	Acquisition or Abandonment of Secured Property
1099-B	Proceeds From Broker and Barter Exchange Transactions
1099-C	Cancellation of Debt
1099-CAP	Changes in Corporate Control and Capital Structure
1099-DIV	Dividends and Distributions
1099-G	Certain Government Payments
1099-H	Health Coverage Tax Credit (HCTC) Advance Payments
1099-INT	Interest Income
1099-K	Payment Card & Third-Party Transactions ((PayPal) IRS threshold to issue- sales over \$20,000/year
1099-LTC	Long-Term Care and Accelerated Death Benefits
1099-MISC	Miscellaneous Income
1099-NEC	Nonemployee Compensation (for independent contractors)
1099-OID	Original Issue Discount
1099-PATR	Taxable Distributions Received From Cooperatives
1099-Q	Payments From Qualified Education Programs (Under Sections 529 and 530)
1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts
1099-S	Proceeds From Real Estate Transactions
1099-SA	Distributions From an HSA, Archer MSA, or Medicare Advantage MSA
RRB-1099	Railroad Retirement Board Statement
SSA- 1099	Social Security Benefit Statement

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## 2025 FORM 1040 IS TWO PAGES

**Form 1040** Department of the Treasury—Internal Revenue Service **2025** U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning . 2025, ending . 2025, ending . 20 See separate instructions.

Filed pursuant to section 301.9100-2  Combat zone  Deceased MM / DD / YYYY Spouse MM / DD / YYYY

Other

Your first name and middle initial \_\_\_\_\_ Last name \_\_\_\_\_ Your social security number \_\_\_\_\_

If joint return, spouse's first name and middle initial \_\_\_\_\_ Last name \_\_\_\_\_ Spouse's social security number \_\_\_\_\_

Home address (number and street). If you have a P.O. box, see instructions. \_\_\_\_\_ Apt. no. \_\_\_\_\_ Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025.

City, town, or post office. If you have a foreign address, also complete spaces below. \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_ Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.  You  Spouse

Foreign country name \_\_\_\_\_ Foreign province/state/county \_\_\_\_\_ Foreign postal code \_\_\_\_\_

**Filing Status**  Single  Head of household (HOH)  Married filing jointly (even if only one had income)  Qualifying surviving spouse (QSS)  Married filing separately (MFS). Enter spouse's SSN above and full name here: \_\_\_\_\_ If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: \_\_\_\_\_  If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): \_\_\_\_\_

Check only one box.

**Digital Assets** At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) . . .  Yes  No

**Dependents** (see instructions)

	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.
(6) Check if	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled
(7) Credits	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents

Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

**Income**

Attach Form(s) W-2 here. Also attach Forms W-2S and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.

Attach Sch. B if required.

<b>1a</b> Total amount from Form(s) W-2, box 1 (see instructions)		<b>1a</b>
<b>b</b> Household employee wages not reported on Form(s) W-2		<b>1b</b>
<b>c</b> Tip income not reported on line 1a (see instructions)		<b>1c</b>
<b>d</b> Medicaid waiver payments not reported on Form(s) W-2 (see instructions)		<b>1d</b>
<b>e</b> Taxable dependent care benefits from Form 2441, line 26		<b>1e</b>
<b>f</b> Employer-provided adoption benefits from Form 8839, line 31		<b>1f</b>
<b>g</b> Wages from Form 8919, line 6		<b>1g</b>
<b>h</b> Other earned income (see instructions). Enter type and amount: _____		<b>1h</b>
<b>i</b> Nontaxable combat pay election (see instructions)		<b>1i</b>
<b>z</b> Add lines 1a through 1h		<b>1z</b>
<b>2a</b> Tax-exempt interest	<b>2a</b>	<b>2b</b> Taxable interest
<b>3a</b> Qualified dividends	<b>3a</b>	<b>3b</b> Ordinary dividends
<b>4a</b> IRA distributions	<b>4a</b>	<b>4b</b> Taxable amount
<b>5a</b> Pensions and annuities	<b>5a</b> <input type="checkbox"/> Rollover	<b>5b</b> Taxable amount
<b>6a</b> Social security benefits	<b>6a</b> <input type="checkbox"/> Rollover	<b>6b</b> Taxable amount
<b>7a</b> Capital gain or (loss). Attach Schedule D if required		<b>7a</b>
<b>8</b> Additional income from Schedule 1, line 10		<b>8</b>
<b>9</b> Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your <b>total income</b>		<b>9</b>
<b>10</b> Adjustments to income from Schedule 1, line 26		<b>10</b>
<b>11a</b> Subtract line 10 from line 9. This is your <b>adjusted gross income</b>		<b>11a</b>

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 113208 Form 1040 (2025) Created 9/5/25

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## 2025 FORM 1040 PAGE 2

Form 1040 (2025) Page **2**

<b>Tax and Credits</b>		<b>11b</b> Amount from line 11a (adjusted gross income) . . . . .	<b>11b</b>
<b>12a</b> Someone can claim <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent			
<b>b</b> <input type="checkbox"/> Spouse itemizes on a separate return <b>c</b> <input type="checkbox"/> You were a dual-status alien			
<b>d</b> You: <input type="checkbox"/> Were born before January 2, 1961 <input type="checkbox"/> Are blind			
<b>Spouse:</b> <input type="checkbox"/> Was born before January 2, 1961 <input type="checkbox"/> Is blind			
<b>e</b> <b>Standard deduction or itemized deductions</b> (from Schedule A) . . . . .		<b>12e</b>	
<b>13a</b> Qualified business income deduction from Form 8995 or Form 8995-A . . . . .		<b>13a</b>	
<b>b</b> Additional deductions from Schedule 1-A, line 38 . . . . .		<b>13b</b>	
<b>14</b> Add lines 12e, 13a, and 13b . . . . .		<b>14</b>	
<b>15</b> Subtract line 14 from line 11b. If zero or less, enter -0-. This is your <b>taxable income</b> . . . . .		<b>15</b>	
<b>16</b> Tax (see instructions). Check if any from Form(s): <b>1</b> <input type="checkbox"/> 8814 <b>2</b> <input type="checkbox"/> 4972 <b>3</b> <input type="checkbox"/>		<b>16</b>	
<b>17</b> Amount from Schedule 2, line 3 . . . . .		<b>17</b>	
<b>18</b> Add lines 16 and 17 . . . . .		<b>18</b>	
<b>19</b> Child tax credit or credit for other dependents from Schedule 8812 . . . . .		<b>19</b>	
<b>20</b> Amount from Schedule 3, line 8 . . . . .		<b>20</b>	
<b>21</b> Add lines 19 and 20 . . . . .		<b>21</b>	
<b>22</b> Subtract line 21 from line 18. If zero or less, enter -0- . . . . .		<b>22</b>	
<b>23</b> Other taxes, including self-employment tax, from Schedule 2, line 21 . . . . .		<b>23</b>	
<b>24</b> Add lines 22 and 23. This is your <b>total tax</b> . . . . .		<b>24</b>	
<b>Payments and Refundable Credits</b>			
<b>25</b> Federal income tax withheld from:			
<b>a</b> Form(s) W-2 . . . . .		<b>25a</b>	
<b>b</b> Form(s) 1099 . . . . .		<b>25b</b>	
<b>c</b> Other forms (see instructions) . . . . .		<b>25c</b>	
<b>d</b> Add lines 25a through 25c . . . . .		<b>25d</b>	
<b>26</b> 2025 estimated tax payments and amount applied from 2024 return . . . . .		<b>26</b>	
If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions): . . . . .			
<b>27a</b> Earned income credit (EIC) . . . . .		<b>27a</b>	
<b>b</b> Clergy filing Schedule SE (see instructions) . . . . .			
<b>c</b> If you do not want to claim the EIC, check here . . . . . <input type="checkbox"/>			
<b>28</b> Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here . . . . . <input type="checkbox"/>		<b>28</b>	
<b>29</b> American opportunity credit from Form 8863, line 8 . . . . .		<b>29</b>	
<b>30</b> Refundable adoption credit from Form 8839, line 13 . . . . .		<b>30</b>	
<b>31</b> Amount from Schedule 3, line 15 . . . . .		<b>31</b>	
<b>32</b> Add lines 27a, 28, 29, 30, and 31. These are your <b>total other payments and refundable credits</b> . . . . .		<b>32</b>	
<b>33</b> Add lines 25d, 26, and 32. These are your <b>total payments</b> . . . . .		<b>33</b>	
<b>Refund</b>			
<b>34</b> If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you <b>overpaid</b> . . . . .		<b>34</b>	
<b>35a</b> Amount of line 34 you want <b>refunded to you</b> . If Form 8888 is attached, check here . . . . . <input type="checkbox"/>		<b>35a</b>	
<b>b</b> Routing number . . . . . <b>c</b> Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings			
<b>d</b> Account number . . . . .			
<b>36</b> Amount of line 34 you want <b>applied to your 2026 estimated tax</b> . . . . .		<b>36</b>	
<b>Amount You Owe</b>			
<b>37</b> Subtract line 33 from line 24. This is the <b>amount you owe</b> . For details on how to pay, go to <a href="http://www.irs.gov/Payments">www.irs.gov/Payments</a> or see instructions . . . . .		<b>37</b>	
<b>38</b> Estimated tax penalty (see instructions) . . . . .		<b>38</b>	
<b>Third Party Designee</b>			
Do you want to allow another person to discuss this return with the IRS? See instructions. <input type="checkbox"/> Yes. Complete below. <input type="checkbox"/> No			
Designee's name	Phone no.	Personal identification number (PIN)	
<b>Sign Here</b>			
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.			
Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Spouse's signature. If a joint return, <b>both</b> must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no.	Email address		
<b>Paid Preparer Use Only</b>			
Preparer's name	Preparer's signature	Date	PTIN
Firm's name		Check if: <input type="checkbox"/> Self-employed	
Firm's address		Phone no.	
		Firm's EIN	

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

For 2025, Form 1040-SR is available to you if you were born before January 2, 1961. It offers taxpayers aged 65 or older a simplified, easier-to-read, large-print format designed to help identify senior-specific tax benefits, such as higher standard deductions.

**1040-SR** Department of the Treasury - Internal Revenue Service **2025** (OMB No. 1545-0074) IRS Use Only - Do not write or staple in this space

For the year Jan. 1-Dec. 31, 2025, or other tax year beginning . . . . . 2025, ending . . . . . See separate instructions.

Filed pursuant to section 301.9100-2 . . . . . Combat zone . . . . . Deceased . . . . . Spouse . . . . .

Your first name and middle initial . . . . . Last name . . . . . Your social security number . . . . .

If joint return, spouse's first name and middle initial . . . . . Last name . . . . . Spouse's social security number . . . . .

Home address (number and street). If you have a P.O. box, see instructions. . . . . Apt. no. . . . . Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025.

City, town, or post office. If you have a foreign address, also complete spaces below: State . . . . . ZIP code . . . . .

Foreign country name . . . . . Foreign province/state/country . . . . . Foreign postal code . . . . .

**Filing Status**  Single  Head of household (HOH)  Qualifying surviving spouse (QSS)  Married filing jointly (even if only one had income)  Married filing separately (MFS). Enter spouse's SSN above and full name here: . . . . . If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: . . . . .

If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): . . . . .

**Digital Assets** At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) . . . . .  Yes  No

**Dependents** (see instructions)

Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name			
(2) Last name			
(3) SSN			
(4) Relationship			
(5) Check if filed with you more than half of 2025	(a) <input type="checkbox"/> Yes <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes <input type="checkbox"/> And in the U.S.
(6) Check if	(b) <input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	(b) <input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	(b) <input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled
(7) Credits	Child tax credit <input type="checkbox"/> Credit for other dependents <input type="checkbox"/>	Child tax credit <input type="checkbox"/> Credit for other dependents <input type="checkbox"/>	Child tax credit <input type="checkbox"/> Credit for other dependents <input type="checkbox"/>

Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

**Income**

1a Total amount from Form(s) W-2, box 1 (see instructions) . . . . . 1a

1b Household employee wages not reported on Form(s) W-2 . . . . . 1b

1c Tip income not reported on line 1a (see instructions) . . . . . 1c

1d Medicaid waiver payments not reported on Form(s) W-2 (see instructions) . . . . . 1d

1e Taxable dependent care benefits from Form 2441, line 26 . . . . . 1e

1f Employer-provided adoption benefits from Form 8839, line 31 . . . . . 1f

1g Wages from Form 8919, line 6 . . . . . 1g

1h Other earned income (see instructions). Enter type and amount: . . . . . 1h

1i Nontaxable combat pay election (see instructions) . . . . . 1i

1z Add lines 1a through 1h . . . . . 1z

Form 1040-SR (2025) Page 2

2a Tax-exempt interest . . . . . 2a b Taxable interest . . . . . 2b

3a Qualified dividends . . . . . 3a b Ordinary dividends . . . . . 3b

c Check if your child's dividends are included in: . . . . .

1  Line 3a 2  Line 3b

4a IRA distributions . . . . . 4a b Taxable amount . . . . . 4b

c Check if (see instructions): . . . . .

1  Rollover 2  QCD 3

5a Pensions and annuities . . . . . 5a b Taxable amount . . . . . 5b

c Check if (see instructions): . . . . .

1  Rollover 2  PSO 3

6a Social security benefits . . . . . 6a b Taxable amount . . . . . 6b

c If you elect to use the lump-sum election method, check here (see instructions) . . . . .

d If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here . . . . .

7a Capital gain or (loss). Attach Schedule D if required . . . . . 7a

b Check if:  Schedule D required  Includes child's capital gain or (loss) . . . . .

8 Additional income from Schedule 1, line 10 . . . . . 8

9 Add lines 1a, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income** . . . . . 9

10 Adjustments to income from Schedule 1, line 26 . . . . . 10

11a Subtract line 10 from line 9. This is your **adjusted gross income** . . . . . 11a

b Amount from line 11a (adjusted gross income) . . . . . 11b

**Tax and Credits**

12a Someone can claim  You as a dependent  Your spouse as a dependent  Spouse itemizes on a separate return  You were a dual-status alien  You:  Were born before January 2, 1961  Are blind  Spouse:  Was born before January 2, 1961  Is blind  Standard deduction or itemized deductions (from Schedule A) . . . . . 12c

13a Qualified business income deduction from Form 8995 or Form 8995-A . . . . . 13a

b Additional deductions from Schedule 1-A, line 38 . . . . . 13b

14 Add lines 12c, 13a, and 13b . . . . . 14

15 Subtract line 14 from line 11b. If zero or less, enter -0-. This is your **taxable income** . . . . . 15

16 Tax (see instructions). Check if any from:  1 Form(s) 8814  2 Form(s) 4972  3  . . . . . 16

17 Amount from Schedule 2, line 3 . . . . . 17

18 Add lines 16 and 17 . . . . . 18

19 Child tax credit or credit for other dependents from Schedule 8812 . . . . . 19

20 Amount from Schedule 3, line 8 . . . . . 20

21 Add lines 19 and 20 . . . . . 21

22 Subtract line 21 from line 18. If zero or less, enter -0- . . . . . 22

23 Other taxes, including self-employment tax, from Schedule 2, line 21 . . . . . 23

24 Add lines 22 and 23. This is your **total tax** . . . . . 24

Form 1040-SR (2025) Page 3

**Payments 25** Federal income tax withheld from: . . . . . 25

and Refundable Credits

a Form(s) W-2 . . . . . 25a

b Form(s) 1099 . . . . . 25b

c Other forms (see instructions) . . . . . 25c

d Add lines 25a through 25c . . . . . 25d

26 2025 estimated tax payments and amount applied from 2024 return . . . . . 26

If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions): . . . . .

27a Earned income credit (EIC) . . . . . 27a

b Clergy filing Schedule SE (see instructions) . . . . .

c If you do not want to claim the EIC, check here . . . . .

28 Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here . . . . . 28

29 American opportunity credit from Form 8863, line 8 . . . . . 29

30 Refundable adoption credit from Form 8839, line 13 . . . . . 30

31 Amount from Schedule 3, line 15 . . . . . 31

32 Add lines 27a, 28, 29, 30, and 31. These are your **total other payments and refundable credits** . . . . . 32

33 Add lines 25d, 26, and 32. These are your **total payments** . . . . . 33

**Refund**

34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid** . . . . . 34

35a Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here . . . . . 35a

b Routing number . . . . . c Type:  Checking  Savings

d Account number . . . . .

36 Amount of line 34 you want **applied to your 2026 estimated tax** . . . . . 36

**Amount You Owe**

37 Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to [www.irs.gov/Payments](http://www.irs.gov/Payments) or see instructions . . . . . 37

38 Estimated tax penalty (see instructions) . . . . . 38

Do you want to allow another person to discuss this return with the IRS? See instructions.  Yes, Complete below.  No

**Third Party Designee**

Designee's name . . . . . Phone no. . . . . Personal identification number (PIN) . . . . .

**Sign Here**

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.

Your signature . . . . . Date . . . . . Your occupation . . . . . If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Spouse's signature. If a joint return, both must sign. . . . . Date . . . . . Spouse's occupation . . . . . If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Joint return? See instructions. Keep a copy for your records. . . . .

Phone no. . . . . Email address . . . . .

**Paid Preparer Use Only**

Preparer's name . . . . . Preparer's signature . . . . . Date . . . . . PTIN . . . . . Check if:  Self-employed

Firm's name . . . . . Firm's address . . . . . Phone no. . . . . Firm's EIN . . . . .

Go to [www.irs.gov/Form1040SR](http://www.irs.gov/Form1040SR) for instructions and the latest information. Form 1040-SR (2025)

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 71929P Form 1040-SR (2025) Created 9/25/25

Go to [www.irs.gov/Form1040SR](http://www.irs.gov/Form1040SR) for instructions and the latest information. Form 1040-SR (2025)

Go to [www.irs.gov/Form1040SR](http://www.irs.gov/Form1040SR) for instructions and the latest information. Form 1040-SR (2025)



# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE D: CAPITAL GAINS AND LOSSES

**SCHEDULE D  
(Form 1040)**

**Capital Gains and Losses**

OMB No. 1545-0074

**2025**

Attachment  
Sequence No. **12**

Attach to Form 1040, 1040-SR, or 1040-NR.  
Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.  
Go to [www.irs.gov/ScheduleD](http://www.irs.gov/ScheduleD) for instructions and the latest information.

Department of the Treasury  
Internal Revenue Service

Name(s) shown on return

Your social security number

Did you dispose of any investment(s) in a qualified opportunity fund during the tax year?  Yes  No  
If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

**Part I Short-Term Capital Gains and Losses—Generally Assets Held One Year or Less** (see instructions)

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
<b>1a</b> Totals for all short-term transactions reported on Form 1099-B or Form 1099-DA for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b . . . . .				
<b>1b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box A</b> or <b>Box G</b> checked . . . . .				
<b>2</b> Totals for all transactions reported on Form(s) 8949 with <b>Box B</b> or <b>Box H</b> checked . . . . .				
<b>3</b> Totals for all transactions reported on Form(s) 8949 with <b>Box C</b> or <b>Box I</b> checked . . . . .				
<b>4</b> Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824 . . . . .				<b>4</b>
<b>5</b> Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1 . . . . .				<b>5</b>
<b>6</b> Short-term capital loss carryover. Enter the amount, if any, from line 8 of your <b>Capital Loss Carryover Worksheet</b> in the instructions . . . . .				<b>6</b> ( )
<b>7</b> <b>Net short-term capital gain or (loss)</b> . Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back . . . . .				<b>7</b>

**Part II Long-Term Capital Gains and Losses—Generally Assets Held More Than One Year** (see instructions)

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
<b>8a</b> Totals for all long-term transactions reported on Form 1099-B or Form 1099-DA for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b . . . . .				
<b>8b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box D</b> or <b>Box J</b> checked . . . . .				
<b>9</b> Totals for all transactions reported on Form(s) 8949 with <b>Box E</b> or <b>Box K</b> checked . . . . .				
<b>10</b> Totals for all transactions reported on Form(s) 8949 with <b>Box F</b> or <b>Box L</b> checked . . . . .				
<b>11</b> Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824 . . . . .				<b>11</b>
<b>12</b> Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1 . . . . .				<b>12</b>
<b>13</b> Capital gain distributions. See the instructions . . . . .				<b>13</b>
<b>14</b> Long-term capital loss carryover. Enter the amount, if any, from line 13 of your <b>Capital Loss Carryover Worksheet</b> in the instructions . . . . .				<b>14</b> ( )
<b>15</b> <b>Net long-term capital gain or (loss)</b> . Combine lines 8a through 14 in column (h). Then, go to Part III on the back . . . . .				<b>15</b>

Schedule D (Form 1040) 2025

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**Part III Summary**

<b>16</b> Combine lines 7 and 15 and enter the result . . . . .	<b>16</b>	
<ul style="list-style-type: none"> <li>If line 16 is a <b>gain</b>, enter the amount from line 16 on Form 1040, 1040-SR, or 1040-NR, line 7a. Then, go to line 17 below.</li> <li>If line 16 is a <b>loss</b>, skip lines 17 through 20 below. Then, go to line 21. Also be sure to complete line 22.</li> <li>If line 16 is <b>zero</b>, skip lines 17 through 21 below and enter -0- on Form 1040, 1040-SR, or 1040-NR, line 7a. Then, go to line 22.</li> </ul>		
<b>17</b> Are lines 15 and 16 both gains? <input type="checkbox"/> <b>Yes</b> . Go to line 18. <input type="checkbox"/> <b>No</b> . Skip lines 18 through 21, and go to line 22.		
<b>18</b> If you are required to complete the <b>28% Rate Gain Worksheet</b> (see instructions), enter the amount, if any, from line 7 of that worksheet . . . . .	<b>18</b>	
<b>19</b> If you are required to complete the <b>Unrecaptured Section 1250 Gain Worksheet</b> (see instructions), enter the amount, if any, from line 18 of that worksheet . . . . .	<b>19</b>	
<b>20</b> Are lines 18 and 19 both zero or blank and you are not filing Form 4952? <input type="checkbox"/> <b>Yes</b> . Complete the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> in the instructions for Form 1040, line 16. <b>Don't</b> complete lines 21 and 22 below. <input type="checkbox"/> <b>No</b> . Complete the <b>Schedule D Tax Worksheet</b> in the instructions. <b>Don't</b> complete lines 21 and 22 below.		
<b>21</b> If line 16 is a loss, enter here and on Form 1040, 1040-SR, or 1040-NR, line 7a, the <b>smaller</b> of: <ul style="list-style-type: none"> <li>The loss on line 16; or</li> <li>(\$3,000), or if married filing separately, (\$1,500)</li> </ul>	<b>21</b>	( )
<b>Note:</b> When figuring which amount is smaller, treat both amounts as positive numbers.		
<b>22</b> Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a? <input type="checkbox"/> <b>Yes</b> . Complete the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> in the instructions for Form 1040, line 16. <input type="checkbox"/> <b>No</b> . Complete the rest of Form 1040, 1040-SR, or 1040-NR.		

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE D: CAPITAL GAINS AND LOSSES

For 2025, you can deduct capital losses up to the amount of your capital gains plus \$3,000 (\$1,500 if married filing separately). You may be able to use capital losses that exceed this limit in future years.

### Suggestions:

- If you already have “*Taxable Capital Gains*” from selling stock or investment real estate, see if you have some unrealized “*Capital losses*” in other assets that you can sell before year-end to offset those gains and reduce your tax liability.
- If you’re thinking of selling stock, consider postponing the gain until after January to avoid the tax in the current year.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE D, CAPITAL GAINS AND LOSSES

### SELLING YOUR HOME AT A GAIN (PROFIT)

**Proceeds (Sale) less Basis (Costs) = Gain (Profit)**

For 2025, and few previous years, generally, if you sell your home at a gain (profit), some of the gain could be taxable, but in most cases, if the home you sold counts as your main home, there are exemptions:

#### Exemptions

Single – The first \$250,000 of Gain is Exempt

Married and Filing Jointly – The first \$500,000 of Gain is Exempt

*Since 1997 the former rule to “Roll Over” home profits by reinvesting in a new home was removed.*

You should receive Federal Form 1099-S, titled, Proceeds From Real Estate Transactions, which is issued by the person responsible for closing the real estate transaction.

#### Basis Adjustments - Details and Exceptions

Basis are the costs associated with *Purchasing and making Improvements to the property*. Costs for repairs or maintenance that are necessary to keeping the home in good condition, but do not add to its value or prolong its life are not included. For more information on basis, see Pub. 551, Basis of Assets.

2024 IRS Publication 523, “Selling Your Home”

<https://www.irs.gov/pub/irs-pdf/p523.pdf>

IRS Publication 523, titled “Selling Your Home” is a 27-page document filled with answers that explains the tax rules that apply when you sell (or otherwise give up ownership of) a home. It also shows you how to do the calculations you'll need to do.

[JohnGoldhamer.com](http://JohnGoldhamer.com), Individual Income Tax page has a position paper,:

*Selling a Home Requirements, Exemptions, and Tax*

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## 2025 STANDARD DEDUCTION AMOUNTS

For 2025, the Standard Deduction for one dependent is as follows:

<u>Filing Status</u>	<u>Standard</u>	<u>Over 65 / Blind</u>
• Single	\$15,750	\$17,750
• Married Filing Separately	\$15,750	\$17,350
• Head of Household	\$23,625	\$25,625
• Married Filing Jointly or Surviving Spouse	\$31,500	\$33,100

*For 2025, Most Taxpayers will File a Standard Deduction and Not Itemize*

*When the Standard Deduction is used,  
there are not any additional Deductions such as Charities.*

*From 1982 to 1986 and again in 2020, Form 1040 provided a  
Form 1040 Line-Item Charitable Contribution Deduction.*

*2026 has a 1040 \$1,000 deduction (\$2,000 for joint filers) for Charitable cash gifts*

*Many Taxpayers May Owe More State Tax Than Previous Years*

*Most states are Conformity States, which means they follow the IRS return as their starting point for their tax returns. When a Standard Deduction is filed with the IRS the State Individual Income Tax Return must conform with the IRS and only the Standard Deduction is allowed on the State Tax Return.*

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## PERSONAL EXEMPTIONS SUSPENDED

For the 2025 tax year there is No Personal Exemption, but the standard deduction is increased.

The 2018 Tax Cuts and Jobs Act (TCJA) *suspended the* Personal Exemption for yourself, your spouse, and all your dependents.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## 2025 THREE SCHEDULES

For 2025 Form 1040 is Two Pages.

There are now Three Schedules that might be attached to the 2025 Federal Form 1040 as follows:

Schedule 1 – Additional Income and Adjustments to Income

Schedule 2 – Additional Taxes

Schedule 3 – Additional Credits and Payments

Former Schedules 4, 5, and 6 have been consolidated into other forms to simplify the filing process.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## 2025 THREE SCHEDULES

### Schedule 1: Additional Income and Adjustments to Income

**Examples of Adjustments to Income:** Educator Expenses, Certain Business Expenses, Health Savings Account Deduction, Moving Expenses (Only Armed Forces Members), Deductible Part of Self-Employment Tax, Self-Employed SEP, SIMPLE, and Qualified Plans, Self-Employed Health Insurance Deduction, Penalty on Early Withdrawal of Savings, Alimony Paid, IRA Deduction, Student Loan Interest Deduction.

**SCHEDULE 1**  
**(Form 1040)**

**Additional Income and Adjustments to Income**

OMB No. 1545-0074  
**2025**  
Attachment  
Sequence No. 01

Department of the Treasury  
Internal Revenue Service

Attach to Form 1040, 1040-SR, or 1040-NR.  
Go to [www.irs.gov/Form1040](http://www.irs.gov/Form1040) for instructions and the latest information.

Name(s) shown on Form 1040, 1040-SR, or 1040-NR \_\_\_\_\_ Your social security number \_\_\_\_\_

For 2025, enter the amount reported to you on Form(s) 1099-K that was included in error or for personal items sold at a loss \_\_\_\_\_

**Note:** The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transaction. See [www.irs.gov/1099k](http://www.irs.gov/1099k).

**Part I Additional Income**

1	Taxable refunds, credits, or offsets of state and local income taxes	1
2a	Alimony received	2a
b	Date of original divorce or separation agreement (see instructions)	
3	Business income or (loss). Attach Schedule C	3
4	Other gains or (losses). Check if any from Form(s): <input type="checkbox"/> 4797 <input type="checkbox"/> 4684	4
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5
6	Farm income or (loss). Attach Schedule F	6
7	Unemployment compensation. If you repaid a 2025 overpayment (see instructions), check here <input type="checkbox"/> and enter amount repaid: _____	7
8	Other income:	
a	Net operating loss	8a ( )
b	Gambling	8b ( )
c	Cancellation of debt	8c ( )
d	Foreign earned income exclusion from Form 2555	8d ( )
e	Income from Form 8853	8e ( )
f	Income from Form 8889	8f ( )
g	Alaska Permanent Fund dividends	8g ( )
h	Jury duty pay	8h ( )
i	Prizes and awards	8i ( )
j	Activity not engaged in for profit income	8j ( )
k	Stock options	8k ( )
l	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	8l ( )
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m ( )
n	Section 951(a) inclusion (see instructions)	8n ( )
o	Section 951(A)(ii) inclusion (see instructions)	8o ( )
p	Section 461(i) excess business loss adjustment	8p ( )
q	Taxable distributions from an ABL account (see instructions)	8q ( )
r	Scholarship and fellowship grants not reported on Form W-2	8r ( )
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s ( )
t	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t ( )
u	Wages earned while incarcerated	8u ( )
v	Digital assets received as ordinary income not reported elsewhere. See instructions	8v ( )
z	Other income. List type and amount: _____	8z ( )
9	Total other income. Add lines 8a through 8z	9
10	Combine lines 1 through 7 and 9. This is your <b>additional income</b> . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8	10

For Paperwork Reduction Act Notice, see your tax return instructions. Cat. No. 71479F Schedule 1 (Form 1040) 2025 Created 7/25/25

Schedule 1 (Form 1040) 2025 Page 2

**Part II Adjustments to Income**

11	Educator expenses	11
12	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	12
13	Health savings account deduction. Attach Form 8889	13
14	Moving expenses for members of the Armed Forces. Attach Form 3903. If claiming only storage fees (see instructions), check here <input type="checkbox"/>	14
15	Deductible part of self-employment tax. Attach Schedule SE	15
16	Self-employed SEP, SIMPLE, and qualified plans	16
17	Self-employed health insurance deduction	17
18	Penalty on early withdrawal of savings	18
19a	Alimony paid	19a
b	Recipient's SSN _____	
c	Date of original divorce or separation agreement (see instructions): _____	
20	IRA deduction. If you are married filing separately and lived apart from your spouse for the entire year (see instructions), check here <input type="checkbox"/>	20
21	Student loan interest deduction	21
22	Reserved for future use	22
23	Archer MSA deduction	23
24	Other adjustments:	
a	Jury duty pay (see instructions)	24a
b	Deductible expenses related to income reported on line 8l from the rental of personal property engaged in for profit	24b
c	Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m	24c
d	Reforestation amortization and expenses	24d
e	Repayment of supplemental unemployment benefits under the Trade Act of 1974	24e
f	Contributions to section 501(c)(18)(D) pension plans	24f
g	Contributions by certain chaplains to section 403(b) plans	24g
h	Attorney fees and court costs for actions involving certain unlawful discrimination claims (see instructions)	24h
i	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	24i
j	Housing deduction from Form 2555	24j
k	Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041)	24k
z	Other adjustments. List type and amount: _____	24z
25	Total other adjustments. Add lines 24a through 24z	25
26	Add lines 11 through 23 and 25. These are your <b>adjustments to income</b> . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 10	26

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## THE THREE SCHEDULES

### Schedule 2: Additional Taxes

<b>SCHEDULE 2</b> <b>(Form 1040)</b>	<b>Additional Taxes</b>	OMB No. 1545-0074
Department of the Treasury Internal Revenue Service	Attach to Form 1040, 1040-SR, or 1040-NR. Go to <a href="http://www.irs.gov/Form1040">www.irs.gov/Form1040</a> for instructions and the latest information.	<b>2025</b> Attachment Sequence No. <b>02</b>
Name(s) shown on Form 1040, 1040-SR, or 1040-NR		Your social security number

Schedule 2 (Form 1040) 2025 Page **2**

Part I Tax		
<b>1</b> Additions to tax:		
<b>a</b> Excess advance premium tax credit repayment. Attach Form 8962 . . . . .	<b>1a</b>	
<b>b</b> Repayment of new clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part II. Attach Form 8936 and Schedule A (Form 8936) . . . . .	<b>1b</b>	
<b>c</b> Repayment of previously owned clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part IV. Attach Form 8936 and Schedule A (Form 8936) . . . . .	<b>1c</b>	
<b>d</b> Recapture of net EPE from Form 4255, line 2a, column (l) . . . . .	<b>1d</b>	
<b>e</b> Excessive payments (EPs) on gross EPE from Form 4255. Check applicable box and enter amount. See instructions.		
(i) <input type="checkbox"/> Line 1a                      (ii) <input type="checkbox"/> Line 1c		
(iii) <input type="checkbox"/> Line 1d                      (iv) <input type="checkbox"/> Line 2a . . . . .	<b>1e</b>	
<b>f</b> 20% EP from Form 4255. Check applicable box and enter amount. See instructions.		
(i) <input type="checkbox"/> Line 1a                      (ii) <input type="checkbox"/> Line 1c		
(iii) <input type="checkbox"/> Line 1d                      (iv) <input type="checkbox"/> Line 2a . . . . .	<b>1f</b>	
<b>y</b> Other additions to tax (see instructions):	<b>1y</b>	
<b>z</b> Add lines 1a through 1y . . . . .	<b>1z</b>	
<b>2</b> Alternative minimum tax. Attach Form 6251 . . . . .	<b>2</b>	
<b>3</b> Add lines 1z and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17 . . . . .	<b>3</b>	

Part II Other Taxes (continued)		
<b>17</b> Other additional taxes:		
<b>a</b> Recapture of other credits. List type, form number, and amount:	<b>17a</b>	
<b>b</b> Recapture of federal mortgage subsidy. If you sold your home, see instructions	<b>17b</b>	
<b>c</b> Additional tax on HSA distributions. Attach Form 8889 . . . . .	<b>17c</b>	
<b>d</b> Additional tax on an HSA because you didn't remain an eligible individual. Attach Form 8889 . . . . .	<b>17d</b>	
<b>e</b> Additional tax on Archer MSA distributions. Attach Form 8853 . . . . .	<b>17e</b>	
<b>f</b> Additional tax on Medicare Advantage MSA distributions. Attach Form 8853	<b>17f</b>	
<b>g</b> Recapture of a charitable contribution deduction related to a fractional interest in tangible personal property . . . . .	<b>17g</b>	
<b>h</b> Income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A . . . . .	<b>17h</b>	
<b>i</b> Compensation you received from a nonqualified deferred compensation plan described in section 457A . . . . .	<b>17i</b>	
<b>j</b> Section 72(m)(5) excess benefits tax . . . . .	<b>17j</b>	
<b>k</b> Golden parachute payments . . . . .	<b>17k</b>	
<b>l</b> Tax on accumulation distribution of trusts . . . . .	<b>17l</b>	
<b>m</b> Excise tax on insider stock compensation from an expatriated corporation . . . . .	<b>17m</b>	
<b>n</b> Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866 . . . . .	<b>17n</b>	
<b>o</b> Tax on non-effectively connected income for any part of the year you were a nonresident alien from Form 1040-NR . . . . .	<b>17o</b>	
<b>p</b> Any interest from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund . . . . .	<b>17p</b>	
<b>q</b> Any interest from Form 8621, line 24 . . . . .	<b>17q</b>	
<b>z</b> Any other taxes. List type and amount:		
	<b>17z</b>	
<b>18</b> Total additional taxes. Add lines 17a through 17z . . . . .	<b>18</b>	
<b>19</b> Recapture of net EPE from Form 4255, line 1d, column (l) . . . . .	<b>19</b>	
<b>20</b> Section 965 net tax liability installment from Form 965-A . . . . .	<b>20</b>	
<b>21</b> Add lines 4, 7 through 16, 18, and 19. These are your <b>total other taxes</b> . Enter here and on Form 1040 or 1040-SR, line 23; or Form 1040-NR, line 23b . . . . .	<b>21</b>	

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## THE THREE SCHEDULES

### Schedule 3: Additional Credits and Payments

#### Examples of Additional Credits and Payments:

Foreign Tax Credit

Credit For Child and Dependent Care Expenses, attach Form 2441

Retirement savings contributions credit. Attach Form 8880

Education Credits

SCHEDULE 3 (Form 1040)		Additional Credits and Payments		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Attach to Form 1040, 1040-SR, or 1040-NR. Go to <a href="http://www.irs.gov/Form1040">www.irs.gov/Form1040</a> for instructions and the latest information.		<b>2025</b> Attachment Sequence No. <b>03</b>
Name(s) shown on Form 1040, 1040-SR, or 1040-NR			Your social security number	
<b>Part I Nonrefundable Credits</b>				
1	Foreign tax credit. Attach Form 1116 if required . . . . .	1		
2	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441 . . . . .	2		
3	Education credits from Form 8863, line 19 . . . . .	3		
4	Retirement savings contributions credit. Attach Form 8880 . . . . .	4		
5a	Residential clean energy credit from Form 5695, line 15 . . . . .	5a		
5b	Energy efficient home improvement credit from Form 5695, line 32 . . . . .	5b		
6	Other nonrefundable credits:			
a	General business credit. Attach Form 3800 . . . . .	6a		
b	Credit for prior year minimum tax. Attach Form 8801 . . . . .	6b		
c	Adoption credit. Attach Form 8839 . . . . .	6c		
d	Credit for the elderly or disabled. Attach Schedule R . . . . .	6d		
e	Reserved for future use . . . . .	6e		
f	Clean vehicle credit. Attach Form 8936 . . . . .	6f		
g	Mortgage interest credit. Attach Form 8396 . . . . .	6g		
h	District of Columbia first-time homebuyer credit. Attach Form 8859 . . . . .	6h		
i	Qualified electric vehicle credit. Attach Form 8834 . . . . .	6i		
j	Alternative fuel vehicle refueling property credit. Attach Form 8911 . . . . .	6j		
k	Credit to holders of tax credit bonds. Attach Form 8912 . . . . .	6k		
l	Amount on Form 8978, line 14. See instructions . . . . .	6l		
m	Credit for previously owned clean vehicles. Attach Form 8936 . . . . .	6m		
z	Other nonrefundable credits. List type and amount: . . . . .	6z		
7	Total other nonrefundable credits. Add lines 6a through 6z . . . . .	7		
8	Add lines 1 through 4, 5a, 5b, and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20 . . . . .	8		
<b>Part II Other Payments and Refundable Credits</b>				
9	Net premium tax credit. Attach Form 8962 . . . . .	9		
10	Amount paid with request for extension to file (see instructions) . . . . .	10		
11	Excess social security and tier 1 RRTA tax withheld . . . . .	11		
12	Credit for federal tax on fuels. Attach Form 4136 . . . . .	12		
13	Other payments or refundable credits:			
a	Form 2439 . . . . .	13a		
b	Section 1341 credit for repayment of amounts included in income from earlier years . . . . .	13b		
c	Net elective payment election amount from Form 3800, Part III, line 6, column (j) . . . . .	13c		
d	Deferred amount of net 965 tax liability (see instructions) . . . . .	13d		
z	Other refundable credits (see instructions): . . . . .	13z		
14	Total other payments or refundable credits. Add lines 13a through 13z . . . . .	14		
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31 . . . . .	15		

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## FORM 2441: CHILD AND DEPENDENT CARE EXPENSES

For the 2025, the Child Tax Credit (CTC) is up to \$2,200 per qualifying child under age 17, with a maximum refundable portion of \$1,700.

Form **2441** **Child and Dependent Care Expenses** OMB No. 1545-0074  
**2025**  
 Department of the Treasury Internal Revenue Service Attach to Form 1040, 1040-SR, or 1040-NR. Go to [www.irs.gov/Form2441](http://www.irs.gov/Form2441) for instructions and the latest information. Attachment Sequence No. 21  
 Name(s) shown on return Your social security number

**A** You can't claim a credit for child and dependent care expenses if your filing status is married filing separately unless you meet the requirements listed in the instructions under *Married Persons Filing Separately*. If you meet these requirements, check this box

**B** If you or your spouse was a student or was disabled during 2025 and you're entering deemed income of \$250 or \$500 a month on Form 2441 based on the income rules listed in the instructions under *If You or Your Spouse Was a Student or Disabled*, check this box

**Part I** **Persons or Organizations Who Provided the Care—You must complete this part.**  
 If you have more than three care providers, see the instructions and check this box

1 (a) Care provider's name	(b) Address (number, street, apt. no., city, state, and ZIP code)	(c) Identifying number (SSN or EIN)	(d) Was the care provider your household employee in 2025? For example, this generally includes nannies but not daycare centers. (see instructions)	(e) Amount paid (see instructions)
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

Did you receive dependent care benefits?  No Complete only Part II below.  Yes Complete Part III on page 2 next.

**Caution:** If the care provider is your household employee, you may owe employment taxes. For details, see the Instructions for Schedule H (Form 1040). If you incurred care expenses in 2025 but didn't pay them until 2026, or if you prepaid in 2025 for care to be provided in 2026, don't include these expenses in column (d) of line 2 for 2025. See the instructions.

**Part II** **Credit for Child and Dependent Care Expenses**

**2** Information about your **qualifying person(s)**. If you have more than three qualifying persons, see the instructions and check this box

3	(a) Qualifying person's name		(b) Qualifying person's social security number	(c) Check here if the qualifying person was over age 12 and was disabled. (see instructions)	(d) Qualified expenses you incurred and paid in 2025 for the person listed in column (a)
	First	Last			
				<input type="checkbox"/>	
				<input type="checkbox"/>	

**3** Add the amounts in column (d) of line 2. **Don't** enter more than \$3,000 if you had one qualifying person or \$6,000 if you had two or more persons. If you completed Part III, enter the amount from line 31 **3**

**4** Enter your **earned income**. See instructions **4**

**5** If married filing jointly, enter your spouse's earned income (if you or your spouse was a student or was disabled, see the instructions); **all others**, enter the amount from line 4 **5**

**6** Enter the **smallest** of line 3, 4, or 5. If zero or less, enter -0- **6**

**7** Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11a **7**

**8** Enter on line 8 the decimal amount shown below that applies to the amount on line 7.

If line 7 is:	But not over		Decimal amount is		If line 7 is:	But not over		Decimal amount is	
	Over	Over	Over	Over		Over	Over	Over	Over
\$0—15,000	.35	\$25,000—27,000	.29	\$37,000—39,000	.23				
15,000—17,000	.34	27,000—29,000	.28	39,000—41,000	.22				
17,000—19,000	.33	29,000—31,000	.27	41,000—43,000	.21	<b>8</b>	X.		
19,000—21,000	.32	31,000—33,000	.26	43,000—No limit	.20				
21,000—23,000	.31	33,000—35,000	.25						
23,000—25,000	.30	35,000—37,000	.24						

**9a** Multiply line 6 by the decimal amount on line 8 **9a**

**9b** If you paid 2024 expenses in 2025, complete Worksheet A in the instructions. Enter the amount from line 13 of the worksheet here. Otherwise, enter -0- on line 9b and go to line 9c **9b**

**9c** Add lines 9a and 9b and enter the result **9c**

**10** Tax liability limit. Enter the amount from the Credit Limit Worksheet in the instructions **10**

**11** **Credit for child and dependent care expenses.** Enter the **smaller** of line 9c or line 10 here and on Schedule 3 (Form 1040), line 2 **11**

Form 2441 (2025) **Part III** **Dependent Care Benefits** Page 2

**12** Enter the total amount of **dependent care benefits** you received in 2025. Amounts you received as an employee should be shown in box 10 of your Form(s) W-2. **Don't** include amounts reported as wages in box 1 of Form(s) W-2. If you were self-employed or a partner, include amounts you received under a dependent care assistance program from your sole proprietorship or partnership **12**

**13** Enter the amount, if any, you carried over from 2024 and used in 2025 during the grace period. See instructions **13**

**14** Enter the amount, if any, you forfeited or carried forward to 2026. See instructions **14**

**15** Combine lines 12 through 14. See instructions **15**

**16** Enter the total amount of **qualified expenses** incurred in 2025 for the care of the **qualifying person(s)** **16**

**17** Enter the **smaller** of line 15 or 16 **17**

**18** Enter your **earned income**. See instructions **18**

**19** Enter the amount shown below that applies to you.

- If married filing jointly, enter your spouse's earned income (if you or your spouse was a student or was disabled, see the instructions for line 5).
- If married filing separately, see instructions.
- All others, enter the amount from line 18.

**19**

**20** Enter the **smallest** of line 17, 18, or 19. If zero or less, enter -0- **20**

**21** Enter \$5,000 (\$2,500 if married filing separately **and** you were required to enter your spouse's earned income on line 19). However, don't enter more than the maximum amount allowed under your dependent care plan. See instructions **21**

**22** Is any amount on line 12 or 13 from your sole proprietorship or partnership?  
 **No.** Enter -0-.  
 **Yes.** Enter the amount here **22**

**23** Subtract line 22 from line 15 **23**

**24** **Deductible benefits.** Enter the **smallest** of line 20, 21, or 22. Also, include this amount on the appropriate line(s) of your return. See instructions **24**

**25** **Excluded benefits.** If you checked "No" on line 22, enter the smaller of line 20 or line 21. Otherwise, subtract line 24 from the smaller of line 20 or line 21. If zero or less, enter -0- **25**

**26** **Taxable benefits.** Subtract line 25 from line 23. If zero or less, enter -0-. Also, enter this amount on Form 1040, 1040-SR, or 1040-NR, line 1e **26**

To claim the child and dependent care credit, complete lines 27 through 31 below.

**27** Enter \$3,000 (\$6,000 if two or more qualifying persons) **27**

**28** Add lines 24 and 25 **28**

**29** Subtract line 28 from line 27. If zero or less, **stop**. You can't take the credit. **Exception.** If you paid 2024 expenses in 2025, see the instructions for line 9b **29**

**30** Complete line 2 on page 1 of this form. **Don't** include in column (d) any benefits shown on line 28 above. Then, **add** the amounts in column (d) and enter the total here **30**

**31** Enter the **smaller** of line 29 or 30. Also, enter this amount on line 3 on page 1 of this form and complete lines 4 through 11 **31**

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: ITEMIZED DEDUCTIONS HAS 6 SECTIONS

Since 95 % Taxpayers will file the *Standard Deduction*, only 5% will file Schedule A: Itemized Deductions

SCHEDULE A (Form 1040)		Itemized Deductions		OMB No. 1545-0074				
Department of the Treasury Internal Revenue Service		Attach to Form 1040 or 1040-SR. Go to <a href="http://www.irs.gov/ScheduleA">www.irs.gov/ScheduleA</a> for instructions and the latest information.		2025 Attachment Sequence No. 07				
Name(s) shown on Form 1040 or 1040-SR		Caution: If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16.		Your social security number				
<b>Medical and Dental Expenses</b>	<p><b>Caution:</b> Do not include expenses reimbursed or paid by others.</p> <p>1 Medical and dental expenses (see instructions) . . . . .</p> <p>2 Enter amount from Form 1040 or 1040-SR, line 11b . . . . .</p> <p>3 Multiply line 2 by 7.5% (0.075) . . . . .</p> <p>4 Subtract line 3 from line 1. If line 3 is more than line 1, enter -0- . . . . .</p>	1	2	3	4			
<b>Taxes You Paid</b>	<p>5 State and local taxes (SALT).</p> <p>a State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box <input type="checkbox"/></p> <p>b State and local real estate taxes (see instructions) . . . . .</p> <p>c State and local personal property taxes . . . . .</p> <p>d Add lines 5a through 5c . . . . .</p> <p>e Enter the smaller of line 5d or \$40,000 (\$20,000 if married filing separately). If Form 1040 or 1040-SR, line 11b is more than \$500,000 (\$250,000 if married filing separately), or if you completed Form 2555, Form 4563, or excluded income from Puerto Rico, see instructions . . . . .</p> <p>6 Other taxes. List type and amount:</p> <p>7 Add lines 5e and 6 . . . . .</p>	5a	5b	5c	5d	5e	6	7
<b>Interest You Paid</b>	<p><b>Caution:</b> Your mortgage interest deduction may be limited. See instructions.</p> <p>8 Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box <input type="checkbox"/></p> <p>a Home mortgage interest and points reported to you on Form 1098. See instructions if limited . . . . .</p> <p>b Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address . . . . .</p> <p>c Points not reported to you on Form 1098. See instructions for special rules . . . . .</p> <p>d Reserved for future use . . . . .</p> <p>e Add lines 8a through 8c . . . . .</p> <p>9 Investment interest. Attach Form 4952 if required. See instructions . . . . .</p> <p>10 Add lines 8e and 9 . . . . .</p>	8a	8b	8c	8d	8e	9	10
<b>Gifts to Charity</b>	<p>11 Gifts by cash or check. If you made any gift of \$250 or more, see instructions . . . . .</p> <p><b>Caution:</b> If you made a gift and got a benefit for it, see instructions.</p> <p>12 Other than by cash or check. If you made any gift of \$250 or more, see instructions. You <b>must</b> attach Form 8283 if over \$500 . . . . .</p> <p>13 Carryover from prior year . . . . .</p> <p>14 Add lines 11 through 13 . . . . .</p>	11	12	13	14			
<b>Casualty and Theft Losses</b>	15 Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions . . . . .	15						
<b>Other Itemized Deductions</b>	16 Other—from list in instructions. List type and amount:	16						
<b>Total Itemized Deductions</b>	17 Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12e	17						
	18 If you elect to itemize deductions even though they are less than your standard deduction, check this box <input type="checkbox"/>							

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: MEDICAL AND DENTAL EXPENSES

Since 95 % Taxpayers will file the *Standard Deduction*, only 5% will file  
Schedule A: Itemized Deductions

<b>Medical and Dental Expenses</b>	<b>Caution:</b> Do not include expenses reimbursed or paid by others.			
	1 Medical and dental expenses (see instructions) . . . . .	1		
	2 Enter amount from Form 1040 or 1040-SR, line 11b . . . . .	2		
	3 Multiply line 2 by 7.5% (0.075) . . . . .	3		
	4 Subtract line 3 from line 1. If line 3 is more than line 1, enter -0- . . . . .		4	

Medical and Dental Deductions are Out of Pocket expenses *‘That you paid’* for medical insurance, products, and services such as; COBRA, Medical, Dental, and Vision Insurance Premiums, Prescriptions and Co-payments, Deductibles, Contacts Lens, Glasses, Approved Medical Devices, etc. are deductible.

Generally, medical expenses for *cosmetic surgery*; specific procedures with the intention to enhance your appearance are not deductible.

For 2025, for Scheule A Itemized Deductions Taxpayers are limited to amounts above 7.5% of your “Adjusted Gross Income.”

Medical Transportation Costs are also deductible provided they are primarily for and essential to medical care. Deductible Transportations are bus, train, taxi, plane fares or ambulance services as well as Medical Mileage, for driving to and from medical appointments. For 2025, Vehicle Medical Mileage is deducted at 21 cents per mile.

Suggestions:

- *Before the end of the year*, ask your Insurer and Pharmacist to print all Medical visits and Prescriptions to determine if you are above 7.5% of your “Adjusted Gross Income.”
- *If you are close to or over*, consider seeing your Doctor, Dentist, or fill prescriptions before the end of the year so that you can deduct the expense.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: TAXES YOU PAID

*Since 95 % Taxpayers will file the Standard Deduction, only 5% will file*

### *Schedule A: Itemized Deductions*

Taxes You Paid				
<b>5</b>	State and local taxes (SALT).			
<b>a</b>	State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box <input type="checkbox"/>	<b>5a</b>		
<b>b</b>	State and local real estate taxes (see instructions)	<b>5b</b>		
<b>c</b>	State and local personal property taxes	<b>5c</b>		
<b>d</b>	Add lines 5a through 5c	<b>5d</b>		
<b>e</b>	Enter the smaller of line 5d or \$40,000 (\$20,000 if married filing separately). If Form 1040 or 1040-SR, line 11b is more than \$500,000 (\$250,000 if married filing separately), or if you completed Form 2555, Form 4563, or excluded income from Puerto Rico, see instructions	<b>5e</b>		
<b>6</b>	Other taxes. List type and amount: _____ _____	<b>6</b>		
<b>7</b>	Add lines 5e and 6	<b>7</b>		

For 2025, Itemized Deductions for *Taxes Paid* for *State and Local Taxes(SALT)* or general sales taxes, *limits the deduction to \$40,000*, which includes all *State and Local and Foreign Taxes*:

- Income Tax
- Real Estate Tax
- Personal Property Tax
- Sales and Use Taxes
- Income Tax paid to Foreign Jurisdictions \*

*\*(Taking a Foreign Tax Credit may be more beneficial)*

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: TAXES YOU PAID

*Since 95 % Taxpayers will file the Standard Deduction, only 5% will file  
Schedule A: Itemized Deductions*

### Suggestions:

- Generally, your State Income Taxes will be listed on your W-2, or 1099 but do not forget to include any *voluntary Quarterly State Tax Payments*.
- You may deduct either state income taxes **or** general sales taxes, but not both.
- If you filed your State Income Taxes and you *paid additional taxes in the current year*, your *Total State Income Taxes paid* is that additional State Taxes you paid when you filed your State Tax return, *plus* State Income Taxes listed on your W-2, which may be deducted on your Federal 1040, Schedule A, Itemized Deductions. For example, if you filed your 2024 Virginia Income Tax Return in 2025, paying an additional \$200 Income Tax, then your total State Income Taxes paid would be the additional \$200 State Income Tax paid, plus \$10,000 State Income Taxes listed on your W-2 for a total of \$10,200. Interest and penalty are not included.
- If you itemized your deductions the previous year, which included a deduction for State Income Taxes and received a State Refund, do not *forget to add the refund amount* from the State Dept. of Revenue or Tax, *Form 1099-G*, on Schedule 1, Line 10. *If in 2024, you did not receive a State Refund, did not Itemize, and did not receive Form 1099-G; there is nothing to list.*
- For Virginia and some other states, Vehicle Personal Property Tax *Paid*, are deductible.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: INTEREST YOU PAID

*Since 95 % Taxpayers will file the Standard Deduction, only 5% will file  
Schedule A: Itemized Deductions*

<b>Interest You Paid</b>	<b>8</b> Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box . . . . . <input type="checkbox"/>		
<small>Caution: Your mortgage interest deduction may be limited. See instructions.</small>	<b>a</b> Home mortgage interest and points reported to you on Form 1098. See instructions if limited . . . . .	<b>8a</b>	
	<b>b</b> Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address . . . . .	<b>8b</b>	
	<b>c</b> Points not reported to you on Form 1098. See instructions for special rules . . . . .	<b>8c</b>	
	<b>d</b> Reserved for future use . . . . .	<b>8d</b>	
	<b>e</b> Add lines 8a through 8c . . . . .	<b>8e</b>	
	<b>9</b> Investment interest. Attach Form 4952 if required. See instructions . . . . .	<b>9</b>	
	<b>10</b> Add lines 8e and 9 . . . . .		<b>10</b>

*Only Home Mortgage and Home Equity Line Interest and Points are Deductible.  
Personal Interest paid to Credit Cards are not Deductible.*

Home Mortgages- For 2025, the home mortgage interest deduction is capped. For mortgages taken out after December 15, 2017, you can only deduct interest on the first \$750,000 of debt (\$375,000 for married filing separately). This \$750,000 limit applies to the combined total of your primary and secondary residence.

Home Equity Lines– For 2025, interest on Home Equity Lines of Credit (HELOCs) and home equity loans is deductible only if the funds are used to buy, build, or substantially improve the home that secures the loan. Interest on funds used for personal expenses (debt consolidation, cars) is not deductible.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: CHARITABLE CONTRIBUTIONS

*Since 95 % Taxpayers will file the Standard Deduction, only 5% will file  
Schedule A: Itemized Deductions*

<b>Gifts to Charity</b>	<b>11</b>	Gifts by cash or check. If you made any gift of \$250 or more, see instructions . . . . .			
<b>Caution:</b> If you made a gift and got a benefit for it, see instructions.	<b>12</b>	Other than by cash or check. If you made any gift of \$250 or more, see instructions. You <b>must</b> attach Form 8283 if over \$500 . . . . .	<b>11</b>		
	<b>13</b>	Carryover from prior year . . . . .	<b>12</b>		
	<b>14</b>	Add lines 11 through 13 . . . . .	<b>13</b>		<b>14</b>

Generally, a deduction is valid only if given to a Charitable Organization that is Tax-exempt by 26 U.S.C. § 501(c) of the Internal Revenue Code (IRC), whereby it is exempt from federal income tax if its activities have the basic purpose for the *Betterment of Humans*: charitable, religious, educational, scientific, literary, public safety, testing, fostering amateur sports etc.

Verify 501(c) Tax Exempt Organization Search: <https://apps.irs.gov/app/eos/>

Suggestions:

- If you have a *“Some Extra Funds,”* consider making an extra payment to your Church, Synagogue, Mosque or other charity *before the end of the year* to increase your Deduction. For 2025, using your *Vehicle for a Charity* is deductible at 14 cents per mile.
- Donations to Charities other than cash, such as Computers, Clothing, Housewares, TV’s, etc. are also deductible.
- The question is their value. The Salvation Army provides a great *“Donation Value Guide”* <https://satruck.org/Home/DonationValueGuide> that provides 4 pages of items with high and low values.
- For an Automobile or Truck, the deduction is restricted to the *lower* of the *Fair Market Value* or the amount the charity *sold the vehicle*. If the Automobile or Truck *Value is \$1,000, but if only sold for \$500, then only \$500 is deductible*.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: AND FORM 4684: CASUALTY AND THEFTS

Since 95 % Taxpayers will file the Standard Deduction, only 5% will file

### Schedule A: Itemized Deductions

#### Casualty and Theft Losses

**15** Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions

	<b>15</b>
--	-----------

For 2025, the Casualty and Thefts deduction is *only* if they occurred in a *Federally Declared Disaster Area* with a *FEMA Disaster Declaration Number*. Federal Form 4684 Casualty and Thefts, Limits the Deduction to any amount over 10% of “Adjusted Gross Income.”

*Non-disaster Personal Theft/Casualty Losses are generally not deductible.*

Form **4684** (2025) **Casualties and Thefts** (OMB No. 1545-0177)

Department of the Treasury Internal Revenue Service

Use a separate Form 4684 for each casualty or theft. Go to [www.irs.gov/Form4684](http://www.irs.gov/Form4684) for instructions and the latest information.

Identifying number: **25**

Attachment Sequence No. **26**

Identifying number: \_\_\_\_\_

**SECTION A—Personal Use Property** (Use this section to report casualties and thefts of property not used in a trade or business or for income-producing purposes. For tax years beginning after 2017, if you are an individual, casualty or theft losses of personal-use property are deductible only if the loss is attributable to a federally declared disaster. You must use a separate Form 4684 (through line 12) for each casualty or theft event involving personal-use property. If reporting a qualified disaster loss, see the instructions for special rules that apply before completing this section.)

If the casualty or theft loss is attributable to a federally declared disaster, check here  and enter the DR- or FEMA- declaration number assigned by FEMA. (See instructions.)

**1** Description of properties (show type, location (city, state, and ZIP code), and date acquired for each property). Use a separate line for each property lost or damaged from the same casualty or theft. If you checked the box and entered the FEMA disaster declaration number above, enter the ZIP code for the property most affected on the line for Property A.

Type of Property	City and State	ZIP Code	Date Acquired
Property A			
Property B			
Property C			
Property D			

**2** Cost or other basis of each property

Properties	A	B	C	D
3				

**3** Insurance or other reimbursement (whether or not you filed a claim) (see instructions). Note: If line 2 is more than line 3, skip line 4.

**4** Gain from casualty or theft. If line 3 is more than line 2, enter the difference here and skip lines 5 through 8 for that column. See instructions if line 3 includes insurance or other reimbursement for your loss in a later tax year.

Properties	A	B	C	D
5				
6				
7				

**5** Fair market value before casualty or theft

**6** Fair market value after casualty or theft

**7** Subtract line 6 from line 5

**8** Enter the smaller of line 2 or line 7

**9** Subtract line 3 from line 4. If zero or less, enter -0-

**10** Casualty or theft loss. Add the amounts on line 9 in columns A through D

**11** Enter \$100 (\$500 if qualified disaster loss rules apply; see instructions)

**12** Subtract line 11 from line 10. If zero or less, enter -0-

**13** Add the amounts on line 4 of all Forms 4684

**14** Add the amounts on line 12 of all Forms 4684. If you have losses not attributable to a federally declared disaster, see the instructions. **Caution:** See instructions before completing line 15.

**15** If line 13 is more than line 14, enter the difference here and on Schedule D. Do not complete the rest of this section.

If line 13 is equal to line 14, enter -0-. **Do not complete the rest of this section.**

If line 13 is less than line 14, and you have no qualified disaster losses subject to the \$500 reduction on line 11 on any Form 4684, enter -0- here and go to line 16. If you have qualified disaster losses subject to the \$500 reduction, subtract line 13 from line 14 and enter the smaller of this difference or the amount on line 12 of the Form 4684 reporting those losses. Enter that result here and on Schedule A (Form 1040), line 16, or Schedule A (Form 1040-NR), line 7. If you claim the standard deduction, also include on Schedule A (Form 1040), line 16, the amount of your standard deduction (see the instructions for Form 1040). Do not complete the rest of this section if all of your casualty or theft losses are subject to the \$500 reduction.

**16** Add lines 13 and 15. Subtract the result from line 14

**17** Enter 10% of your adjusted gross income from Form 1040, 1040-SR, or 1040-NR, line 11b. Estates and trusts, see instructions

**18** Subtract line 17 from line 16. If zero or less, enter -0-. Also, enter the result on Schedule A (Form 1040), line 15, or Schedule A (Form 1040-NR), line 7. If you claim the standard deduction, enter the result on the “Other deductions” line of your tax return.

For Paperwork Reduction Act Notice, see instructions. Form 4684 (2025) Created 9/30/25

Form 4684 (2025) Attachment Sequence No. 26 Page 2

Name(s) shown on tax return: Do not enter name and identifying number if shown on other side. Identifying number: \_\_\_\_\_

**SECTION B—Business and Income-Producing Property**

**Part I Casualty or Theft Gain or Loss** (Use a separate Part I for each casualty or theft.)

**19** Description of properties (show type, location, and date acquired for each property). Use a separate line for each property lost or damaged from the same casualty or theft. See instructions if claiming a loss due to a Ponzi-type investment scheme and Section C is not completed.

Properties	A	B	C	D
20				
21				
22				
23				
24				
25				
26				
27				

**20** Cost or adjusted basis of each property

**21** Insurance or other reimbursement (whether or not you filed a claim). See the instructions for line 3. Note: If line 20 is more than line 21, skip line 22.

**22** Gain from casualty or theft. If line 21 is more than line 20, enter the difference here and on line 29 or line 34, column (c), except as provided in the instructions for line 20. Also, skip lines 23 through 27 for that column. See the instructions for line 4 if line 21 includes insurance or other reimbursement you did not claim, or you received payment for your loss in a later tax year.

**23** Fair market value before casualty or theft

**24** Fair market value after casualty or theft

**25** Subtract line 24 from line 23

**26** Enter the smaller of line 20 or line 25

**27** Subtract line 21 from line 26. If zero or less, enter -0-

**28** Casualty or theft loss. Add the amounts on line 27. Enter the total here and on line 29 or line 34. See instructions

**29** Add the amounts on line 28

**30** Totals. Add the amounts on line 29

**31** Combine line 30, columns (b) and (c). Enter the net gain or (loss) here and on Form 4797, line 14. If Form 4797 is not otherwise required, see instructions

**32** Enter the amount from line 30, column (b)(i). Here, individuals, enter the amount from income-producing property on Schedule A (Form 1040), line 16, or Schedule A (Form 1040-NR), line 7. (Do not include any loss on property used as an employee.) Estates and trusts, partnerships, and S corporations, see instructions

**33** Casualty or Theft of Property Held More Than One Year

**34** Casualty or theft gains from Form 4797, line 32

**35** Total losses. Add amounts on line 34, column (b)(i) and (b)(ii)

**36** Total gain. Add lines 33 and 34, column (c)

**37** Add amounts on line 35, column (b)(i) and (b)(ii)

**38** If the loss on line 37 is more than the gain on line 36:

a. Combine line 35, column (b)(i), and line 36, and enter the net gain or (loss) here. Partnerships and S corporations, see the Note below. All others, enter this amount on Form 4797, line 14. If Form 4797 is not otherwise required, see instructions

b. Enter the amount from line 35, column (b)(ii). Here, individuals, enter the amount from income-producing property on Schedule A (Form 1040), line 16, or Schedule A (Form 1040-NR), line 7. (Do not include any loss on property used as an employee.) Estates and trusts, enter on the “Other deductions” line of your tax return. Partnerships and S corporations, see the Note below

**39** If the loss on line 37 is less than or equal to the gain on line 36, combine lines 36 and 37 and enter here. Partnerships, see the Note below. All others, enter this amount on Form 4797, line 3

Note: Partnerships, enter the amount from line 38a, 38b, or 39 on Form 1065, Schedule K, line 11. S corporations, enter the amount from line 38a or 38b on Form 1120-S, Schedule K, line 10.

Form 4684 (2025)

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: OTHER ITEMIZED DEDUCTIONS

*Since 95 % Taxpayers will file the Standard Deduction, only 5% will file*

### *Schedule A: Itemized Deductions*

<b>Other Itemized Deductions</b>	<b>16</b>	Other—from list in instructions. List type and amount:	
			<b>16</b>

### If you had a Net Qualified Disaster Loss and you can elect to Increase your Standard Deduction

For 2025, if you have “*Net Qualified Disaster Losses*” on Form 4684: Casualties and Thefts line 15, you can claim an increased standard deduction even if you do not itemize. Report the loss amount on Schedule A (Form 1040) next to line 16, adding it to your standard deduction, and note “Standard Deduction Claimed With Qualified Disaster Loss.”

For more information on how to determine your increased standard deduction, see Pub. 976.

2025 Form Schedule A: Itemized Deductions - Instructions

<https://www.irs.gov/pub/irs-pdf/i1040sca.pdf>

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: OTHER ITEMIZED DEDUCTIONS

*Since 95 % Taxpayers will file the Standard Deduction, only 5% will file*

### *Schedule A: Itemized Deductions*

<b>Other Itemized Deductions</b>	<b>16</b>	Other—from list in instructions. List type and amount:	
			<b>16</b>

*Only the following expenses can be deducted for Other Itemized Deductions on line 16:*

- Gambling losses (gambling losses include, but aren't limited to, the cost of nonwinning bingo, lottery, and raffle tickets) but only to the extent of gambling winnings reported on Schedule 1 (Form 1040), line 8b.
- Casualty and theft losses of income-producing property (including losses from financial scams) from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Federal estate tax on income in respect of a decedent.
- A deduction for amortizable bond premium (for example, a deduction allowed for a bond premium carryforward or a deduction for amortizable bond premium on bonds acquired before October 23, 1986).
- An ordinary loss attributable to a contingent payment debt instrument or an inflation-indexed debt instrument (for example, a Treasury Inflation-Protected Security).
- Deduction for repayment of amounts under a claim of right if over \$3,000. See Pub. 525 for details.
- Certain unrecovered investment in a pension.
- Impairment-related work expenses of a disabled person.

*Moving Expenses are no longer be deductible, except for members of the Armed Forces who move due to a military order.*

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## FORM 2106: EMPLOYEE BUSINESS EXPENSES

For 2025, Form 2106 Employee Business Expenses is *Limited* only if filed by:

- Armed Forces reservists
- Qualified performing artists,
- Fee-basis state or local government officials,
- Employees with impairment-related work expenses

Form **2106** **Employee Business Expenses** OMB No. 1545-0074  
 (for use only by Armed Forces reservists, qualified performing artists, fee-basis state or local government officials, and employees with impairment-related work expenses)  
 Attach to Form 1040, 1040-SR, or 1040-NR.  
 Go to [www.irs.gov/Form2106](http://www.irs.gov/Form2106) for instructions and the latest information.  
 Department of the Treasury Internal Revenue Service  
 Your name \_\_\_\_\_ Occupation in which you incurred expenses \_\_\_\_\_ Social security number \_\_\_\_\_

**Part I Employee Business Expenses and Reimbursements**

Step 1 Enter Your Expenses	Column A Other Than Meals	Column B Meals
1 Vehicle expense from line 22 or line 29. (Rural mail carriers: See instructions.) . . . . .	1	
2 Parking fees, tolls, and transportation, including trains, buses, etc., that didn't involve overnight travel or commuting to and from work . . . . .	2	
3 Travel expense while away from home overnight, including lodging, airfare, car rental, etc. <b>Don't</b> include meals . . . . .	3	
4 Business expenses not included on lines 1 through 3. <b>Don't</b> include meals . . . . .	4	
5 Meals expenses (see instructions) . . . . .	5	
6 <b>Total expenses.</b> In Column A, add lines 1 through 4 and enter the result. In Column B, enter the amount from line 5 . . . . .	6	

**Note:** If you weren't reimbursed for any expenses in Step 1, skip line 7 and enter the amounts from line 6 on line 8.

**Step 2 Enter Reimbursements Received From Your Employer for Expenses Listed in Step 1**

7 <b>Reimbursements</b> received from employer. <b>Include reimbursements</b> reported on Form W-2, box 12, code "L." <b>Do not</b> include amounts reported on Form W-2, box 1. (See instructions.) . . . . .	7	
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**Step 3 Figure Expenses To Deduct**

8 Subtract line 7 from line 6. If zero or less, enter -0-. However, if line 7 is greater than line 6 in Column A, report the excess as income on Form 1040, 1040-SR, or 1040-NR, line 1a . . . . .	8	
<b>Note:</b> If both columns of line 8 are zero, you can't deduct employee business expenses. Stop here and attach Form 2106 to your return.		
9 In Column A, enter the amount from line 8. In Column B, see the instructions for the amount to enter . . . . .	9	
10 Add the amounts on line 9 for both columns and enter the total here. Also, enter the total on Schedule 1 (Form 1040), line 12. Employees with impairment-related work expenses, see the instructions for rules on where to enter the total on your return . . . . .	10	

Form 2106 (2025) Page 2

**Part II Vehicle Expenses**

**Section A—General Information** (You must complete this section if you are claiming vehicle expenses.)

	(a) Vehicle 1	(b) Vehicle 2
11 Enter the date the vehicle was placed in service . . . . .	11 / /	/ /
12 Total miles the vehicle was driven during 2025 . . . . .	12 miles	miles
13 Business miles included on line 12 . . . . .	13 miles	miles
14 Percent of business use. Divide line 13 by line 12 . . . . .	14 %	%
15 Average daily roundtrip commuting distance . . . . .	15 miles	miles
16 Commuting miles included on line 12 . . . . .	16 miles	miles
17 Other miles. Add lines 13 and 16 and subtract the total from line 12 . . . . .	17 miles	miles
18 Was your vehicle available for personal use during off-duty hours? . . . . .	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
19 Do you (or your spouse) have another vehicle available for personal use? . . . . .	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
20 Do you have evidence to support your deduction? . . . . .	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
21 If "Yes," is the evidence written? . . . . .	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Section B—Standard Mileage Rate** (See the instructions for Part II to find out whether to complete this section or Section C.)

22 Multiply line 13 by 70¢ (0.70). Enter the result here and on line 1 . . . . . 22

**Section C—Actual Expenses**

	(a) Vehicle 1	(b) Vehicle 2
23 Gasoline, oil, repairs, vehicle insurance, etc. . . . .	23	
24a Vehicle rentals . . . . .	24a	
b Inclusion amount (see instructions) . . . . .	24b	
c Subtract line 24b from line 24a . . . . .	24c	
25 Value of employer-provided vehicle (applies only if 100% of annual lease value was included on Form W-2—see instructions) . . . . .	25	
26 Add lines 23, 24c, and 25 . . . . .	26	
27 Multiply line 26 by the percentage on line 14 . . . . .	27	
28 Depreciation (see instructions) . . . . .	28	
29 Add lines 27 and 28. Enter total here and on line 1 . . . . .	29	

**Section D—Depreciation of Vehicles** (Use this section only if you owned the vehicle and are completing Section C for the vehicle.)

	(a) Vehicle 1	(b) Vehicle 2
30 Enter cost or other basis (see instructions) . . . . .	30	
31 Enter section 179 deduction and special allowance (see instructions) . . . . .	31	
32 Multiply line 30 by line 14 (see instructions if you claimed the section 179 deduction or special allowance) . . . . .	32	
33 Enter depreciation method and percentage (see instructions) . . . . .	33	
34 Multiply line 32 by the percentage on line 33 (see instructions) . . . . .	34	
35 Add lines 31 and 34 . . . . .	35	
36 Enter the applicable limit explained in the line 36 instructions . . . . .	36	
37 Multiply line 36 by the percentage on line 14 . . . . .	37	
38 Enter the <b>smaller</b> of line 35 or line 37. If you skipped lines 36 and 37, enter the amount from line 35. Also enter this amount on line 28 above . . . . .	38	

Form 2106 (2025)

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE A: SUGGESTIONS

### Question:

If I take the Standard Deduction in 2025, can I pay for some things in 2026 and then take *Itemized Deductions*?

### Answer:

*For 2025, since 95 % Taxpayers will file the Standard Deduction, only 5% will file Schedule A: Itemized Deductions.*

*Most likely, in 2026, you will still take a Standard Deduction.*

When you take the Standard Deduction because you do not have enough expenses to itemize in 2025, you can “*Defer*” or “*Put off*” paying some things to 2026, *as long as the Bank does not charge any additional penalties or interest.*

- If your Mortgage is *better than up to date*, perhaps you could put off making that extra payment until the following year. *This will eventually lower your Mortgage Principal.*
- If your current Itemized Deductions are close to the Standard Deduction amount, and if you have just a “*Little Extra Funds,*” think about making an extra payment on your Mortgage before the end of the year to increase your Mortgage Interest Deduction.
- If you have a “*Larger Amount of Extra Funds,*” consider making a payment on your Mortgage “*To Principle Only,*” which will eventually decrease the total Interest, the number of Mortgage payments, and you will pay off your Mortgage earlier.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## 2025 TAX BRACKETS AND FILING STATUS

*The Federal Income Tax owed depends on Income Level and Filing Status*

### 2025 Federal Income Tax Brackets

**10%:** \$0–\$11,925 (Single/MFS); \$0–\$23,850 (Married Joint/Surviving Spouse).

**12%:** \$11,926–\$48,475 (Single/MFS); \$23,851–\$96,950 (Married Joint/Surviving Spouse).

**22%:** \$48,476–\$103,350 (Single/MFS); \$96,951–\$206,700 (Married Joint/Surviving Spouse).

**24%:** \$103,351–\$197,300 (Single/MFS); \$206,701–\$394,600 (Married Joint/Surviving Spouse).

**32%:** \$197,301–\$250,525 (Single/MFS); \$394,601–\$501,050 (Married Joint/Surviving Spouse).

**35%:** \$250,526–\$626,350 (Single); \$250,526–\$375,800 (MFS); \$501,051–\$751,600 (Married Joint/Surviving Spouse).

**37%:** Over \$626,350 (Single); Over \$375,800 (MFS); Over \$751,600 (Married Joint/Surviving Spouse).

### Common Filing Statuses

**Single:** Unmarried or divorced.

**Married Filing Jointly:** Combined income, usually lower tax rate.

**Married Filing Separately (MFS):** Separate tax liability.

**Head of Household:** Unmarried with qualifying dependents.

**Qualifying Surviving Spouse:** Widowed with dependent child.

# **2025 INDIVIDUAL INCOME TAX WORKSHOP**

## **2025 TAX BRACKETS PERCENTAGES**

For the 2024, the federal income tax system consists of seven tax brackets:

10%, 12%, 22%, 24%, 32%, 35%, and 37%.

For the 2025, the federal income tax system consists of seven tax brackets that are the same:

10%, 12%, 22%, 24%, 32%, 35%, and 37%.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## ALTERNATIVE MINIMUM TAX (AMT) FORM 6251

Alternative Minimum Tax (AMT)- is Designed for High Income Earners and a Few middle-income filers to pay more Individual Income Tax by generally limiting deductions claimed.

**Taxpayer's must pay the higher of the Regular Tax Calculation or the AMT Calculation**

Form **6251** Alternative Minimum Tax—Individuals OMB No. 1545-0074  
Department of the Treasury Internal Revenue Service Attach to Form 1040, 1040-SR, or 1040-NR. Go to [www.irs.gov/Form6251](http://www.irs.gov/Form6251) for instructions and the latest information. 2025 Attachment Sequence No. 32  
Name(s) shown on Form 1040, 1040-SR, or 1040-NR Your social security number

**Part I Alternative Minimum Taxable Income** (See instructions for how to complete each line.)

1a	Subtract Schedule 1-A (Form 1040), line 37, from Form 1040, 1040-SR, or 1040-NR, line 14	1a	
b	Subtract line 1a from Form 1040, 1040-SR, or 1040-NR, line 11b (if less than zero, enter as a negative amount)	1b	
2a	If filing Schedule A (Form 1040), enter the taxes from Schedule A, line 7; otherwise, enter the amount from Form 1040 or 1040-SR, line 12e	2a	
b	Tax refund from Schedule 1 (Form 1040), line 1 or line 8z	2b	
c	Investment interest expense (difference between regular tax and AMT)	2c	
d	Depletion (difference between regular tax and AMT)	2d	
e	Net operating loss deduction from Schedule 1 (Form 1040), line 8a. Enter as a positive amount	2e	
f	Alternative tax net operating loss deduction	2f	
g	Interest from specified private activity bonds exempt from the regular tax	2g	
h	Qualified small business stock; see instructions	2h	
i	Exercise of incentive stock options (excess of AMT income over regular tax income)	2i	
j	Estates and trusts (amount from Schedule K-1 (Form 1041), box 12, code A)	2j	
k	Disposition of property (difference between AMT and regular tax gain or loss)	2k	
l	Depreciation on assets placed in service after 1986 (difference between regular tax and AMT)	2l	
m	Passive activities (difference between AMT and regular tax income or loss)	2m	
n	Loss limitations (difference between AMT and regular tax income or loss)	2n	
o	Circulation costs (difference between regular tax and AMT)	2o	
p	Long-term contracts (difference between AMT and regular tax income)	2p	
q	Mining costs (difference between regular tax and AMT)	2q	
r	Research and experimental costs (difference between regular tax and AMT)	2r	
s	Income from certain installment sales before January 1, 1987	2s	
t	Intangible drilling costs preference	2t	
3	Other adjustments, including income-based related adjustments	3	
4	<b>Alternative minimum taxable income.</b> Combine lines 1b through 3. (If married filing separately and line 4 is more than \$900,350, see instructions.)	4	

**Part II Alternative Minimum Tax (AMT)**

5 Exemption.

If your filing status is...	AND line 4 is not over...	THEN enter on line 5...
Single or head of household	\$ 626,350	\$ 88,100
Married filing jointly or qualifying surviving spouse	1,252,700	177,000
Married filing separately	626,350	88,500

If line 4 is over the amount shown above for your filing status, see instructions.

6	Subtract line 5 from line 4. If more than zero, go to line 7. If zero or less, enter -0- here and on lines 7, 9, and 11, and go to line 10.	6	
7	If you are filing Form 2555, see instructions for the amount to enter. If you reported capital gain distributions directly on Form 1040 or 1040-SR, line 7; you reported qualified dividends on Form 1040 or 1040-SR, line 3a; or you had a gain on both lines 15 and 16 of Schedule D (Form 1040) (as refilled for the AMT, if necessary), complete Part III on the back and enter the amount from line 40 here. All others: If line 6 is \$239,100 or less (\$119,550 or less if married filing separately), multiply line 6 by 26% (0.26). Otherwise, multiply line 6 by 28% (0.28) and subtract \$4,782 (\$2,391 if married filing separately) from the result.	7	
8	Alternative minimum tax foreign tax credit (see instructions)	8	
9	Tentative minimum tax. Subtract line 8 from line 7	9	
10	Add Form 1040 or 1040-SR, line 16 (minus any tax from Form 4972), and Schedule 2 (Form 1040), line 12. Subtract from the result Schedule 3 (Form 1040), line 1 and any negative amount reported on Form 8978, line 14 (treated as a positive number). If zero or less, enter -0-. If you used Schedule J to figure your tax on Form 1040 or 1040-SR, line 16, refigure that tax without using Schedule J before completing this line. See instructions.	10	
11	<b>AMT.</b> Subtract line 10 from line 9. If zero or less, enter -0-. Enter here and on Schedule 2 (Form 1040), line 2	11	

Form 6251 (2025) Page 2

**Part III Tax Computation Using Maximum Capital Gains Rates**  
Complete Part III only if you are required to do so by line 7 or by the Foreign Earned Income Tax Worksheet in the instructions.

12	Enter the amount from Form 6251, line 6. If you are filing Form 2555, enter the amount from line 3 of the worksheet in the instructions for line 7.	12	
13	Enter the amount from line 4 of the Qualified Dividends and Capital Gain Tax Worksheet in the Instructions for Form 1040 or the amount from line 13 of the Schedule D Tax Worksheet in the Instructions for Schedule D (Form 1040), whichever applies (as refilled for the AMT, if necessary). See instructions. If you are filing Form 2555, see instructions for the amount to enter.	13	
14	Enter the amount from Schedule D (Form 1040), line 19 (as refilled for the AMT, if necessary). See instructions. If you are filing Form 2555, see instructions for the amount to enter.	14	
15	If you did not complete a Schedule D Tax Worksheet for the regular tax or the AMT, enter the amount from line 13. Otherwise, add lines 13 and 14, and enter the smaller of that result or the amount from line 10 of the Schedule D Tax Worksheet (as refilled for the AMT, if necessary). If you are filing Form 2555, see instructions for the amount to enter.	15	
16	Enter the smaller of line 12 or line 15	16	
17	Subtract line 16 from line 12	17	
18	If line 17 is \$239,100 or less (\$119,550 or less if married filing separately), multiply line 17 by 26% (0.26). Otherwise, multiply line 17 by 28% (0.28) and subtract \$4,782 (\$2,391 if married filing separately) from the result	18	
19	Enter: • \$96,700 if married filing jointly or qualifying surviving spouse, • \$48,350 if single or married filing separately, or • \$64,750 if head of household.	19	
20	Enter the amount from line 5 of the Qualified Dividends and Capital Gain Tax Worksheet or the amount from line 14 of the Schedule D Tax Worksheet, whichever applies (as figured for the regular tax). If you did not complete either worksheet for the regular tax, enter the amount from Form 1040 or 1040-SR, line 15; if zero or less, enter -0-. If you are filing Form 2555, see instructions for the amount to enter.	20	
21	Subtract line 20 from line 19. If zero or less, enter -0-	21	
22	Enter the smaller of line 12 or line 13	22	
23	Enter the smaller of line 21 or line 22. This amount is taxed at 0%	23	
24	Subtract line 23 from line 22	24	
25	Enter: • \$533,400 if single, • \$300,000 if married filing separately, • \$600,050 if married filing jointly or qualifying surviving spouse, or • \$566,700 if head of household.	25	
26	Enter the amount from line 21	26	
27	Enter the amount from line 5 of the Qualified Dividends and Capital Gain Tax Worksheet or the amount from line 21 of the Schedule D Tax Worksheet, whichever applies (as figured for the regular tax). If you did not complete either worksheet for the regular tax, enter the amount from Form 1040 or 1040-SR, line 15; if zero or less, enter -0-. If you are filing Form 2555, see instructions for the amount to enter.	27	
28	Add line 26 and line 27	28	
29	Subtract line 28 from line 25. If zero or less, enter -0-	29	
30	Enter the smaller of line 24 or line 29	30	
31	Multiply line 30 by 15% (0.15)	31	
32	Add lines 23 and 30	32	
33	If lines 32 and 12 are the same, skip lines 33 through 37 and go to line 38. Otherwise, go to line 33.	33	
34	Subtract line 32 from line 22	34	
35	Multiply line 34 by 20% (0.20)	35	
36	If line 14 is zero or blank, skip lines 35 through 37 and go to line 38. Otherwise, go to line 35.	36	
37	Add lines 17, 32, and 33	37	
38	Subtract line 35 from line 12	38	
39	Multiply line 36 by 25% (0.25)	39	
40	Add lines 18, 31, 34, and 37	40	
41	If line 12 is \$239,100 or less (\$119,550 or less if married filing separately), multiply line 12 by 26% (0.26). Otherwise, multiply line 12 by 28% (0.28) and subtract \$4,782 (\$2,391 if married filing separately) from the result	41	
42	Enter the smaller of line 38 or line 39 here and on line 7. If you are filing Form 2555, do not enter this amount on line 7. Instead, enter it on line 4 of the worksheet in the instructions for line 7	42	

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## ALTERNATIVE MINIMUM TAX INCOME (AMTI)

The starting point is Form 1040, Line 10 Taxable Income, which is calculated by adding Line 7, Adjusted Gross Income, less Line 8, Standard or Itemized Deduction and less Line 9, Qualified Business Income Deductions. Next, certain *Tax Exclusions and Deferrals are added back*.

### 2025 AMT Exemptions

<u>Filing Status</u> . . . . .	<u>EXEMPTION</u>
Single or head of household . . . . .	\$88,100
Married filing jointly or Qualifying widow(er) . . . . .	\$137,000
Married filing separately. . . . .	\$68,500 00

### 2025 Alternative Minimum Tax Income (AMTI) Brackets

The Standard Income Tax Calculation Method has seven tax brackets, but the Alternative Minimum Tax has only one: 26%.

<u>Filing Status</u>	<u>AMT Tax Rate</u>
Noncorporate Taxpayers	26% first \$239,100
Married filing separately	26% first \$119,550

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## SCHEDULE C: PROFIT OR LOSS FROM BUSINESS- SOLE PROPRIETORSHIP

**SCHEDULE C (Form 1040)** **Profit or Loss From Business (Sole Proprietorship)** OMB No. 1545-0074  
Department of the Treasury Internal Revenue Service Attach to Form 1040, 1040-SR, 1040-SS, 1040-NR, or 1041; partnerships must generally file Form 1065. **2025** Attachment Sequence No. **09**  
Go to [www.irs.gov/ScheduleC](http://www.irs.gov/ScheduleC) for instructions and the latest information.

Name of proprietor \_\_\_\_\_ Social security number (SSN) \_\_\_\_\_

**A** Principal business or profession, including product or service (see instructions) **B** Enter code from instructions \_\_\_\_\_

**C** Business name. If no separate business name, leave blank. **D** Employer ID number (EIN) (see instr.) \_\_\_\_\_

**E** Business address (including suite or room no.) \_\_\_\_\_  
City, town or post office, state, and ZIP code \_\_\_\_\_

**F** Accounting method: (1)  Cash (2)  Accrual (3)  Other (specify) \_\_\_\_\_

**G** Did you "materially participate" in the operation of this business during 2025? If "No," see instructions for limit on losses  Yes  No

**H** If you started or acquired this business during 2025, check here  Yes  No

**I** Did you make any payments in 2025 that would require you to file Form(s) 1099? See instructions  Yes  No

**J** If "Yes," did you or will you file required Form(s) 1099?  Yes  No

**Part I Income**

1	Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked <input type="checkbox"/>	1
2	Returns and allowances	2
3	Subtract line 2 from line 1	3
4	Cost of goods sold (from line 42)	4
5	Gross profit. Subtract line 4 from line 3	5
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6
7	Gross income. Add lines 5 and 6	7

**Part II Expenses.** Enter expenses for business use of your home **only** on line 30.

8	Advertising	8	18	Office expense (see instructions)	18
9	Car and truck expenses (see instructions)	9	19	Pension and profit-sharing plans	19
10	Commissions and fees	10	20	Rent or lease (see instructions):	
11	Contract labor (see instructions)	11	a	Vehicles, machinery, and equipment	20a
12	Depletion	12	b	Other business property	20b
13	Depreciation and section 179 expense deduction (not included in Part II) (see instructions)	13	21	Repairs and maintenance	21
14	Employee benefit programs (other than on line 19)	14	22	Supplies (not included in Part III)	22
15	Insurance (other than health)	15	23	Taxes and licenses	23
16	Interest (see instructions):		24	Travel and meals:	
a	Mortgage (paid to banks, etc.)	16a	a	Travel	24a
b	Other	16b	b	Deductible meals (see instructions)	24b
17	Legal and professional services	17	25	Utilities	25
28	Total expenses before expenses for business use of home. Add lines 8 through 27b	28	26	Wages (less employment credits)	26
29	Tentative profit or (loss). Subtract line 28 from line 7	29	27a	Energy efficient commercial bldgs deduction (attach Form 7205)	27a
30	Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions. <b>Simplified method filers only:</b> Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	30	b	Other expenses (from line 48)	27b
31	Net profit or (loss). Subtract line 30 from line 29. • If a profit, enter on both <b>Schedule 1 (Form 1040), line 3</b> , and on <b>Schedule SE, line 2</b> . (If you checked the box on line 1, see instructions.) Estates and trusts, enter on <b>Form 1041, line 3</b> . • If a loss, you <b>must</b> go to line 32. • If you have a loss, check the box that describes your investment in this activity. See instructions. • If you checked 32a, enter the loss on both <b>Schedule 1 (Form 1040), line 3</b> , and on <b>Schedule SE, line 2</b> . (If you checked the box on line 1, see the line 31 instructions.) Estates and trusts, enter on <b>Form 1041, line 3</b> . • If you checked 32b, you <b>must</b> attach <b>Form 6198</b> . Your loss may be limited.	31	32a	All investment is at risk.	32a
			32b	Some investment is not at risk.	32b

For Paperwork Reduction Act Notice, see the separate instructions.

Cat. No. 11334P

Schedule C (Form 1040) 2025 Created 4/3/25

Schedule C (Form 1040) 2025

Page 2

**Part III Cost of Goods Sold** (see instructions)

Schedule C (Form 1040) 2025

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## PASS-THROUGH ENTITIES DEDUCTION

A Pass-through Entity is a *domestic business* operated as a *Sole Proprietorship or Through a Partnership, S Corporation, Trust or Estate* and recognized as a separate entity for federal income tax purposes.

For 2025, The Sec. 199A pass-through entity deduction, or Qualified Business Income (QBI) deduction, allows eligible sole proprietors, partnerships, and S corporations to deduct up to 20% of their qualified business income from federal income taxes. Qualified REIT Dividends or Qualified PTP Income may qualify for the deduction.

Eligible taxpayers may be entitled to a deduction of up to 20% of *Qualified Business Income* (QBI) from a domestic business operated as:

*Sole Proprietorship (Form Schedule C) Partnership, S-Corporation, Trust or Estate*

For 2025, the 20% deduction for Qualified Business Income (QBI) from pass-through entities is phased out and unavailable for Specified Service Trades or Businesses (SSTBs) when Taxable Income exceeds \$247,300 for single filers or \$494,600 for married filing jointly

Specified Service Trade or Business (SSTBs) is defined as a business where the *Principal Asset is a key staff member* with significant decision-making, supervisory, or policy-making authority and the reputation or skill of the one or more employees or owners, often covers the fields:

*Health, Law, Accounting, Actuarial Science, Performing Arts, Consulting, Athletics, Financial Services, Investing and Investment Management*

*SSTBs are excluded from the full Qualified Business Income (QBI) deduction.*

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## FORM W-4: WITHHOLDING TAX

Complete Form W-4 for *hiring or life changes (marriage, child, new job)* to ensure accurate federal income tax withholding, preventing large tax bills or unnecessary refunds. For the IRS Withholding Calculator go to [www.irs.gov/W4App](http://www.irs.gov/W4App)

**W-4** **Employee's Withholding Certificate** OMB No. 1545-0074  
 Form W-4 (2026)  
 Department of the Treasury Internal Revenue Service  
 Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. Your withholding is subject to review by the IRS.  
**2026**

**Step 1: Enter Personal Information**

(a) First name and middle initial Last name  
 Address  
 City or town, state, and ZIP code

(b) Social security number  
 Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov.

(c)  Single or Married filing separately  
 Married filing jointly or Qualifying surviving spouse  
 Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual)

**Cautions:** To claim certain credits or deductions on your tax return, you (and/or your spouse if married filing jointly) are required to have a social security number valid for employment. See page 2 for more information.

**TIP:** Consider using the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) to determine the most accurate withholding for the rest of the year if you are completing this form after the beginning of the year; expect to work only part of the year; or have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs), deductions, or credits. Have your most recent pay stub(s) from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.

**Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5.** See page 2 for more information on each step, who can claim exemption from withholding, and when to use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App).

**Step 2: Multiple Jobs or Spouse Works**

Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs.  
 Do only one of the following.  
 (a) Use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) for the most accurate withholding for this step (and Steps 3-4). If you or your spouse have self-employment income, use this option; or  
 (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; or  
 (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than Step 2(b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, Step 2(b) is more accurate . . . . .

**Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs.** Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)

**Step 3: Claim Dependent and Other Credits**

If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):

(a) Multiply the number of qualifying children under age 17 by \$2,000 . . . . . **3(a)** \$  
 (b) Multiply the number of other dependents by \$500 . . . . . **3(b)** \$  
 Add the amounts from Steps 3(a) and 3(b), plus the amount for other credits. Enter the total here . . . . . **3** \$

**Step 4: Other Adjustments**

(a) **Other income (not from jobs).** If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income . . . . . **4(a)** \$

(b) **Deductions.** Use the Deductions Worksheet on page 4 to determine the amount of deductions you may claim, which will reduce your withholding. (If you skip this line, your withholding will be based on the standard deduction.) Enter the result here . . . . . **4(b)** \$

(c) **Extra withholding.** Enter any additional tax you want withheld each pay period . . . . . **4(c)** \$

**Exempt from withholding** I claim exemption from withholding for 2026, and I certify that I meet **both** of the conditions for exemption for 2026. See **Exemption from withholding** on page 2. I understand I will need to submit a new Form W-4 for 2027 . . . . .

**Step 5: Sign Here** Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.

**Employee's signature** (This form is not valid unless you sign it.) **Date**

**Employers Only** Employer's name and address First date of employment Employer identification number (EIN)

**Step 4(b)—Deductions Worksheet (Keep for your records.)**

See the Instructions for Schedule 1-A (Form 1040) for more information about whether you qualify for the deductions on lines 1a, 1b, 1c, 3a, and 3b.

**1** Deductions for qualified tips, overtime compensation, and passenger vehicle loan interest.

**a** **Qualified tips.** If your total income is less than \$150,000 (\$300,000 if married filing jointly), enter an estimate of your qualified tips up to \$25,000 . . . . . **1a** \$

**b** **Qualified overtime compensation.** If your total income is less than \$150,000 (\$300,000 if married filing jointly), enter an estimate of your qualified overtime compensation up to \$12,500 (\$25,000 if married filing jointly) of the "and-a-half" portion of time-and-a-half compensation . . . . . **1b** \$

**c** **Qualified passenger vehicle loan interest.** If your total income is less than \$100,000 (\$200,000 if married filing jointly), enter an estimate of your qualified passenger vehicle loan interest up to \$10,000 . . . . . **1c** \$

**2** Add lines 1a, 1b, and 1c. Enter the result here . . . . . **2** \$

**3** **Seniors age 65 or older.** If your total income is less than \$75,000 (\$150,000 if married filing jointly):

**a** Enter \$8,000 if you are age 65 or older before the end of the year . . . . . **3a** \$

**b** Enter \$6,000 if your spouse is age 65 or older before the end of the year and has a social security number valid for employment . . . . . **3b** \$

**4** Add lines 3a and 3b. Enter the result here . . . . . **4** \$

**5** Enter an estimate of your student loan interest, deductible IRA contributions, educator expenses, alimony paid, and certain other adjustments from Schedule 1 (Form 1040), Part II. See Pub. 505 for more information . . . . . **5** \$

**6** **Itemized deductions.** Enter an estimate of your 2026 itemized deductions from Schedule A (Form 1040). Such deductions may include qualifying:

**a** **Medical and dental expenses.** Enter expenses in excess of 7.5% (0.075) of your total income . . . . . **6a** \$

**b** **State and local taxes.** If your total income is less than \$505,000 (\$252,500 if married filing separately), enter state and local taxes paid up to \$40,400 (\$25,200 if married filing separately) . . . . . **6b** \$

**c** **Home mortgage interest.** If your home acquisition debt is less than \$750,000 (\$375,000 if married filing separately), enter your home mortgage interest expense (including mortgage insurance premiums) . . . . . **6c** \$

**d** **Gifts to charities.** Enter contributions in excess of 0.5% (0.005) of your total income . . . . . **6d** \$

**e** **Other itemized deductions.** Enter the amount for other itemized deductions . . . . . **6e** \$

**7** Add lines 6a, 6b, 6c, 6d, and 6e. Enter the result here . . . . . **7** \$

**8** **Limitation on itemized deductions.**

**a** Enter your total income . . . . . **8a** \$

**b** Subtract line 4 from line 8a. If line 4 is greater than line 8a, enter -0- here and on line 10. Skip line 9 . . . . . **8b** \$

**9** Enter:  $\begin{cases} \bullet \$768,700 \text{ if you're married filing jointly or a qualifying surviving spouse} \\ \bullet \$640,600 \text{ if you're single or head of household} \\ \bullet \$384,350 \text{ if you're married filing separately} \end{cases}$  . . . . . **9** \$

**10** If line 9 is greater than line 8b, enter the amount from line 7. Otherwise, multiply line 7 by 94% (0.94) and enter the result here . . . . . **10** \$

**11** **Standard deduction.**

Enter:  $\begin{cases} \bullet \$32,200 \text{ if you're married filing jointly or a qualifying surviving spouse} \\ \bullet \$24,150 \text{ if you're head of household} \\ \bullet \$16,100 \text{ if you're single or married filing separately} \end{cases}$  . . . . . **11** \$

**12** **Cash gifts to charities.** If you take the standard deduction, enter cash contributions up to \$1,000 (\$2,000 if married filing jointly) . . . . . **12** \$

**13** Add lines 11 and 12. Enter the result here . . . . . **13** \$

**14** If line 10 is greater than line 13, subtract line 11 from line 10 and enter the result here. If line 13 is greater than line 10, enter the amount from line 12 . . . . . **14** \$

**15** Add lines 2, 4, 5, and 14. Enter the result here and in Step 4(b) of Form W-4 . . . . . **15** \$

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## FLEXIBLE SPENDING ACCOUNT (FSA)

A Flexible Spending Account (FSA) is an *employer-sponsored benefit* allowing *employees to contribute pre-tax dollars* from their paychecks into a special account for *qualified health or dependent care expenses*. By reducing taxable income, participants save on taxes but must generally "*Use It Or Lose It*" within the plan year.

The 2025 contribution limit for health FSAs is \$3,300.

Money deducted from an employee's pay into an FSA is not subject to payroll taxes, resulting in substantial payroll tax savings.

Generally, by paying *qualified health or dependent care expenses* with "*Pre-Tax money*" or "*Tax-free money*," then if your Tax rate is 25% *you are saving 25%—just like getting a discount!* Deductions are easy, they are taken out of your paycheck by your employer.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## FLEXIBLE SPENDING ACCOUNT (FSA)

### QUALIFIED MEDICAL EXPENSES

The IRS is very strict what are considered “*Qualified Medical Expenses.*”

<http://www.hsacenter.com/what-is-an-hsa/qualified-medical-expenses>

#### Qualified Medical Expenses

Funds you withdraw from your HSA are tax-free when used to pay for qualified medical expenses as described in Section 213(d) of the Internal Revenue Service Tax Code. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness, including dental and vision. A list of these expenses is available on the IRS website, [www.irs.gov](http://www.irs.gov) in **IRS Publication 502** e, “Medical and Dental Expenses.”

Any funds you withdraw for non-qualified medical expenses will be taxed at your income tax rate plus 20% tax penalty if you're under 65.

The following list provides examples of eligible and ineligible medical expenses. This list is not all-inclusive. Remember, the IRS may modify its list of eligible expenses from time to time. As always, consult your tax advisor should you require specific tax advice.

##### Eligible medical expenses may include:

- Acupuncture
- Alcoholism
- Ambulance
- Annual Physical Examination
- Artificial Limb
- Artificial Teeth
- Aids
- Bandages
- Birth Control Pills
- Body Scan
- Braille Books and Magazines
- Breast Pumps and Supplies
- Breast Reconstruction Surgery
- Capital Expenses
- Car
- Chiropractor
- Christian Science Practitioner
- Contact Lenses
- Crutches
- Dental Treatment
- Diagnostic Devices
- Disabled Dependent Care Expenses
- Drug Addiction
- Drugs
- Eye Exam
- Eyeglasses
- Eye Surgery
- Fertility Enhancement
- Founder's Fee
- Guide Dog or Other Service Animal
- Health Institute
- Health Maintenance Organization (HMO)
- Hearing Aids
- Home Care
- Home Improvements
- Hospital Services
- Insurance Premiums
- Intellectually and Developmentally Disabled, Special Home for
- Laboratory Fees
- Lactation Expenses
- Lead-Based Paint Removal
- Learning Disability
- Legal Fees
- Lifetime Care—Advance Payments
- Lodging
- Long-Term Care
- Meals
- Medical Conferences
- Medical Information Plan
- Medicines
- Nursing Home
- Nursing Services
- Operations
- Optometrist
- Organ Donors
- Osteopath
- Oxygen
- Physical Examination
- Pregnancy Test Kit
- Prosthesis
- Psychiatric Care
- Psychoanalysis
- Psychologist
- Special Education
- Sterilization
- Stop-Smoking Programs
- Surgery
- Telephone
- Television
- Therapy
- Transplants
- Transportation
- Trips
- Tuition
- Vasectomy
- Vision Correction Surgery
- Weight Loss Program
- Wheelchair
- Wig
- X-ray

##### Ineligible medical expenses may include:

- Baby Sitting, Childcare, and Nursing Services for a Normal, Healthy Baby
- Controlled Substances
- Cosmetic Surgery
- Dancing Lessons
- Diaper Service
- Electrolysis or Hair Removal
- Flexible Spending Account
- Funeral Expenses
- Future Medical Care
- Health Club Dues
- Health Coverage Tax Credit
- Health Savings Accounts
- Household Help
- Illegal Operations and Treatments
- Insurance Premiums
- Maternity Clothes
- Medical Savings Account (MSA)
- Medicines and Drugs From Other Countries
- Nonprescription Drugs and Medicines
- Nutritional Supplements
- Personal Use Items
- Swimming Lessons
- Teeth Whitening
- Veterinary Fees
- Weight Loss Program

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## FLEXIBLE SPENDING ACCOUNT (FSA) PLANS

### USE IT OR LOSE IT POLICY

Generally, some Flexible Spending Account Plans (FSA) have a “Use It or Lose It Policy.” This means that amounts in the account at the end of the plan year cannot be carried over to the next year. If your plan follows this rule, you should make sure to use all of your funds by the end of the plan year, which generally is the end of the calendar year.

Flexible Spending Account Plans *may permit* an employee to carry over up to \$500 into the following year without losing the funds, but it is not required.

#### Suggestions:

- Because of some FSA plans have the “Use It or Lose It Policy,” if you do not spend everything in your account, *legally the company is not responsible to pay you the balance.* Before the end of the year, spend your FSA on *Qualified Medical Expenses* to maximize your tax savings.
- FSA Store <https://fsastore.com> offers only FSA-Eligible Products for sale.
- Flexible Spending Accounts allows “Pre-funding,” which means you can spend the money in the account before it’s actually deposited. If you left a company where your Flexible Spending Account *paid all the Medical Expenses* during the year, *but your Payroll Deductions were less,* then you are not responsible to pay the company the difference. Although, the company may take it out of your final paycheck.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP`

## WHY ARE UNEMPLOYMENT BENEFIT PAYMENTS TAXABLE?

Similar to Medical Insurance Benefits, Unemployment Benefits are just another “*Employee Benefit.*”

When you file for Unemployment Benefits, the state pays you from a *State Trust Fund*, which has *State Unemployment Taxes* plus *Federal Unemployment Taxes*; both paid by organizations.

Starting with the Tax Reform Act of 1986, unemployment insurance benefits became taxable as a “*Substitute for Wages.*”

According to The Tax Foundation, of the states that tax wage income, fifteen states completely exempt unemployment benefits from tax:

Alabama, Alaska, California, Florida, Montana, Nevada, New Hampshire, New Jersey, Pennsylvania, South Dakota, Tennessee, Texas, Virginia,  
Washington, and Wyoming.

Nine states do not have an Income Tax:

Texas, Florida, Washington, Nevada, South Dakota, Tennessee, Wyoming,  
Alaska, and Washington

After the end of the year, the Unemployment Benefits Beneficiary should receive Federal Form 1099-G, Certain Government Payments listing the Unemployment Compensation, Federal Income Tax Withheld, and any State Income Tax Withheld. Generally, *Severance and Vacation Pay* will be allocated to the employees last week of work and is included in the W-2 issued.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## UNEMPLOYMENT BENEFITS FOR 501(C)(3) (NON-PROFIT) EMPLOYEES

An organization that is exempt from income tax under Section 501(c)(3) (Non-profit) of the Internal Revenue Code is also exempt from Federal Unemployment Taxes (FUTA).

<https://www.irs.gov/charities-non-profits/exempt-organizations-what-are-employment-taxes>

The Federal Unemployment Tax Act, Section 3309 enables 501(c)(3) (Non-profit) organizations to opt out of the tax system and to reimburse the state for unemployment claims the state has paid out to the non-profits' former employees.

<http://www.501ctrust.org/unemployment-tax-exemption-for-501c3s-explained>

In some states, non-profit reimbursing claims is voluntary.

VA Code Ann §60.2-213 (B)(1) *only exempts* organizations operating primarily for religious purposes from reimbursing claims to the state. Generally, since these groups are not required to reimburse the state, then their employees are not eligible for Unemployment.

<https://law.lis.virginia.gov/vacode/title60.2/chapter2/section60.2-213>

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## 401(k) FINANCIAL QUESTIONS

### Question:

When I left my company, did the company stop matching funds paid into my 401(k)?

### Answer:

Yes, generally you are not eligible to receive additional Company Matching Contributions in a 401(k) plan *30 days after the Separation Date*, but what was paid is yours and remains in the account.

Generally, you are also not eligible to Contribute additional amounts to the 401(k) plan *30 days after the Separation Date*.

### Question:

Since I left my company, will my 401(k) investment fees be higher?

### Answer:

No, all plans must charge each investor the same fees for the same investments.

### Question:

If I leave my 401(k) with the company, will it still earn investment income?

### Answer:

Yes, if you leave your 401(k) with the company, it will still earn investment income.

# 2025 INDIVIDUAL INCOME TAX WORKSHOP

## CONCLUSION

*“The hardest thing in the world to understand is the income tax.”*

Albert Einstein

<https://thestoryexchange.org/25-funny-one-liners-about-taxes>

Please let me know if you have any questions.

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I can *Hammer* out any Problem!