

# Filing Requirements

These rules apply to all U.S. citizens, regardless of where they live, and resident aliens.



Have you tried IRS *e-file*? It's the fastest way to get your refund and it's free if you are eligible. Visit [IRS.gov](https://www.irs.gov) for details.

## Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. possession should see Pub. 570. Residents of Puerto Rico can use [Tax Topic 901](#) to see if they must file.

**TIP** *Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld. You should also file if you are eligible for any of the following credits.*

- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- Credit for federal tax on fuels.
- Premium tax credit.
- Health coverage tax credit.
- Recovery rebate credit.
- Credits for sick and family leave.

See Pub. 501 for details. Also see Pub. 501 if you do not have to file but received a Form 1099-B (or substitute statement).

**Requirement to reconcile advance payments of the premium tax credit.** If you, your spouse with whom you are filing a joint return, or a dependent was enrolled in coverage through the Marketplace for 2020 and advance payments of the premium tax credit were made for this coverage, you must file a 2020 return and attach Form 8962. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance payments.

You must attach Form 8962 even if someone else enrolled you, your spouse, or your dependent. If you are a dependent who is claimed on someone else's 2020 return, you do not have to attach Form 8962.

**Exception for certain children under age 19 or full-time students.** If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2020 or was a full-time student under age 24 at the end of 2020. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use [Tax Topic 553](#) or see Form 8814.

A child born on January 1, 1997, is considered to be age 24 at the end of 2020. Do not use Form 8814 for such a child.

**Resident aliens.** These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. See Pub. 519 for details.

**Nonresident aliens and dual-status aliens.** These rules also apply if you were a nonresident alien or a dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident alien at the end of 2020.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.



*Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040-NR. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law.*

## When and Where Should You File?

File Form 1040 or 1040-SR by **April 15, 2021**. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

If you were serving in, or in support of, the U.S. Armed Forces in a designa-

ted combat zone or contingency operation, you may be able to file later. See Pub. 3 for details.

If you *e-file* your return, there is no need to mail it. However, if you choose to mail it instead, filing instructions and addresses are at the end of these instructions.



*The chart at the end of these instructions provides the current address for mailing your return. Use these addresses for Forms 1040 or 1040-SR filed in 2021. The address for returns filed after 2021 may be different. See [IRS.gov/Form1040](https://www.irs.gov/Form1040) for any updates.*

## What if You Can't File on Time?

You can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. For details, see Form 4868. Instead of filing Form 4868, you can apply for an automatic extension by making an electronic payment by the due date of your return.



*An automatic 6-month extension to file doesn't extend the time to pay your tax. If you don't pay your tax by the original due date of your return, you will owe interest on the unpaid tax and may owe penalties. See Form 4868.*

If you are a U.S. citizen or resident alien, you may qualify for an automatic extension of time to file without filing Form 4868. You qualify if, on the due date of your return, you meet one of the following conditions.

- You live outside the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico.
- You are in military or naval service on duty outside the United States and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but inter-

est will be charged from the original due date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2021, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

### Private Delivery Services

If you choose to mail your return, you can use certain private delivery services designated by the IRS to meet the "time-

ly mailing treated as timely filing/paying" rule for tax returns and payments. These private delivery services include only the following.

- UPS Next Day Air Early A.M., UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.
- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.

- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.

To check for any updates to the list of designated private delivery services, go to [IRS.gov/PDS](https://www.irs.gov/PDS). For the IRS mailing address to use if you're using a private delivery service, go to [IRS.gov/PDS/StreetAddresses](https://www.irs.gov/PDS/StreetAddresses).

The private delivery service can tell you how to get written proof of the mailing date.

### Chart A—For Most People

IF your filing status is . . .	AND at the end of 2020 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65	\$12,400
	65 or older	14,050
Married filing jointly***	under 65 (both spouses)	\$24,800
	65 or older (one spouse)	26,100
	65 or older (both spouses)	27,400
Married filing separately	any age	\$5
Head of household	under 65	\$18,650
	65 or older	20,300
Qualifying widow(er)	under 65	\$24,800
	65 or older	26,100

\*If you were born on January 1, 1956, you are considered to be age 65 at the end of 2020. (If your spouse died in 2020 or if you are preparing a return for someone who died in 2020, see Pub. 501.)

\*\***Gross income** means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any 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). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2020, or (b) one-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). If (a) or (b) applies, see the instructions for lines 6a and 6b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

\*\*\*If you didn't live with your spouse at the end of 2020 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

## Chart B—For Children and Other Dependents (See *Who Qualifies as Your Dependent*, later.)

If your parent (or someone else) can claim you as a dependent, use this chart to see if you must file a return.

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.

**Single dependents.** Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$1,100.
  - Your earned income was over \$12,400.
  - Your gross income was more than the **larger** of—
    - \$1,100, or
    - Your earned income (up to \$12,050) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$2,750 (\$4,400 if 65 or older **and** blind).
  - Your earned income was over \$14,050 (\$15,700 if 65 or older **and** blind).
  - Your gross income was more than the **larger** of—
    - \$2,750 (\$4,400 if 65 or older **and** blind), or
    - Your earned income (up to \$12,050) plus \$2,000 (\$3,650 if 65 or older **and** blind).

**Married dependents.** Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$1,100.
  - Your earned income was over \$12,400.
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of—
    - \$1,100, or
    - Your earned income (up to \$12,050) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$2,400 (\$3,700 if 65 or older **and** blind).
  - Your earned income was over \$13,700 (\$15,000 if 65 or older **and** blind).
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of—
    - \$2,400 (\$3,700 if 65 or older **and** blind), or
    - Your earned income (up to \$12,050) plus \$1,650 (\$2,950 if 65 or older **and** blind).

## Chart C—Other Situations When You Must File

You must file a return if any of the seven conditions below apply for 2020.	
1.	You owe any special taxes, including any of the following. <ul style="list-style-type: none"><li>a. Alternative minimum tax.</li><li>b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file <b>Form 5329</b> by itself.</li><li>c. Household employment taxes. But if you are filing a return only because you owe this tax, you can file <b>Schedule H</b> by itself.</li><li>d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.</li><li>e. Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts. See the instructions for Schedule 2, line 8.</li><li>f. Recapture taxes. See the instructions for line 16 and Schedule 2, lines 7b and 8.</li></ul>
2.	You (or your spouse, if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3.	You had net earnings from self-employment of at least \$400.
4.	You 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.
5.	Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6.	Advance payments of the health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments.
7.	You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).

## 2020 Alabama Filing Requirements (source: 2020 Form 40 Instructions)

turn to the country of origin, the individual will be considered to have established domicile in Alabama. In other words, a foreign citizen domiciled in Alabama is liable for Alabama income tax on income earned from all sources.

**Military Personnel (Residents).** Military personnel whose legal residence is Alabama are subject to Alabama income tax on all income regardless of source or where earned unless specifically exempt by Alabama law.

Military personnel (Army, Navy, Marine, Air Force, Merchant Marine, and Coast Guard) who were residents of Alabama upon entering military service remain residents of Alabama for income tax purposes, regardless of the period of absence or actual place of residence, until proof regarding change of home of record has been made. The burden of proof is on the taxpayer though he owns no property, earns no income, or has no place of abode in Alabama. Under the provisions of the Soldiers' and Sailors' Civil Relief Act, military personnel are not deemed to have lost their permanent residence in any state solely because they are absent in compliance with military orders. In addition, persons are not deemed to have acquired permanent residence in another state when they are required to be absent from their home state by virtue of military orders. If the husband and wife are both in military service, each could be a resident of a different state under the Soldiers' and Sailors' Civil Relief Act. A spouse not in military service has the same domicile as his/her spouse unless proven otherwise.

**Military Personnel (Nonresidents).** Nonresident military personnel merely having a duty station within Alabama (whose legal residence is not Alabama) are not required to file an Alabama income tax return unless they have earned income from Alabama sources other than military pay. If they have earned income in Alabama other than military pay, they are required to file Alabama Form 40NR. A married nonresident military person with income earned in Alabama may file either a separate return claiming himself or herself only, or a joint return claiming the total allowable personal exemption. The "Military Spouses Residency Relief Act" (Public Law 111-97) states that the income for services performed by the spouse of a service member shall not be deemed to be income for services performed or from sources within a tax jurisdiction of the United States if the spouse is not a resident of the jurisdiction in which the income is earned because the spouse is in the jurisdiction solely to be with the service member serving in compliance with military orders.

**Dependent's and Student's Income.** Dependents who are residents of Alabama must file a return if they meet the requirements under You Must File A Return If... (on this page). A student's income is fully taxable to the same extent as other individuals who are required to file

a return. If a return is required, the dependent or student can claim a personal exemption of \$1,500, and his or her parents may claim a dependent exemption if they provided more than 50% of his or her total support. See dependent exemption on page 8.

### When To File

You should file as soon as you can after January 1, 2021, but no later than the due date of your federal return. If you file late you may have to pay penalties and interest. (See **Penalties and Interest** on page 12.) If you know you cannot file your return by the due date, you do not need to file for an extension. You will automatically be granted an extension until October 15, 2021. If you anticipate that you will owe additional tax on your return, you should submit your payment with a payment voucher (Form 40V) with the box "Automatic Extension Payment" checked by the due date of your federal return.

Except in cases where taxpayers are abroad, no extension will be granted for more than 6 months.

An extension means only that you will not be assessed a penalty for filing your return after the due date. Interest on the additional tax due from the due date of the return and any penalties will be assessed, if applicable, to your return.

Original returns must be filed within two years of the date the taxes are paid to be eligible for a refund. Criminal Liability could result from a continued failure to file returns. (Refer to "**Criminal Liability**" on Page 12.)

### Which Form To File

#### You MAY Use Form 40A If You Meet ALL Of The Following Conditions:

- You were a resident of Alabama for the entire year,
- You do not itemize deductions,
- You do not claim any adjustments to income such as an IRA deduction, alimony paid, Federal income tax paid for a prior year, etc,
- You do not have income from sources other than salaries and wages, except for interest and dividend income, which cannot exceed \$1,500,
- You are not claiming income or a loss from Schedules C, D, E, or F, and
- You are not claiming credit for taxes paid to another state.

#### You MUST Use Form 40 If:

- You were a full or part-year resident of Alabama and do not meet ALL of the requirements to file Form 40A, and

- You are itemizing deductions.

### You MUST Use Form 40NR If:

- You are not a resident of Alabama, you received taxable income from Alabama sources or for performing services within Alabama, and your gross income from Alabama sources exceeds the allowable prorated personal exemption. Nonresidents must prorate the personal exemption. If your Alabama gross income exceeds the prorated amount, or filing jointly under the Military Spouses Relief Act, a return must be filed.

### You MUST Use Both Form 40 and Form 40NR If:

- You had sufficient income to require the filing of a part-year return and also had income from Alabama sources while a nonresident during the same tax year. In this case, both the total personal exemption and the dependent exemption must be claimed on the part-year resident return. No exemption can be claimed on the nonresident return. The part year resident return should include only income and deductions during the period of residency, and the nonresident return should include only income and deductions during the period of non-residency.

## SECTION

# 2 Steps for Preparing Your Return

By following these five useful steps and reading the line-by-line instructions, you should be able to prepare your return quickly and accurately.

## Step 1

### Collect all your necessary records.

**Income Records.** These include any **Forms W-2** and/or **1099** that you have. If you do not receive a Form W-2 by February 1, or if the one you receive is incorrect, please contact your employer as soon as possible. Only your employer can give you a Form W-2, and only he or she can correct it.

If you have someone prepare your return for you, make sure that person has all your income and expense records so he or she can fill in your return correctly. Remember, even if your return is prepared by someone else, **you are still responsible.**

### You Must File A Return If...

You were a:	and your marital status at the end of 2020 was:	and your filing status is:	and your gross income was at least:
<b>Full Year Resident</b>	Single (including divorced and legally separated)	Single	\$ 4,000
	Married and living with your spouse at the end of 2020 (or on the date your spouse died)	Head of family	\$ 7,700
<b>Part Year Resident</b>	Married and living with your spouse at the end of 2020 (or on the date your spouse died)	Married, joint return	\$10,500
		Married, separate return	\$ 5,250
	Single (including divorced and legally separated)	Single	\$ 4,000 (while an Alabama resident)
		Head of family	\$ 7,700 (while an Alabama resident)
<b>Nonresident</b>	Married and living with your spouse at the end of 2020 (or on the date your spouse died)	Married, joint return	\$10,500 (while an Alabama resident)
		Married, separate return	\$ 5,250 (while an Alabama resident)
		Single or head of family	Over the allowable prorated exemption: