



2025 Federal Tax Return Filing
Instructions
FOR THE YEAR ENDING
December 31, 2025

Prepared for	DEE A BURKHOLDER																
Tax Summary	<table style="width: 100%;"><tr><td>Gross Income.....</td><td style="text-align: right;">\$11</td></tr><tr><td>Adjusted Gross Income.....</td><td style="text-align: right;">\$11</td></tr><tr><td>Total Deductions.....</td><td style="text-align: right;">\$23750</td></tr><tr><td>Total Taxable Income.....</td><td style="text-align: right;">\$0</td></tr><tr><td>Total Tax.....</td><td style="text-align: right;">\$0</td></tr><tr><td>Total Payments.....</td><td style="text-align: right;">\$0</td></tr><tr><td>Refund Amount.....</td><td style="text-align: right;">\$0</td></tr><tr><td>Amount You Owe.....</td><td style="text-align: right;">\$0</td></tr></table>	Gross Income.....	\$11	Adjusted Gross Income.....	\$11	Total Deductions.....	\$23750	Total Taxable Income.....	\$0	Total Tax.....	\$0	Total Payments.....	\$0	Refund Amount.....	\$0	Amount You Owe.....	\$0
Gross Income.....	\$11																
Adjusted Gross Income.....	\$11																
Total Deductions.....	\$23750																
Total Taxable Income.....	\$0																
Total Tax.....	\$0																
Total Payments.....	\$0																
Refund Amount.....	\$0																
Amount You Owe.....	\$0																
Make check payable to																	
Mailing Address	Since you are filing your return electronically and you chose to use an electronic signature, you do not mail your return.																

Instructions

If you e-filed your return and it has been accepted, you will get notified via text or email if you opted for that option.

Your tax obligation is exactly met. No additional tax is due.

2026 INCOME TAX ESTIMATOR/PLANNER

DEE A BURKHOLDER
510-54-0423

Keep for Your Records

	Current 2025	Adjustments 2026	Keep for Your Records Estimated 2026
Filing status	Single		Single
INCOME:			
Wages, salaries, tips, etc.			
Interest income	11		11
Ordinary dividend income (excluding Qualified Dividends)			
IRA distributions and pension income			
Taxable social security income			
Capital gain or (loss) (Schedule D) (including Qual Dividends)			
Schedule 1 Income			
Refunds of state and local taxes			
Alimony received from divorces finalized before 1/1/2025			
Business income or (loss) (Schedule C)			
Other gains or (losses) (Form 4797)			
Rental real estate, partnerships, estates, etc. (Schedule E)			
Farm income or (loss) (Schedule F)			
Unemployment compensation			
Other income			
Total income	11		11
ADDITIONAL DEDUCTIONS:			
Qualified tips deduction			
Qualified overtime compensation deduction			
Qualified vehicle loan interest deduction			
Senior deduction	6,000		6,000
ADJUSTMENTS:			
Schedule 1 Adjustments			
Educator expenses			
Certain business expenses of reservists, performing artist, and fee-basis government officials			
Health savings account deduction (Form 8889)			
Qualified moving expenses			
Deductible part of self-employment tax (Schedule SE)			
Self-employed SEP, SIMPLE and qualified plans deduction ..			
Self-employed health insurance			
Penalty on early withdrawal of savings			
Alimony paid on divorces finalized before 1/1/2025			
IRA deduction			
Student loan interest deduction			
Archer MSA deduction			
Other adjustments			
Total adjustments			
ADJUSTED GROSS INCOME:	11		11
DEDUCTIONS:			
Standard deduction	17,750	400	18,150
Itemized deductions:			
Medical and dental expenses	2,219		2,219
Sales, income, and other taxes paid	1,468		1,468
Interest paid			
Gifts to charity	7		7
Casualty and theft losses			
Other miscellaneous deductions			
Total itemized deductions	3,694		3,694
Deduction actually claimed	17,750	400	18,150
Qualified business income deduction			

2026 INCOME TAX ESTIMATOR/PLANNER

DEE A BURKHOLDER
510-54-0423

Keep for Your Records

	Current 2025	Adjustments 2026	Estimated 2026
TAX COMPUTATION (BEFORE CREDITS):			
Taxable income	0	-400	0
Tax			
Schedule 2 - Taxes			
Additions to Tax			
Alternative minimum tax			
Tax rate	10.0%		10.0%
CREDITS:			
Child and other dependents tax credit			
Schedule 3 - Nonrefundable Credits			
Foreign tax credit			
Child care credit			
Education credit			
Retirement savings contribution credit			
Other credits			
Total credits			
OTHER TAXES:			
Schedule 2 - Other Taxes			
Self-employment tax			
Additional tax on IRAs			
Other taxes			
Total other taxes			
PAYMENTS:			
Federal income tax withheld			
Estimated payments			
Earned income credit			
Additional child tax credit			
Schedule 3 - Refundable Credits and Payments			
American opportunity credit			
ACA premium tax credit			
Other payments			
Total payments			
AMOUNT DUE / REFUND:			
Amount overpaid			
Overpayment applied to next year			
Refund			
Amount due			

Note: These amounts and calculations are for estimating purposes only and should not be assumed to be your final refund or liability for 2025 taxes. State implications have not been considered in these calculations. Be sure to schedule a tax appointment to have your 2025 tax return prepared using the actual 2025 tax forms issued by the Internal Revenue Service and your actual 2025 source documents.

ADDITIONAL DISCLOSURES:

As per the new OBBB Act, Taxpayers aged 65 or older may qualify for a \$6,000 deduction each. The deduction phases out for AGI above \$75,000 (single) or \$150,000 (MFJ), and is unavailable above \$175,000/\$250,000 Standard deduction limits increased to \$32,200 for MFJ and QSS filers \$24,150 for head of household (HOH) filers \$16,100 single # The State and local tax deduction is limited to \$10,000 (\$5,000 MFS)

2025 TWO YEAR COMPARISON

DEE A BURKHOLDER
510-54-0423

Keep for Your Records
Difference

	2025	2024	
Filing status	Single		
INCOME:			
Wages, salaries, tips, etc.			
Interest income	11		11
Ordinary dividend income			
IRA distributions and pension income			
Taxable social security income			
Capital gain or (loss) (Schedule D)			
Schedule 1 - Income			
Refunds of state and local taxes			
Alimony received			
Business income or (loss) (Schedule C)			
Other gains or (losses) (Form 4797)			
Rental real estate, partnerships, estates, etc. (Schedule E)			
Farm income or (loss) (Schedule F)			
Unemployment compensation			
Other income			
Total income	11		11
ADJUSTMENTS:			
Schedule 1 - Adjustments			
Educator expenses			
Busn expenses for reservists, performing artists, etc			
Health savings account deduction			
Moving expenses			
Deductible part of self-employment tax			
Self-employed SEP, SIMPLE and qualified plans deduction ...			
Self-employed health insurance			
Penalty on early withdrawal of savings			
Alimony paid			
IRA contributions			
Student loan interest deduction			
Archer MSA deduction			
Other adjustments			
Total adjustments			
ADJUSTED GROSS INCOME:	11		11
DEDUCTIONS:			
Standard deduction or Itemized deductions	17,750		17,750
Charitable contributions if taking standard deduction	N/A		
If itemized, Schedule A deductions:			
Medical and dental expenses	2,219		2,219
Sales, income, and other taxes paid	1,468		1,468
Interest paid			
Gifts to charity	7		7
Casualty and theft losses			
Other miscellaneous deductions			
Qualified business income deduction			
Schedule 1-A Additional deductions			
Qualified tips deduction			
Qualified overtime compensation deduction			
Qualified passenger vehicle loan interest deduction			
Enhanced deduction for seniors	6,000		6,000
TAXABLE INCOME:			

2025 TWO YEAR COMPARISON

DEE A BURKHOLDER
510-54-0423

Keep for Your Records

	2025	2024	Difference
TAX COMPUTATION (BEFORE CREDITS):			
Tax	_____	_____	_____
Tax calculation method	TABLE	_____	_____
Schedule 2 - Taxes			
Additions to Tax	_____	_____	_____
Alternative minimum tax	_____	_____	_____
Total taxes	_____	_____	_____
Tax rate	10%	%	_____
CREDITS:			
Child and other dependents tax credit	_____	_____	_____
Schedule 3 - Non-Refundable Credits			
Foreign tax credit	_____	_____	_____
Child care credit	_____	_____	_____
Education credit	_____	_____	_____
Retirement savings contribution credit	_____	_____	_____
Other credits	_____	_____	_____
Total credits	_____	_____	_____
OTHER TAXES:			
Schedule 2 - Other Taxes			
Self-employment tax	_____	_____	_____
Additional tax on IRAs	_____	_____	_____
Other taxes	_____	_____	_____
TOTAL TAXES:	_____	_____	_____
PAYMENTS:			
Federal income tax withheld	_____	_____	_____
Estimated payments made	_____	_____	_____
Earned income credit	_____	_____	_____
Refundable child tax credit or additional child tax credit	_____	_____	_____
American opportunity credit	_____	_____	_____
Schedule 3 - Refundable Credits & Payments			
ACA premium tax credit	_____	_____	_____
Qualified sick and family leave credit	_____	_____	_____
Other payments	_____	_____	_____
Total payments	_____	_____	_____
AMOUNT DUE / REFUND:			
Amount overpaid	_____	_____	_____
Overpayment applied to next year	_____	_____	_____
Refund	_____	_____	_____
Amount due	_____	_____	_____
Penalty	_____	_____	_____

Tax Calculation Methods:

Sch D = Sch D tax worksheet
Sch J = Inc Aver for Farmer/Fisherman
FEITW = Foreign Earned Income Tax WS

QDCGTW = Qual Div Cap Gain Tax WS
F8615 = Child with unearned income

TCW = Tax Comp Worksheet (rates)
TABLE = Tax Table

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning _____, 2025, ending _____, 20____ See separate instructions.

<input type="checkbox"/> Filed pursuant to section 301.9100-2	<input type="checkbox"/> Combat zone	<input type="checkbox"/> Deceased	<input type="checkbox"/> Spouse
<input type="checkbox"/> Other			

Your first name and middle initial <u>DEE A</u>	Last name <u>BURKHOLDER</u>	Your social security number <u>510-54-0423</u>
--	--------------------------------	---

If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
---	-----------	---------------------------------

Home address (number and street). If you have a P.O. box, see instructions. <u>207 Hattie St</u>	Apt. no. <u>464</u>	Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. <input checked="" type="checkbox"/>
---	------------------------	---

City, town, or post office. If you have a foreign address, also complete spaces below. <u>Miami</u>	State <u>TX</u>	ZIP code <u>79059</u>	Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse
--	--------------------	--------------------------	---

Foreign country name	Foreign province/state/county	Foreign postal code	
----------------------	-------------------------------	---------------------	--

Filing Status Check only one box.

<input checked="" type="checkbox"/> Single <input type="checkbox"/> Married filing jointly (even if only one had income) <input type="checkbox"/> Married filing separately (MFS). Enter spouse's SSN above and full name here: _____	<input type="checkbox"/> Head of household (HOH) <input type="checkbox"/> Qualifying surviving spouse (QSS) If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: _____
---	--

If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): _____

Digital Assets At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) Yes No

Dependents	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(see inst.) (1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025 <input type="checkbox"/>	(a) <input type="checkbox"/> yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> yes (b) <input type="checkbox"/> And in the U.S.
(6) Check if	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled
(7) Credits	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents

Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

Income	1a Total amount from Form(s) W-2, box 1 (see instructions)	1a
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.	b Household employee wages not reported on Form(s) W-2	1b
	c Tip income not reported on line 1a (see instructions)	1c
	d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d
	e Taxable dependent care benefits from Form 2441, line 26	1e
	f Employer-provided adoption benefits from Form 8839, line 31	1f
	g Wages from Form 8919, line 6	1g
	h Other earned income (see instructions). Enter type and amount:	1h
	i Nontaxable combat pay election (see instructions)	1i
z Add lines 1a through 1h	1z	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040-SR** (2025) Created 9/5/25

Attach Sch. B if required.	2a Tax-exempt interest	2a	b Taxable interest	2b	11
	3a Qualified dividends	3a	b Ordinary dividends	3b	
	c Check if your child's dividends are included in:				
	1 <input type="checkbox"/> Line 3a	2 <input type="checkbox"/> Line 3b			
	4a IRA distributions	4a	b Taxable amount	4b	
	c Check if (see instructions):				
	1 <input type="checkbox"/> Rollover	2 <input type="checkbox"/> QCD	3 <input type="checkbox"/>		
	5a Pensions and annuities	5a	b Taxable amount	5b	
	c Check if (see instructions):				
	1 <input type="checkbox"/> Rollover	2 <input type="checkbox"/> PSO	3 <input type="checkbox"/>		
	6a Social security benefits	6a 23,352	b Taxable amount	6b	
	c If you elect to use the lump-sum election method, check here (see instructions) <input type="checkbox"/>				
	d If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here <input type="checkbox"/>				
	7a Capital gain or (loss). Attach Schedule D if required			7a	
	b Check if: <input type="checkbox"/> Schedule D not required				
	<input type="checkbox"/> Includes child's capital gain or (loss) _____				
	8 Additional income from Schedule 1, line 10			8	
	9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income			9	11
	10 Adjustments to income from Schedule 1, line 26			10	
	11a Subtract line 10 from line 9. This is your adjusted gross income			11a	11
Tax and Credits	b Amount from line 11a (adjusted gross income)				11b 11
	12a Someone can claim <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent				
	b <input type="checkbox"/> Spouse itemizes on a separate return c <input type="checkbox"/> You were a dual-status alien				
	d You: <input checked="" type="checkbox"/> Were born before January 2, 1961 <input type="checkbox"/> Are blind				
	Spouse: <input type="checkbox"/> Was born before January 2, 1961 <input type="checkbox"/> Is blind				
	e Standard deduction or itemized deductions (from Schedule A)				12e 17,750
Standard Deduction See Standard Deduction Chart on the last page of this form.	13a Qualified business income deduction from Form 8995 or Form 8995-A				13a
	b Additional deductions from Schedule 1-A, line 38				13b 6,000
	14 Add lines 12e, 13a, and 13b				14 23,750
	15 Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income				15 0
	16 Tax (see instructions). Check if any from:				
	1 <input type="checkbox"/> Form(s) 8814	2 <input type="checkbox"/> Form(s) 4972	3 <input type="checkbox"/>		
	17 Amount from Schedule 2, line 3			17	
	18 Add lines 16 and 17			18	0
	19 Child tax credit or credit for other dependents from Schedule 8812			19	
	20 Amount from Schedule 3, line 8			20	
	21 Add lines 19 and 20			21	
	22 Subtract line 21 from line 18. If zero or less, enter -0-			22	0
	23 Other taxes, including self-employment tax, from Schedule 2, line 21			23	
	24 Add lines 22 and 23. This is your total tax			24	0

Go to www.irs.gov/Form1040SR for instructions and the latest information.

Payments and Refundable Credits

25 Federal income tax withheld from:

a Form(s) W-2 **25a**

b Form(s) 1099 **25b**

c Other forms (see instructions) **25c**

d Add lines 25a through 25c **25d**

26 2025 estimated tax payments and amount applied from 2024 return **26**

If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions): _____

27a Earned income credit (EIC) **27a**

b Clergy filing Schedule SE (see instructions)

c If you do not want to claim the EIC, check here

28 Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here **28**

29 American opportunity credit from Form 8863, line 8 **29**

30 Refundable adoption credit from Form 8839, line 13 **30**

31 Amount from Schedule 3, line 15 **31**

32 Add lines 27a, 28, 29, 30, and 31. These are your **total other payments and refundable credits** **32**

33 Add lines 25d, 26, and 32. These are your **total payments** **33**

Refund

34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**. **34**

35a Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here **35a**

Direct deposit? See instructions.

b Routing number XXXXXXXXXXXXXXXXXXXX c Type: Checking Savings

d Account number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

36 Amount of line 34 you want **applied to your 2026 estimated tax** **36**

Amount You Owe

37 Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to www.irs.gov/Payments or see instructions **37**

38 Estimated tax penalty (see instructions) **38**

Third Party Designee Do you want to allow another person to discuss this return with the IRS? See instructions **Yes**. Complete below. **No**

Designee's name _____ Phone no. _____ Personal identification number (PIN) _____

Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature _____ Date _____ Your occupation Retired If the IRS sent you an Identity Protection PIN, enter it here (see inst.) _____

Spouse's signature. If a joint return, **both** must sign. _____ Date _____ Spouse's occupation _____ If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) _____

Joint return? See instructions. Keep a copy for your records.

Phone no. 7208390545 Email address dee.burkholder@unalogix.com

Paid Preparer Use Only

Preparer's name _____ Preparer's signature _____ Date _____ PTIN _____ Check if: Self-employed

Firm's name _____ Phone no. _____

Firm's address _____ Firm's EIN _____

Go to www.irs.gov/Form1040SR for instructions and the latest information. Form **1040-SR** (2025)

Standard Deduction Chart*

Add the number of boxes checked on line 12d on page 2 1

IF your filing status is...	AND the number of boxes checked is...	THEN your standard deduction is...
Single	1	\$17,750
	2	19,750
Married filing jointly	1	\$33,100
	2	34,700
	3	36,300
	4	37,900
Qualifying surviving spouse	1	\$33,100
	2	34,700
Head of household	1	\$25,625
	2	27,625
Married filing separately**	1	\$17,350
	2	18,950
	3	20,550
	4	22,150

*Don't use this chart if someone can claim you (or your spouse if filing jointly) as a dependent, your spouse itemizes on a separate return, or you were a dual-status alien. Instead, see instructions.

**You can check the boxes for your 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.

Go to www.irs.gov/Form1040SR for instructions and the latest information.

Form **1040-SR** (2025)

**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
DEE A BURKHOLDER

Your social security number
510-54-0423

Part I Modified Adjusted Gross Income (MAGI) Amount

1	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11b		1	11
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	11

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	0	
b	Qualified tips included on Form 4137, line 1, row A, column (c). If Form 4137 is not filed, enter -0-	4b	0	
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

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 1-A (Form 1040) 2025 Created 11/4/25

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 QPVL paid in 2025 less the amounts reported in column (ii). See instructions.

		Interest for this loan:	
		(ii) Deducted on Schedule C, Schedule E, or Schedule F	(iii) Schedule 1-A
22 Applicable passenger vehicle (see instructions). If more than two VINs, see instructions.			
	(i) Vehicle identification number (VIN)		
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	0

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	11
32	Enter \$75,000 (\$150,000 if married filing jointly)	32	75,000
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	6,000
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	6,000
36b	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	6,000

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	6,000
----	--	----	-------

2025 SOCIAL SECURITY TAXABLE BENEFITS WORKSHEET

DEE A BURKHOLDER
510-54-0423

Keep for Your Records
Publication 915

- Before you begin:**
- ✓ If the instructions for Schedule 1, line 24z, have you enter a write-in adjustment on line 24z, figure that write-in before completing this worksheet (see the instructions for Schedule 1, line 24z).
 - ✓ If you are married filing separately and you lived apart from your spouse for all of 2025, check the box on line 6d.
 - ✓ Be sure you have read the Exception in the line 6a and 6b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1.	Enter the total amount from box 5 of ALL your Forms SSA-1099 and Forms RRB-1099. Also enter this amount on Form 1040 or 1040-SR, line 6a	1.	23,352
2.	Multiply line 1 by 50% (0.50)	2.	11,676
3.	Combine the amounts from: Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8.	3.	11
4.	Enter the amount, if any, from Form 1040 or 1040-SR line 2a	4.	
5.	Enter the total of any exclusions/adjustments for: <ul style="list-style-type: none"> ● Adoption benefits (Form 8839, line 28) ● Foreign earned income or housing (Form 2555, lines 45 and 50), and ● Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico 	5.	
6.	Combine lines 2, 3, 4 and 5	6.	11,687
7.	Enter the amounts from Schedule 1, lines 11 through 20, and 23 and 25	7.	
8.	Is the amount on line 7 less than the amount on line 6? No. STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. Yes. Subtract line 7 from line 6	8.	11,687
9.	If you are: <ul style="list-style-type: none"> ● Married filing jointly, enter \$32,000 ● Single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2025, enter \$25,000 Note: If you are married filing separately and you lived with your spouse at any time in 2025, skip lines 9 through 16; multiply line 8 by 85% (0.85) and enter the result on line 17. Then go to line 18.	9.	25,000
10.	Is the amount on line 9 less than the amount on line 8? No. STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2025, check the box on line 6d. Yes. Subtract line 9 from line 8	10.	
11.	Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2025	11.	
12.	Subtract line 11 from line 10. If zero or less, enter -0-	12.	0
13.	Enter the smaller of line 10 or line 11	13.	
14.	Enter one-half of line 13	14.	
15.	Enter the smaller of line 2 or line 14	15.	
16.	Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	16.	0
17.	Add lines 15 and 16	17.	
18.	Multiply line 1 by 85% (0.85)	18.	
19.	Taxable benefits. Enter the smaller of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR line 6b	19.	0

TIP: If any of your benefits are taxable for 2025 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

2025 INVESTMENT INCOME WORKSHEET FOR EIC

DEE A BURKHOLDER
510-54-0423

Keep for Your Records
Publication 596

Use this worksheet to figure investment income for the EIC when you file Form 1040 or 1040-SR.

Interest and Dividends

1. Enter any amount from Form 1040 or 1040-SR, line 2b 1. 11
2. Enter any amount from Form 1040 or 1040-SR, line 2a, plus any amount on Form 8814, line 1b 2. _____
3. Enter any amount from Form 1040 or 1040-SR, line 3b 3. _____
4. Enter the amount from Schedule 1 (Form 1040), line 8z, that is from Form 8814 if you are filing that form to report your child's interest and dividend income on your return. (If your child received an Alaska Permanent Fund dividend, use Worksheet 2 in this chapter to figure the amount to enter on this line.) . . . 4. _____

Capital Gain Net Income

5. Enter the amount from Form 1040 or 1040-SR, line 7. If the amount on that line is a loss, enter -0- 5. 0
6. Enter any gain from Form 4797, Sales of Business Property, line 7. If the amount on that line is a loss, enter -0-. (But, if you completed lines 8 and 9 of Form 4797, enter the amount from line 9 instead.) 6. 0
7. Subtract line 6 of this worksheet from line 5 of this worksheet. (If the result is less than zero, enter -0-.) 7. 0

Royalties and Rental Income From Personal Property

8. Enter any royalty income from Schedule E, line 23b, plus any income from the rental of personal property shown on Schedule 1 (Form 1040), line 8l 8. _____
9. Enter any expenses from Schedule E, line 20, related to royalty income, plus any expenses from the rental of personal property deducted on Schedule 1 (Form 1040), line 24b 9. _____
10. Subtract the amount on line 9 of this worksheet from the amount on line 8. (If the result is less than zero, enter -0-.) 10. 0

Passive Activities

11. Enter the total of any net income from passive activities (such as income included on Schedule E, line 26, 29a (col. (h)), 34a (col. (d)), or 40; or an ordinary gain identified as "FPA" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 11. _____
12. Enter the total of any losses from passive activities (such as losses included on Schedule E, line 26, 29b (col. (g)), 34b (col. (c)), or 40; or an ordinary loss identified as "PAL" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 12. 0
13. Combine the amounts on lines 11 and 12 of this worksheet. (If the result is less than zero, enter -0-.) 13. _____
14. Add the amounts on lines 1, 2, 3, 4, 7, 10, and 13. Enter the total. **This is your investment income** 14. 11
15. Is the amount on line 14 more than \$11,950?

- Yes.** You can't take the credit.
- No.** Go to Step 3 of the Form 1040 instructions for line 27 to find out if you can take the credit (unless you are using this publication to find out if you can take the credit; in that case, go to Rule 7 next).

Instructions for lines 11 and 12. In figuring the amount to enter on lines 11 and 12, don't take into account any royalty income (or loss) included on line 26 of Schedule E or any income (or loss) included in your earned income or on line 1, 2, 3, 4, 7, or 10 of this worksheet. To find out if the income on line 26 or line 40 of Schedule E is from a passive activity, see the Schedule E instructions. If any of the rental real estate income (or loss) included on Schedule E, line 26, isn't from a passive activity, enter "NPA" and the amount of that income (or loss) on the dotted line next to line 26.

2026 CARRYFORWARD INFORMATION

DEE A BURKHOLDER
510-54-0423

Keep for Your Records

Itemized Returns Only – 2025 state and local tax refund (this amount will be proforma'd to

Taxable Refund Worksheet directly and may not be taxable in 2026)

Charitable contributions carryover to 2026	1,093
Estimated short-term capital loss carryover	
Estimated long-term capital loss carryover	
2025 tax liability (for 2026 Form 2210 purposes)	0
Form 8839: 2025 carryover of unqualified expenses	
Refund amount applied to 2026	
Disallowed investment interest in 2025	
Additional state taxes paid	
Form 8396: Mortgage interest credit from 2023	
Mortgage interest credit from 2024	
Mortgage interest credit from 2025	
Form 8801: Minimum tax credit carryforward	0
Foreign Tax Credit carryforward to 2026	
General Business Credit carryforward to 2026	
Potential 2026 IRA contribution from 2025 tax refund	

NOL carryforward:

Regular Tax		AMT Tax	
from 2005	from 2015	from 2005	from 2015
from 2006	from 2016	from 2006	from 2016
from 2007	from 2017	from 2007	from 2017
from 2008	from 2018	from 2008	from 2018
from 2009	from 2019	from 2009	from 2019
from 2010	from 2020	from 2010	from 2020
from 2011	from 2021	from 2011	from 2021
from 2012	from 2022	from 2012	from 2022
from 2013	from 2023	from 2013	from 2023
from 2014	from 2024	from 2014	from 2024
Gross NOL generated in 2025	*	Gross AMT NOL generated in 2025	*
To be absorbed in carryback period		To be absorbed in carryback period	
Net carryforward from 2025		Net carryforward from 2025	
Total carryforward to 2026	*	Total carryforward to 2026	*

- Amounts from Schedule E (Pages 1 and/or 2) that are eligible for carryforward to the next tax year are reported on Form 8582. Any associated Alternative Minimum Tax (AMT) carryforward amounts are reflected on the AMT version of Form 8582.
- If there are Form(s) 6252 in this tax return, the gross profit ratio and prior payments received (including the current year payments) will carry forward from each Form 6252.
- Gross NOL generated in CY and Total carryforward to NY includes the excess business loss from Form 461, line 16.