2025 FILING REQUIREMENTS FOR MOST TAXPAYERS

If the taxpayer's filing status is...	AND at the end of 2025 the taxpayer was...	THEN file a return if the taxpayer's gross income was at least...
Single	Under 65 65 or older	$15,750 $17,750
Married Filing Jointly	Under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$31,500 $33,100 $34,700
Married Filing Separately	Any age	$ 5
Head of Household	Under 65 65 or older	$23,625 $25,625
Qualifying Surviving Spouse	Under 65 65 or older	$31,500 $33,100

2025 FILING REQUIREMENTS FOR DEPENDENTS*

If either the taxpayer's parents or someone else can claim the taxpayer as a dependent, use the chart below to see if the taxpayer must file a return. In this chart, unearned income includes taxable interest, ordinary dividends, and capital gain distributions. Earned income includes wages and tips, as well as taxable scholarships and fellowship grants. Gross income is the total of unearned and earned income.

Single dependents. Was the taxpayer either age 65 or older or blind?

☐ **Yes**. The taxpayer must file a return if any of the following apply:
- The taxpayer's unearned income is more than $3,350 ($5,350 if 65 or older and blind).
- The taxpayer's earned income is more than $17,750 ($19,750 if 65 or older and blind).
- The taxpayer's gross income is more than the larger of:
  - $3,350 ($5,350 if 65 or older and blind)
  - The taxpayer's earned income (up to $15,300), plus $2,450 ($4,450 if 65 or older and blind)

☐ **No**. The taxpayer must file a return if any of the following apply:
- The taxpayer's unearned income is more than $1,350.
- The taxpayer's earned income is more than $15,750.
- The taxpayer's gross income is more than the larger of:
  - $1,350
  - The taxpayer's earned income (up to $15,300), plus $450

Married dependents. Was the taxpayer either age 65 or older or blind?

☐ **Yes**. The taxpayer must file a return if any of the following apply:
- The taxpayer's unearned income is more than $2,950 ($4,550 if 65 or older and blind).
- The taxpayer's earned income is more than $17,350 ($18,950 if 65 or older and blind).
- The taxpayer's gross income is at least $5 and their spouse files a separate return and itemizes deductions.
- The taxpayer's gross income is more than the larger of:
  - $2,950 ($4,550 if 65 or older and blind)
  - The taxpayer's earned income (up to $15,300), plus $2,050 ($3,650 if 65 or older and blind)

☐ **No**. The taxpayer must file a return if any of the following apply:
- The taxpayer's unearned income is more than $1,350.
- The taxpayer's earned income is more than $15,750.
- The taxpayer's gross income is at least $5 and their spouse files a separate return and itemizes deductions.
- The taxpayer's gross income is more than the larger of:
  - $1,350
  - The taxpayer's earned income (up to $15,300), plus $450

OTHER SITUATIONS WHEN THE TAXPAYER MUST FILE A 2025 RETURN

The taxpayer must file a return if any of the following conditions apply for 2025.

- The taxpayer owes any special taxes, including any of the following:
  - Alternative minimum tax
  - Additional tax on a qualified plan, including an individual retirement arrangement (IRA) or other tax-favored account—but if the taxpayer is filing a return only because they owe this tax, the taxpayer can file Form 5329 by itself
  - Household employment taxes—but if the taxpayer is filing a return only because they owe this tax, the taxpayer can file Schedule H by itself
  - Social Security and Medicare tax on tips the taxpayer did not report to their employer or on wages the taxpayer received from an employer who did not withhold these taxes
  - Repayment of the First-Time Homebuyer Credit (see instructions for Form 1040 (or 1040-SR), Schedule 2, Part II)
  - Write-in taxes, including uncollected Social Security and Medicare tax, Railroad Retirement Tax Act (RRTA) tax on tips the taxpayer reported to their employer, tax on group-term life insurance, or additional taxes on Health Savings Accounts (HSAs) (see instructions for Form 1040 (or 1040-SR), Schedule 2, line 17)
  - Recapture taxes (see instructions for Form 1040 (or 1040-SR), Schedule 2, Part II)
- The taxpayer (or their spouse, if filing jointly) received HSA, Archer Medical Savings Account (MSA), or Medicare Advantage MSA distributions.
- The taxpayer had net earnings from self-employment of at least $400.
- The taxpayer had wages of $108.28 or more from a church or qualified church-controlled organization that is exempt from employer Social Security and Medicare taxes.
- The taxpayer had advance payments of the Premium Tax Credit (PTC) made for them, their spouse, or a dependent who enrolled in coverage through the Health Insurance Marketplace. The taxpayer should have received Form 1095-A showing the amount of the advance payments, if any.
- The taxpayer is required to file Form 965-A.

*Figures are estimated at the time of publication, based on data from the One Big Beautiful Bill (OBBB), and are subject to change. The impact of the new senior deduction has yet to be determined.