

2020 Form 1040: Basic Instructions

Note: For faster return processing, use tax software to submit your return online – you can do so for free using the IRS Free File program (www.irs.gov/freefile). For more information on how to file your return online, contact the Get My Payment Illinois Coalition help desk at help@getmypaymentil.org or (888) 553-9777 or reference the TurboTax software guides on the Tax Help page of the Get My Payment Illinois Coalition website (www.GetMyPaymentIL.org).

1. Filing Status: Select the appropriate filing status – for assistance, see the Filing Status Decision Tree
2. Complete the personal information section (name, Social Security number, home address)
3. In the Presidential Election Campaign section, check the appropriate box if you want \$3 to go to the Presidential Election Campaign Fund
4. Answer the question that asks, “At any time during 2020, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency?”
5. Standard Deduction section: If you provided more than half of your financial support for 2020, then do not check off anything in this section – no one can claim you as a dependent
6. Age/Blindness: Mark the appropriate boxes in this section if any apply to you and/or your spouse
7. Line 6a (Social security benefits): From your 2020 Form SSA-1099, enter the amount from Box 5 (net benefits for 2020)
 - a. Note: If you have an amount in Box 6 (Voluntary Federal Income Tax Withheld), you should include that amount on Form 1040, Line 25b. Please call us at 888-553-9777 if you have an amount in Box 6.
 - b. If you did not receive Social Security benefits in 2020, or if you received only Supplemental Security Income (SSI), then skip this step – do not enter anything on Line 6a
8. Line 12 (standard deduction): Write in the appropriate standard deduction amount based on your filing status – see the detail box to the left of Line 12
 - a. If you checked off any boxes in the “Standard Deduction” section, use the table below to calculate your standard deduction amount:

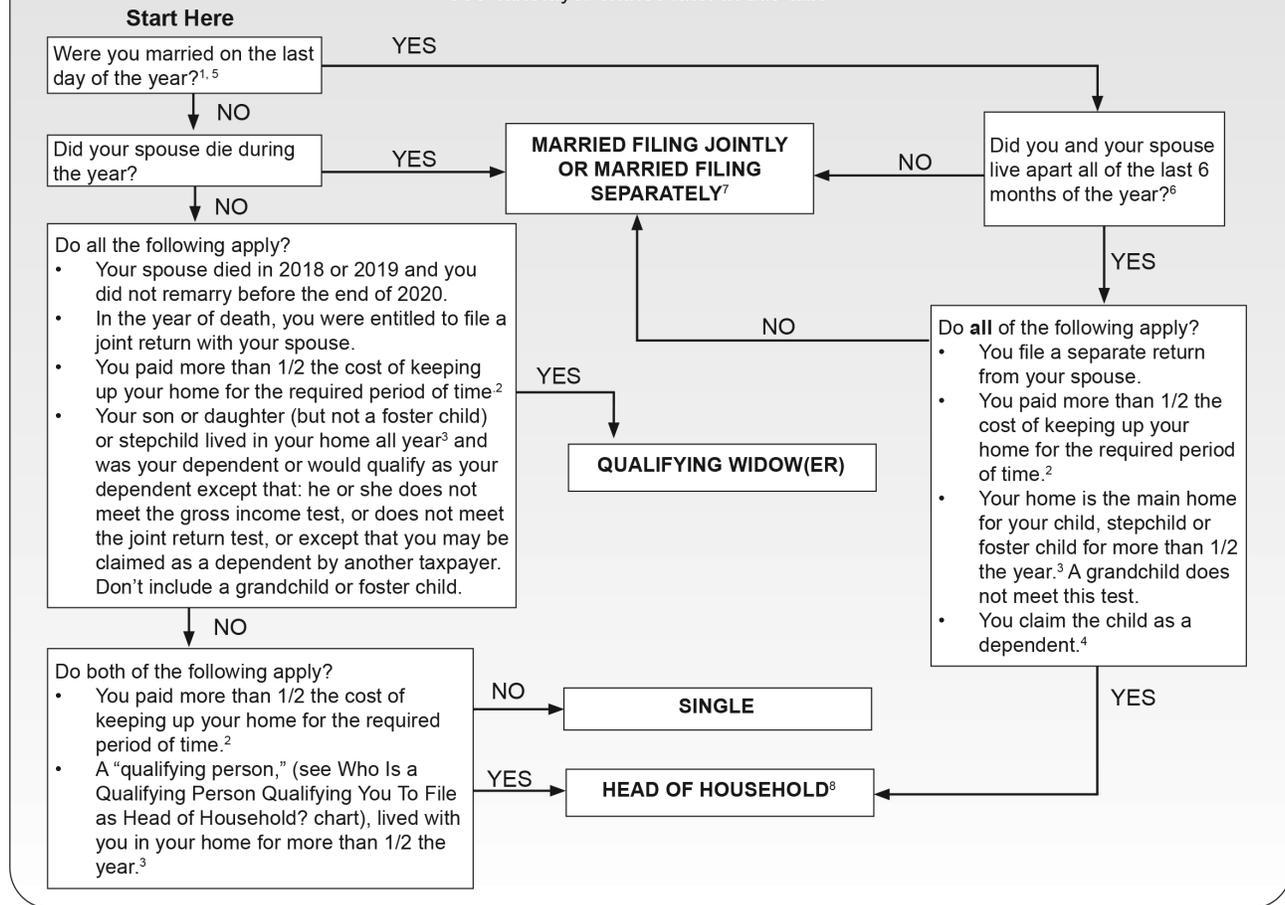
Standard Deduction Chart for People Who Were Born Before January 2, 1956, or Were Blind		
<p>Don't use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet above.</p> <p> <input type="checkbox"/> You were born before January 2, 1956. <input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse was born before January 2, 1956. <input type="checkbox"/> Spouse is blind. </p>		
Enter the total number of boxes checked		▶ <input style="width: 40px; height: 20px;" type="text"/>
IF your filing status is . . .	AND the number in the box above is . . .	THEN your standard deduction is . . .
Single	1	\$14,050
	2	15,700
Married filing jointly	1	\$26,100
	2	27,400
	3	28,700
	4	30,000
Qualifying widow(er)	1	\$26,100
	2	27,400
Married filing separately*	1	\$13,700
	2	15,000
	3	16,300
	4	17,600
Head of household	1	\$20,300
	2	21,950
<p>* You can check the boxes for spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.</p>		

9. Line 30 (Recovery Rebate Credit): Use the Recovery Rebate Credit Worksheet to calculate the amount of your Recovery Rebate Credit, which equals the amount of stimulus money you are eligible for from Round 1 (\$1,200 per person, \$500 per eligible dependent under age 17) and Round 2 (\$600 per person, \$600 per eligible dependent under age 17) but have not received
 - a. Do NOT include this worksheet with your completed tax return – it's just for your use
10. Line 32 (total other payments and refundable credits): Write in amount from Line 30
11. Line 33 (total payments): Write in amount from Line 30
12. Line 34 (overpaid): Write in amount from Line 30
13. Line 35a (refunded to you): Write in amount from Line 30
14. Lines 35b and 35c: If you want the IRS to deposit your tax refund into a bank account, provide the routing number and bank account number here
 - a. You will receive a refund sent directly to a bank account much faster than a paper check mailed to you.
 - b. If you do not have a bank account but are interested in getting one, visit www.BankOnChicago.com to see a list of financial institutions that offer accounts certified by the national Bank On program as safe and affordable
15. Sign Here section: Once you've completed the return, sign and date the return
 - a. If you are filing a joint return with your spouse, both you and your spouse must sign the return
16. Before you mail your return to the IRS, be sure to make a photocopy of your Form 1040 so that you have a record of what you submitted.
17. The mailing address where you, as an Illinois resident, should mail your tax return:

Department of the Treasury
Internal Revenue Service
Kansas City, MO 64999-0002

Determination of Filing Status – Decision Tree

See TaxSlayer entries later in this tab.



Footnotes

- ¹ Answer "NO" to this question if, on the last day of the year, you were legally separated from your spouse under a divorce or separate maintenance decree. Answer "NO" for individuals who have entered into a registered domestic partnership, civil union, or other similar relationship that is not called a marriage under state (or foreign) law. Answer YES if taxpayer is married regardless of where the spouse lives.
- ² Include in the cost of upkeep expenses such as rent, mortgage interest, real estate taxes, insurance on the home, repairs, utilities and food eaten in the home. Under proposed regulations, a taxpayer may treat a home's fair market rental value as a cost of maintaining a household instead of the sum of payments for mortgage interest, property taxes and insurance. See "Cost of Keeping Up a Home" worksheet later in this tab.
- ³ See Publication 17, Your Federal Income Tax For Individuals, Filing Status, for rules applying to birth, death, or temporary absence during the year. There are special rules for claiming your parent as a qualifying person for head of household. See the Who Is a Qualifying Person Qualifying You To File as Head of Household? chart later in this tab)
- ⁴ Unless the child's other parent claims him or her under rules for children of divorced or separated parents or parents who lived apart.
- ⁵ You are considered unmarried for head of household purposes if your spouse was a nonresident alien at any time during the year and you do not choose to treat your nonresident spouse as a resident alien. However, your spouse is not a qualifying person for head of household purposes. You must have another qualifying person (see the Who Is a Qualifying Person Qualifying You To File as Head of Household? chart later in this tab) and meet the other tests to be eligible to file as a head of household. You are considered married if you choose to treat your nonresident alien spouse as a resident alien. See chapter 1 of Pub 519, U.S. Tax Guide For Aliens.
- ⁶ Your spouse is considered to live in your home even if he or she is temporarily absent due to illness, education, business, vacation, military service, or incarceration.
- ⁷ If the taxpayer wants to file MFS, emphasize the advantages to Married Filing Jointly and the possibility of filing Form 8379, Injured Spouse Claim & Allocation (if appropriate). See Pub 17, Filing Status, MFS Special Rules for list of disadvantages. Respect a taxpayer's decision to file MFS. If domiciled in a community property state see Pub 555, Community Property.
- ⁸ There can be multiple households within a shared living quarters if certain requirements are met.

Note: If one spouse dies and the other remarries in the same year, the deceased spouse files Married Filing Separately.

Recovery Rebate Credit Worksheet—Line 30

Before you begin: ✓ See the instructions for line 30 to find out if you can take this credit and for definitions and other information needed to fill out this worksheet.
 ✓ If you received Notice 1444 and Notice 1444-B, have them available.

Don't include on line 16 or 19 any amount you received but later returned to the IRS.

1. Can you be claimed as a dependent on another person's 2020 return? If filing a joint return, go to line 2.
 - No. Go to line 2.
 - Yes.  You can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.
2. Does your 2020 return include a valid social security number (defined under *Valid social security number*, earlier) for you and, if filing a joint return, your spouse?
 - Yes. Skip lines 3 and 4, and go to line 5.
 - No. If you are filing a joint return, go to line 3.
If you aren't filing a joint return,  you can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.
3. Was at least one of you a member of the U.S. Armed Forces at any time during 2020, and does at least one of you have a valid social security number (defined under *Valid social security number*, earlier)?
 - Yes. Your credit is not limited. Go to line 5.
 - No. Go to line 4.
4. Does one of you have a valid social security number (defined under *Valid social security number*, earlier)?
 - Yes. Your credit is limited. Go to line 5.
 - No.  You can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.
5. If your EIP 1 was \$1,200 (\$2,400 if married filing jointly) plus \$500 for each qualifying child you had in 2020, skip lines 5 and 6, enter zero on lines 7 and 16, and go to line 8. Otherwise, enter:
 - \$1,200 if single, head of household, married filing separately, qualifying widow(er), or if married filing jointly and you answered "Yes" to question 4, or
 - \$2,400 if married filing jointly and you answered "Yes" to question 2 or 3. 5. _____
6. Multiply \$500 by the number of qualifying children under age 17 at the end of 2020 listed in the Dependents section on page 1 of Form 1040 or 1040-SR for whom you either checked the "Child tax credit" box or entered an adoption taxpayer identification number 6. _____
7. Add lines 5 and 6 7. _____
8. If your EIP 2 was \$600 (\$1,200 if married filing jointly) plus \$600 for each qualifying child you had in 2020, skip lines 8 and 9, enter zero on lines 10 and 19, and go to line 11. Otherwise, enter:
 - \$600 if single, head of household, married filing separately, qualifying widow(er), or if married filing jointly and you answered "Yes" to question 4, or
 - \$1,200 if married filing jointly and you answered "Yes" to question 2 or 3. 8. _____
9. Multiply \$600 by the number of qualifying children under age 17 at the end of 2020 listed in the Dependents section on page 1 of Form 1040 or 1040-SR for whom you either checked the "Child tax credit" box or entered an adoption taxpayer identification number 9. _____
10. Add lines 8 and 9 10. _____
11. Enter the amount from line 11 of Form 1040 or 1040-SR 11. _____
12. Enter the amount shown below for your filing status:
 - \$150,000 if married filing jointly or qualifying widow(er)
 - \$112,500 if head of household
 - \$75,000 if single or married filing separately
 } 12. _____
13. Is the amount on line 11 more than the amount on line 12?
 - No. Skip line 14. Enter the amount from line 7 on line 15 and the amount from line 10 on line 18.
 - Yes. Subtract line 12 from line 11. 13. _____
14. Multiply line 13 by 5% (0.05) 14. _____
15. Subtract line 14 from line 7. If zero or less, enter -0- 15. _____
16. Enter the amount, if any, of EIP 1 that was issued to you (before offset for any past-due child support payment). You may refer to Notice 1444 or your tax account information at [IRS.gov/Account](https://www.irs.gov/Account) for the amount to enter here 16. _____
17. Subtract line 16 from line 15. If zero or less, enter -0-. If line 16 is more than line 15, you don't have to pay back the difference 17. _____
18. Subtract line 14 from line 10. If zero or less, enter -0- 18. _____
19. Enter the amount, if any, of EIP 2 that was issued to you. You may refer to Notice 1444-B or your tax account information at [IRS.gov/Account](https://www.irs.gov/Account) for the amount to enter here 19. _____
20. Subtract line 19 from line 18. If zero or less, enter -0-. If line 19 is more than line 18, you don't have to pay back the difference 20. _____
21. **Recovery rebate credit.** Add lines 17 and 20. Enter the result here and, if more than zero, on line 30 of Form 1040 or 1040-SR 21. _____