



The filing requirements for U.S. federal income tax returns for the 2025 tax year depend on several factors, including your filing status, age, gross income, and whether you can be claimed as a dependent. Below is a comprehensive summary of the requirements for individuals, as well as key points for small businesses and those with U.S. territory connections.

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## 1. General Filing Requirements for Individuals (2025)

### A. Gross Income Thresholds

You must file a federal income tax return for 2025 if your gross income is at least the amount shown below for your filing status and age. Gross income includes all income you receive in the form of money, goods, property, and services that isn't exempt from tax, including income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Do not include Social Security benefits unless certain conditions apply (see below).

#### 2025 Filing Requirements for Most Taxpayers [2]:

<b>Filing Status</b>	<b>Age at End of 2025 Gross Income Must Be At Least:</b>	
Single	under 65	\$15,750
	65 or older	\$17,750
Married filing jointly*	under 65 (both)	\$31,500
	65 or older (one)	\$33,100
	65 or older (both)	\$34,700
Married filing separately**	any age	\$5
Head of household	under 65	\$23,625
	65 or older	\$25,625
Qualifying surviving spouse	under 65	\$31,500
	65 or older	\$33,100

\* If you didn't live with your spouse at the end of 2025 (or on the date your spouse died), and your gross income was at least \$5, you must file a return regardless of your age.

\*\* If you are married filing separately and your spouse itemizes deductions, you must file a return if your gross income was at least \$5.

### B. Social Security Benefits

Generally, do not include Social Security benefits in gross income unless:

- You are married filing separately and lived with your spouse at any time during 2025, or
- Half of your Social Security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly).



### C. Dependents

If you can be claimed as a dependent on another person's return, your filing requirement is generally the greater of \$1,350 or your earned income plus \$450 (but not more than the regular standard deduction for your filing status). Special rules apply if you are 65 or older or blind [2].

### D. Other Situations Requiring a Return

You must file a return for 2025 even if your income is below the threshold if any of the following apply:

- You owe special taxes (e.g., alternative minimum tax, additional tax on a qualified plan, household employment taxes, self-employment tax if net earnings are \$400 or more, etc.).
- You (or your spouse, if filing jointly) received distributions from health savings accounts, Archer MSAs, or Medicare Advantage MSAs.
- You had advance payments of the premium tax credit.
- You purchased a new or used clean vehicle and transferred the credit to the dealer.
- You received advance payments of certain credits or are required to recapture credits.

### E. Self-Employed Individuals

You must file a return if your net earnings from self-employment were \$400 or more, or if you had church employee income of \$108.28 or more [2].

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## 2. Filing Deadlines for 2025 Returns

- **Form 1040 (individuals):** Due April 15, 2026. If you are outside the U.S. on the due date, you may qualify for an automatic 2-month extension (to June 15, 2026), but interest will accrue from April 15.
- **Automatic Extension:** You can request an automatic 6-month extension (to October 15, 2026) by filing Form 4868 by the original due date [5].

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## 3. Filing Requirements for Small Businesses (2025)

The required forms depend on your business structure [4]:

Business Entity	Type of Tax	Tax Forms
Sole Proprietor	Income Tax	Form 1040/1040SR + Schedule C or F
	Self-Employment Tax	Form 1040/1040SR + Schedule SE
	Estimated Tax	Form 1040-ES
	Employment Taxes	Forms 940, 941, 944, or 943
Partnership	Annual Return	Form 1065



<b>Business Entity</b>	<b>Type of Tax</b>	<b>Tax Forms</b>
Partner in Partnership	Employment Taxes	Forms 940, 941, 944, or 943
	Income Tax	Form 1040/1040SR + Schedule E
	Self-Employment Tax	Form 1040/1040SR + Schedule SE
Corporation (C or S)	Estimated Tax	Form 1040-ES
	Income Tax (C)	Form 1120
	Income Tax (S)	Form 1120-S
	Estimated Tax (C)	Form 1120-W
	Employment Taxes	Forms 940, 941, 944, or 943
S Corporation Shareholder	Income Tax	Form 1040/1040SR + Schedule E
	Estimated Tax	Form 1040-ES

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#### 4. Filing Requirements for U.S. Territories (2025)

If you are a bona fide resident of a U.S. territory (e.g., Puerto Rico, Guam, American Samoa, CNMI, USVI), special rules apply:

- **Bona fide residents** generally file a territory tax return on worldwide income and a U.S. return only if they have income from outside the territory above the U.S. filing threshold.
  - If you exclude territory income on your U.S. return, you must adjust your standard deduction and certain itemized deductions proportionally [3].
  - See IRS Publication 570 for detailed rules.
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#### 5. Other Key Points

- **Recordkeeping:** You must keep records to substantiate income, deductions, and credits. Good records are essential for preparing accurate returns and for audit purposes [2].
  - **Penalties:** Failure to file when required may result in penalties and interest.
  - **Refunds:** If you had tax withheld or made estimated payments, you should file a return to claim a refund, even if you are not otherwise required to file.
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#### 6. Where to File

- **Paper returns:** Mailing addresses depend on your state of residence and whether you are enclosing a payment. See the IRS instructions for Form 1040 or the [Common Procedural Filing Issues] resource for the correct address [5].
  - **Electronic filing:** Strongly encouraged for faster processing and confirmation of receipt.
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**Summary:**

For 2025, you must file a federal income tax return if your gross income meets or exceeds the threshold for your filing status and age, or if you meet any of the special conditions listed above. Small businesses and self-employed individuals have additional filing requirements. Special rules apply for residents of U.S. territories. Filing deadlines, forms, and addresses vary by taxpayer type and location. Always maintain good records and consult IRS resources or a tax professional if you are unsure of your filing obligations [2].

If you have a specific situation (e.g., nonresident alien, U.S. territory resident, special credits), please provide more details for tailored guidance.