SAMPLE

SCHEDULE 1-A (Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Deductions

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to *www.irs.gov/Form1040* for instructions and the latest information.

OMB No. 1545-0074

2025

Attachment Sequence No. **1A**

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

Part I Modified Adjusted Gross Income (MAGI) Amount

1	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11b			**1**	
2a	Enter any income from Puerto Rico that you excluded	**2a**			
b	Enter the amount from Form 2555, line 45	**2b**			
c	Enter the amount from Form 2555, line 50	**2c**			
d	Enter the amount from Form 4563, line 15	**2d**			
e	Add lines 2a, 2b, 2c, and 2d			**2e**	
3	Add lines 1 and 2e			**3**	

Part II No Tax on Tips

Caution: Fill out Part II only if you received qualified tips. These tips must have been received in an occupation listed at *IRS.gov/TippedOccupations*. You and/or your spouse who received qualified tips must have a valid social security number to claim the deduction. If married, you must file jointly to claim this deduction. See instructions.

4	Qualified tips received as an employee. If you received tips as an employee with respect to employment with more than one employer, enter -0- on lines 4a and 4b and see the instructions to determine the amount to enter on line 4c. If you received tips as an employee in more than one occupation, see the instructions.				
a	Enter qualified tips included on Form W-2, box 7, but see the instructions if Form W-2, box 5 is more than $176,100 or you received tips that are not subject to social security and Medicare taxes	**4a**			
b	Qualified tips included on Form 4137, line 1, row A, column (c). If Form 4137 is not filed, enter -0-	**4b**			
c	If you only received qualified tips as an employee with respect to employment with one employer, enter the larger of line 4a or line 4b. Otherwise, see the instructions to determine the amount to enter on line 4c. If you received tips as an employee in more than one occupation, see the instructions			**4c**	
5	Qualified tips received in the course of a trade or business. Qualified tip amount included in Form 1099-NEC, box 1; Form 1099-MISC, box 3; or Form 1099-K, box 1a. Do not enter more than the net profit from the trade or business. If you received qualified tips in the course of more than one trade or business or in more than one occupation, see instructions			**5**	
6	Add lines 4c and 5			**6**	
7	Enter the smaller of the amount on line 6 or $25,000			**7**	
8	Enter the amount from line 3			**8**	
9	Enter $150,000 ($300,000 if married filing jointly)			**9**	
10	Subtract line 9 from line 8. If zero or less, enter the amount from line 7 on line 13			**10**	
11	Divide line 10 by $1,000. If the resulting number isn't a whole number, decrease the result to the next lower whole number. (For example, decrease 1.5 to 1, and decrease 0.05 to 0.)			**11**	
12	Multiply line 11 by $100			**12**	
13	**Qualified tips deduction.** Subtract line 12 from line 7. If zero or less, enter -0-			**13**	

Part III No Tax on Overtime

Caution: Fill out Part III only if you received qualified overtime compensation. You and/or your spouse who received the qualified overtime compensation must have a valid social security number to claim this deduction. If married, you must file jointly to claim this deduction. See instructions.

14a	Qualified overtime compensation included in Form W-2, box 1. If you received qualified overtime compensation not reported on Form W-2, box 1, see instructions	**14a**			
b	Qualified overtime compensation included in Form 1099-NEC, box 1, or Form 1099-MISC, box 3 (see instructions)	**14b**			
c	Add lines 14a and 14b			**14c**	
15	Enter the smaller of the amount on line 14c or $12,500 ($25,000 if married filing jointly)			**15**	
16	Enter the amount from line 3			**16**	
17	Enter $150,000 ($300,000 if married filing jointly)			**17**	
18	Subtract line 17 from line 16. If zero or less, enter the amount from line 15 on line 21			**18**	
19	Divide line 18 by $1,000. If the resulting number isn't a whole number, decrease the result to the next lower whole number. (For example, decrease 1.5 to 1, and decrease 0.05 to 0.)			**19**	
20	Multiply line 19 by $100			**20**	
21	**Qualified overtime compensation deduction.** Subtract line 20 from line 15. If zero or less, enter -0-			**21**	

SAMPLE

Part IV No Tax on Car Loan Interest

Caution: Fill out Part IV only if you, or your spouse if married filing jointly, paid or accrued qualified passenger vehicle loan interest (QPVLI). Column (iii) is the total QPVLI paid in 2025 less the amounts reported in column (ii). See instructions.

22 Applicable passenger vehicle (see instructions). If more than two VINs, see instructions.

	(i) Vehicle identification number (VIN)	Interest for this loan: **(ii)** Deducted on Schedule C, Schedule E, or Schedule F	Interest for this loan: **(iii)** Schedule 1-A
a			
b			

23	Add lines 22a and 22b, column (iii)	**23**	
24	Enter the smaller of the amount on line 23 or $10,000	**24**	
25	Enter the amount from line 3	**25**	
26	Enter $100,000 ($200,000 if married filing jointly)	**26**	
27	Subtract line 26 from line 25. If zero or less, enter the amount from line 24 on line 30	**27**	
28	Divide line 27 by $1,000. If the resulting number isn't a whole number, increase the result to the next higher whole number. (For example, increase 1.5 to 2, and increase 0.05 to 1.)	**28**	
29	Multiply line 28 by $200	**29**	
30	**Qualified passenger vehicle loan interest deduction.** Subtract line 29 from line 24. If zero or less, enter -0-	**30**	

Part V Enhanced Deduction for Seniors

Caution: You and/or your spouse must have a valid social security number. If married, you must file jointly to claim this deduction. See instructions.

31	Enter the amount from line 3	**31**	
32	Enter $75,000 ($150,000 if married filing jointly)	**32**	
33	Subtract line 32 from line 31. If zero or less, enter $6,000 on line 35	**33**	
34	Multiply line 33 by 6% (0.06)	**34**	
35	Subtract line 34 from $6,000. If zero or less, enter -0-	**35**	
36a	If you have a valid social security number (see instructions) and were born before January 2, 1961, enter the amount from line 35	**36a**	
b	If you are married filing jointly, your spouse has a valid social security number (see instructions), and your spouse was born before January 2, 1961, enter the amount from line 35	**36b**	
37	**Enhanced deduction for seniors.** Add lines 36a and 36b	**37**	

Part VI Total Additional Deductions

38	Add lines 13, 21, 30, and 37. Enter here and on Form 1040 or 1040-SR, line 13b, or on Form 1040-NR, line 13c	**38**	