

Which Tax Form to File

Form 1040EZ

[Form 1040EZ](#) is the simplest form to use, but it allows only the simplest tax returns. You can file Form 1040EZ if all the following are true:

Your [filing status](#) is single or married filing jointly.

- You are not claiming any dependents.
- You are not claiming any adjustments to gross income.

You are not claiming any credits other than the [Earned Income Credit](#).

- You, and your spouse if filing jointly, were under age 65 and are not blind as of January 1, 2014.
- Your taxable income is less than \$100,000.
- You do not owe any household employment taxes on wages paid to household employees.
- You are not a debtor in a Chapter 11 bankruptcy case filed after Oct. 16, 2005.

•Your income is only from:

- Wages
- Salaries
- Tips (must be reported in boxes 5 and 7 of Form W-2)
- Unemployment compensation
- Taxable scholarships and fellowship grants
- No more than \$1,500 in interest income
- Alaska Permanent Fund dividends

Which Tax Form to File

Form 1040A

You can file [Form 1040A](#) if all the following are true:

- Your income is only from:
 - Wages, salaries, tips
 - Interest and ordinary dividends
 - Capital gain distributions
 - Taxable scholarship and fellowship grants
 - Pensions, annuities and IRAs
 - Unemployment compensation
 - Taxable Social Security and railroad retirement benefits
 - Alaska Permanent Fund dividends

Your adjustments to income are only from:

- Educator expenses
- IRA deduction
- [Student loan interest deduction](#)
- Tuition and fees deduction

You do not [itemize deductions](#)

- Your taxable income is less than \$100,000
- You did not have an alternative minimum tax adjustment on stock acquired from the exercise of an incentive stock option
- The only tax credits you claim are:
 - [Child and Dependent Care Credit](#)
 - [Elderly or Disabled Credit](#)

[Child Tax Credit](#)

[Additional Child Tax Credit](#)

[Education credits](#)

[Retirement Savings Contribution Credit](#)

[Earned Income Credit](#)

[Adoption Credit](#)

Which Tax Form to File

Form 1040

If you do not qualify to file Form 1040EZ or Form 1040A, you will file [Form 1040](#). All types of income, credits, deductions, and taxes can be reported on this form. You must use Form 1040 for any of the following:

- You have self-employment income (including farm income).
 - You received \$20 or more in unreported tips in any one month.
 - You received income as a partner in a partnership, as a shareholder of an S corporation, or as a beneficiary of an estate or trust.
 - You received dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
 - Your taxable income is \$100,000 or more.
- You [itemize deductions](#).
- Your Form W-2, box 12, shows uncollected tax on tips or group term life insurance.
 - Your Form W-2, box 12, shows a code Z.
 - You owe excise tax on insider stock compensation from an expatriated corporation.
 - You are a debtor in a Chapter 11 bankruptcy case filed after October 16, 2005.
 - You have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option.
 - You owe household employment taxes.
 - You are claiming the adoption credit or received adoption benefits from an employer.
 - You are eligible for the Health Coverage Tax Credit.
 - You are an employee and your employer did not withhold Social Security and Medicare tax.
 - You had a qualified health savings account funding distribution from your IRA.

You have a net disaster loss attributable to a federally declared disaster.