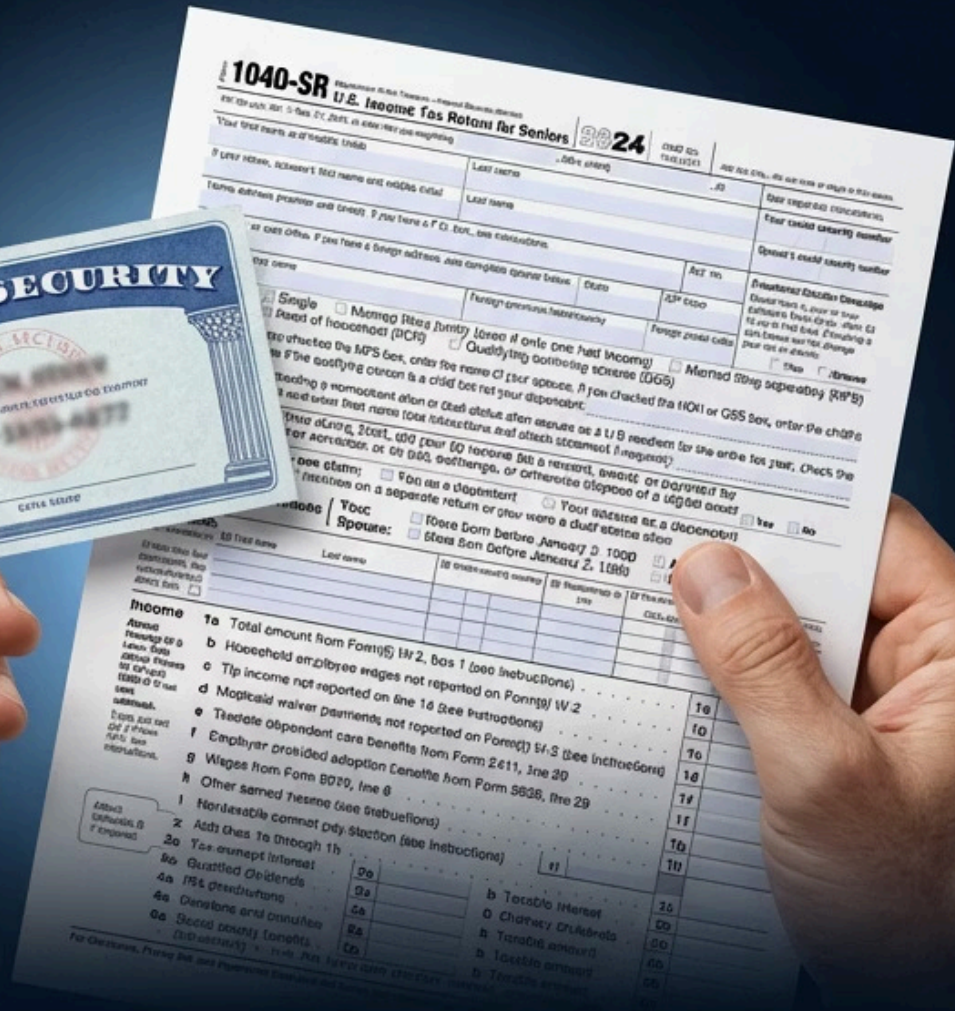




2025 TAX YEAR

NEW FEDERAL BENEFIT

AGES 65+



SENIOR TAX DEDUCTION

Your Complete Guide to the New \$6,000 Enhanced Deduction

What's Inside:

- How the \$6,000 deduction stacks with existing senior benefits
- Step-by-step Schedule 1-A, Part V walkthrough
- Income phase-out thresholds and calculator worksheet
- State tax conformity – the "phantom tax" problem
- Strategic planning: Roth conversions and capital gains harvesting
- Common mistakes that trigger IRS notices

govclarity.net

YouTube: @GovClarity

A GovClarity Publication

Quick Reference Overview

Here is everything you need to know about the new Enhanced Senior Deduction at a glance. Use this as your starting point before diving into the details.

What It Is

A new federal income tax deduction that lets qualifying seniors shield up to **\$6,000 per person** – or **\$12,000 for married couples** filing jointly where both qualify – from federal income tax.

Who Qualifies

Taxpayers born on or before **January 1, 1961**, with a valid Social Security number, filing as Single, Head of Household, Married Filing Jointly, or Qualifying Surviving Spouse.

How Much You Can Save

A single senior in the 22% bracket with the full \$6,000 deduction saves **\$1,320** in federal income tax. A qualifying couple saves up to **\$2,640**.

How to Claim It

File **Schedule 1-A, Part V**, with your Form 1040 or 1040-SR. The form walks you through each step, including the phase-out calculation if your income is above the threshold.

When It Applies

Tax years **2025 through 2028** – unless Congress extends it. The first year to claim it is on your 2025 return, filed in early 2026.

What It Does NOT Cover

This is a "**below-the-line**" deduction – it reduces taxable income but does *not* reduce your AGI. It does not affect Medicare IRMAA surcharges, Social Security benefit taxation thresholds, or premium tax credits.

Who This Guide Is For

This guide is for anyone age sixty-five or older who wants to understand whether they qualify for the new Enhanced Deduction for Seniors, how much they can save, and how to claim it correctly on their 2025 tax return. Whether you are a retiree living on a fixed income, a semi-retiree still bringing in some work income, or fully employed and over sixty-five – this deduction may be available to you, and this guide will help you figure that out with confidence.

You should also use this guide if you are an adult child or family member who helps an older relative prepare or review their taxes. The Enhanced Senior Deduction is new, and many tax preparers are still getting up to speed on the details. Having a clear reference document puts you in a better position to ask the right questions and double-check that the deduction was correctly applied.

If you watched our GovClarity video on the Senior Tax Deduction, this guide expands on everything we covered – with the complete stacking math, a phase-out calculator worksheet, state conformity details, strategic planning tips, and edge cases we couldn't fit in the video. Consider this the full manual that goes alongside that overview.

- ❑ This guide covers the Enhanced Senior Deduction created by the One Big Beautiful Bill Act, signed July 4, 2025. It is effective for tax years 2025–2028.



How the Three Deductions Stack Together

One of the most common areas of confusion about the new \$6,000 deduction is how it interacts with existing senior tax benefits. The good news: the law **explicitly permits stacking** all three components. You do not have to choose – you get all three if you qualify.

The Three Components

Component 1 – Base Standard Deduction (2025)

Single: \$15,750 | MFJ: \$31,500

Component 2 – Additional Standard Deduction (Age 65+)

This benefit has existed for years and is separate from the new enhanced deduction.

Single/HOH: \$2,000 | Per qualifying spouse (MFJ): \$1,600

Component 3 – Enhanced Senior Deduction (NEW)

Created by the One Big Beautiful Bill Act.

Per qualifying person: \$6,000 | Both spouses (MFJ): \$12,000

Total Deduction by Filing Status

Filing Status	Base	Age 65+	Total
Single, age 65+	\$15,750	\$2,000	\$23,750
Head of Household, 65+	\$22,800	\$2,000	\$30,800
MFJ, one spouse 65+	\$31,500	\$1,600	\$39,100
MFJ, both spouses 65+	\$31,500	\$3,200	\$46,700
Qualifying Surviving Spouse, 65+	\$31,500	\$2,000	\$39,500

For a single senior, **\$23,750 in income is completely shielded** from federal income tax. For a qualifying married couple where both spouses are sixty-five or older, the shield rises to **\$46,700** – a significant amount of income protected at no cost beyond completing one additional form.

Three Requirements You Must Meet

Before claiming the deduction, confirm that you meet all three of the following requirements. If you miss any one of them, the deduction is not available to you. All three must be satisfied for the tax year in which you are filing.

1

Age — The "January 2nd Rule"

You must have been born on or before **January 1, 1961**. The IRS considers a taxpayer to reach age sixty-five on the day *before* their sixty-fifth birthday.

- Born January 1, 1961 or earlier: You qualify for the 2025 tax year
- Born January 2, 1961 or later: You do NOT qualify this year — you will qualify when filing your 2026 return in early 2027

This is a hard cutoff. There are no exceptions or waivers for taxpayers who turn sixty-five during 2026.

2

Valid Social Security Number

You must have a valid **Social Security number (SSN)**. An Individual Taxpayer Identification Number (ITIN) does not qualify.

If you are married filing jointly and both spouses want to claim the \$6,000 deduction, both must have valid SSNs. If only one spouse has a valid SSN and meets the age requirement, only \$6,000 can be claimed — not \$12,000.

3

Filing Status

You must file as **Single, Head of Household, Married Filing Jointly, or Qualifying Surviving Spouse**. If you are married, you must file jointly.

Married Filing Separately results in a zero-dollar deduction — even if you meet every other requirement. This is one of the most costly filing mistakes to avoid.

Works With Standard Deduction OR Itemized

Unlike some deductions that require you to make a choice, the Enhanced Senior Deduction is available **regardless of whether you take the standard deduction or itemize on Schedule A**. You do not have to choose between them — you get both.

This is particularly valuable for seniors who have large itemized deductions. For example, if you have significant medical expenses that push you over the standard deduction threshold, you can still claim the full \$6,000 enhanced deduction on top of your itemized total. The enhanced deduction is applied separately, after your itemized or standard deduction choice is already made.

Think of it this way: first, you determine your larger deduction — itemized or standard. Then, Schedule 1-A adds the Enhanced Senior Deduction on top of that figure. There is no penalty for itemizing, and there is no trade-off to navigate. Both benefits apply simultaneously.

Standard Deduction Path

Take the standard deduction for your filing status, then add \$6,000 (or \$12,000) via Schedule 1-A, Part V.

Itemized Deduction Path

Itemize on Schedule A for medical expenses, mortgage interest, or charitable gifts, then still add \$6,000 (or \$12,000) via Schedule 1-A, Part V.



How the Phase-Out Works

The Enhanced Senior Deduction is targeted at middle-income retirees. If your income exceeds the threshold, the deduction is **reduced gradually** – not eliminated all at once. This gradual reduction means that even seniors with moderately higher incomes still receive a meaningful benefit.

Phase-Out Thresholds

Metric	Single / HOH	MFJ
Full deduction below	\$75,000 MAGI	\$150,000 MAGI
Reduction rate	\$60 per \$1,000	\$60 per \$1,000
Deduction reaches \$0	\$175,000	\$250,000

The Formula

1. Start with your Modified Adjusted Gross Income (MAGI)
2. Subtract your filing threshold (\$75,000 single / \$150,000 joint)
3. Multiply the excess by 6%
4. Subtract the result from \$6,000 or \$12,000

Worked Examples

Example 1: Single filer, MAGI \$100,000

Excess: $\$25,000 \times 6\% = \$1,500$ reduction

Deduction: **\$4,500**

Example 2: MFJ both 65+, MAGI \$180,000

Excess: $\$30,000 \times 6\% = \$1,800$ reduction

Deduction: **\$10,200**

Example 3: MFJ one spouse 65+, MAGI \$180,000

Base is \$6,000. Excess: $\$30,000 \times 6\% = \$1,800$

Deduction: **\$4,200**

Example 4: Single filer, MAGI \$150,000

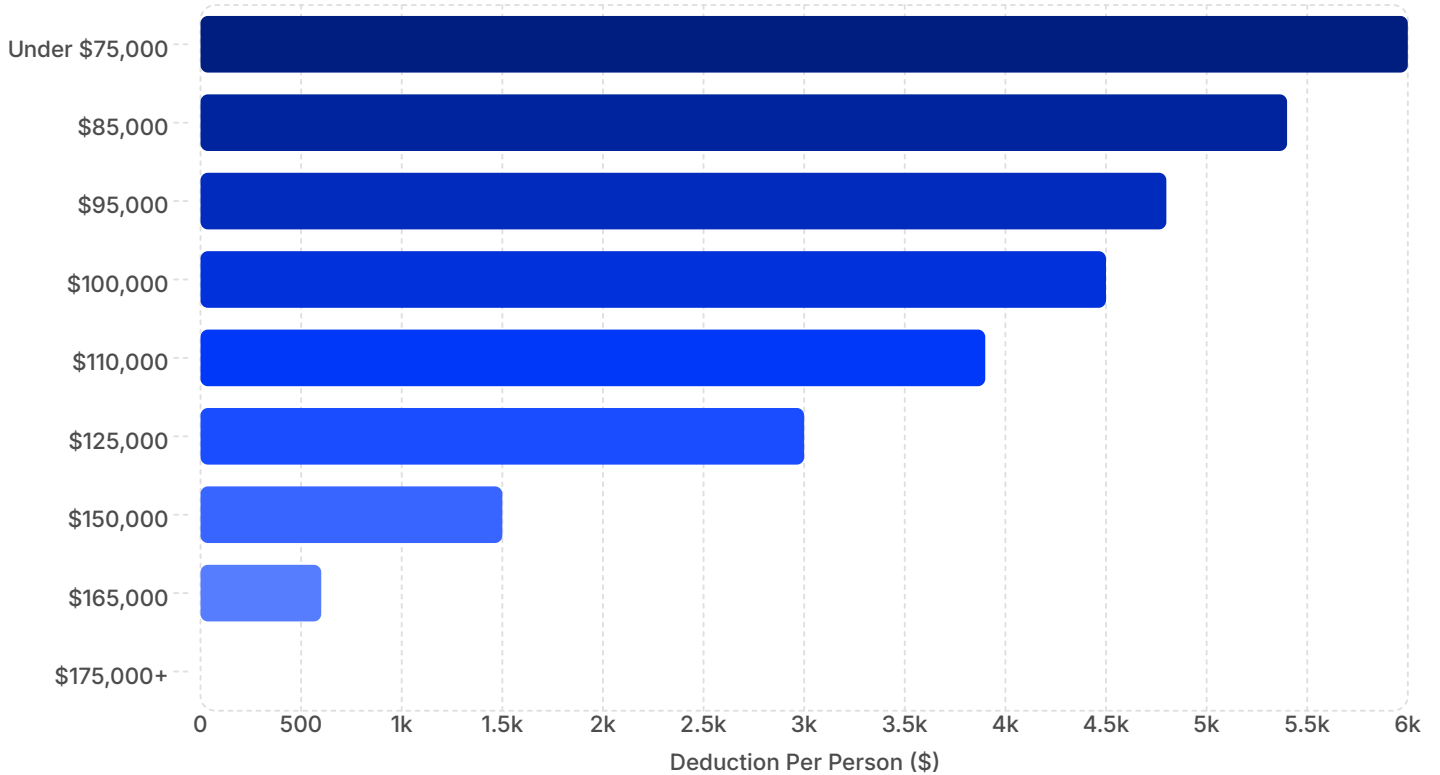
Excess: $\$75,000 \times 6\% = \$4,500$ reduction

Deduction: **\$1,500**

Phase-Out Quick Reference Chart

Use this chart to quickly estimate your Enhanced Senior Deduction based on your MAGI. The deduction per person applies to each qualifying individual – a married couple with both spouses qualifying would double the per-person figure shown.

MAGI (Single)



For married filers, the phase-out begins at \$150,000 MAGI (joint) and reaches \$0 at \$250,000. To find your joint deduction, use the same formula but substitute your joint MAGI and the \$150,000 threshold, and multiply the per-person result by the number of qualifying spouses (1 or 2).

What Counts as MAGI on Schedule 1-A

For most domestic retirees, your **Modified Adjusted Gross Income (MAGI)** equals your **Adjusted Gross Income** on Form 1040, Line 11b. However, specific add-backs are required in certain situations involving excluded income. If none of the special exclusions listed below apply to you, your MAGI is simply your AGI – no additional calculation needed.

Schedule 1-A MAGI Add-Backs

Your Schedule 1-A MAGI equals your Form 1040 AGI **plus** any of the following that apply:

- Puerto Rico excluded income
- Foreign earned income or housing exclusion (Form 2555)
- American Samoa exclusion (Form 4563)

Most U.S.-based retirees will have none of these add-backs, making the calculation straightforward.

Common Income Sources That Count Toward MAGI

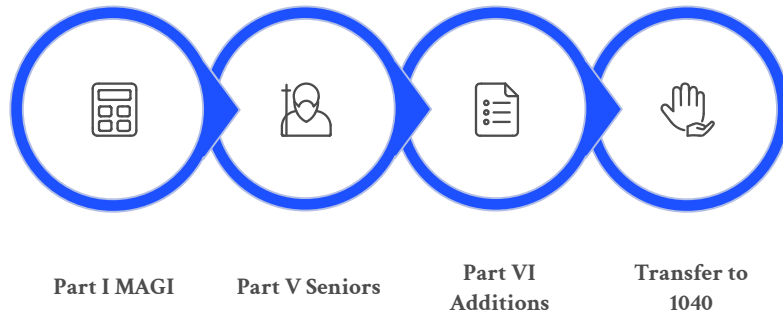
Many retirees underestimate their MAGI. All of the following count:

- Taxable Social Security benefits (up to 85% may be taxable)
- Pension and annuity distributions (taxable portion of 1099-R)
- Required Minimum Distributions (RMDs)
- Investment income – dividends, capital gains, interest
- Part-time employment wages or self-employment income
- Net rental income from investment properties

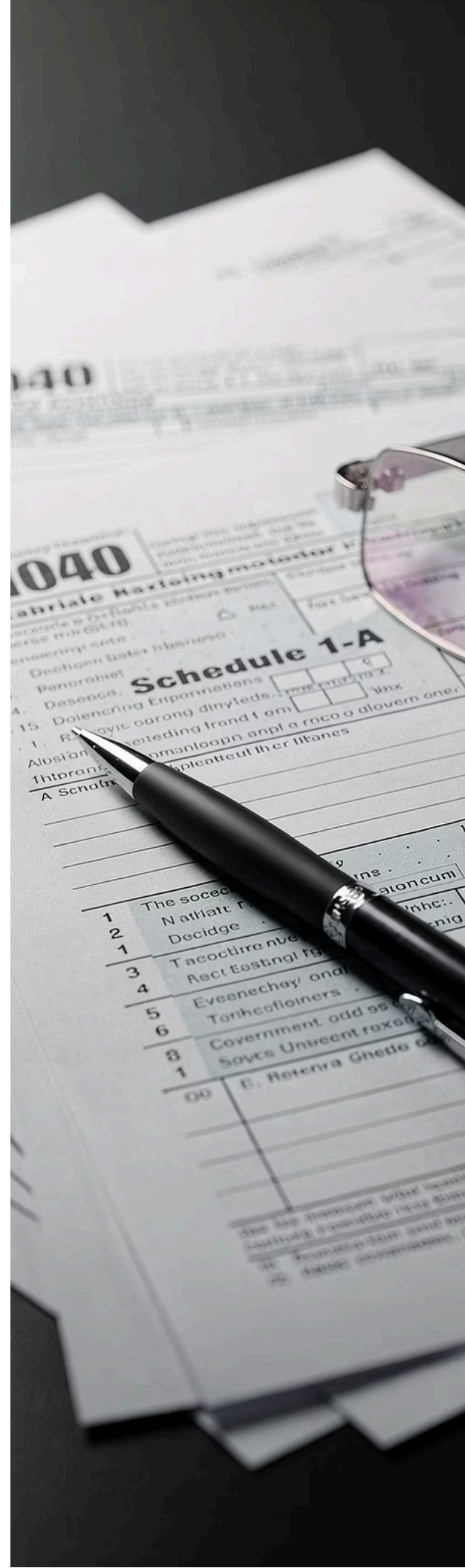
- ☐ Before filing, add up all your income sources carefully. Seniors with multiple income streams – Social Security, a small pension, a little investment income – can easily misjudge their MAGI and either over- or under-claim the deduction.

Step-by-Step Schedule 1-A Walkthrough

Schedule 1-A is the new form created by the One Big Beautiful Bill Act. It has six parts covering all four new deductions. The senior deduction is in Part V. Follow these four steps to claim your deduction correctly.



In **Step 1**, enter your AGI from Form 1040, Line 11b and add back any excluded foreign or territorial income to get your Schedule 1-A MAGI. In **Step 2**, enter the number of qualifying persons (1 or 2) and apply the phase-out worksheet if your MAGI exceeds the threshold. In **Step 3**, Part VI adds together the results from Parts II through V – if you qualify for multiple deductions (such as tips or overtime in addition to the senior deduction), they all stack here. In **Step 4**, the total from Part VI, Line 38 transfers to Form 1040, Line 13b – a line that is separate from your standard or itemized deduction and from your Qualified Business Income deduction.



Using Form 1040-SR

Taxpayers age sixty-five and older can use **Form 1040-SR** (U.S. Tax Return for Seniors) instead of the standard Form 1040. This form was specifically designed with older taxpayers in mind and features several accessibility improvements: larger print throughout, a built-in standard deduction chart that shows the correct amounts for different filing statuses and ages, and a cleaner, more readable overall layout.

Form 1040-SR fully integrates with Schedule 1-A. If you are already using 1040-SR, no additional steps are needed beyond what you would do with a standard 1040 – simply attach Schedule 1-A and complete Part V as described in the walkthrough. The form references are identical, and Line 13b on 1040-SR works the same way as on the standard form.

If you have been filing with Form 1040 for years and prefer to continue, that is perfectly fine. If you have not yet tried Form 1040-SR and find standard tax forms difficult to read, it is worth requesting this version from your tax preparer or downloading it directly from IRS.gov. Your tax software will also give you the option to generate 1040-SR output when you indicate your age during setup.

Larger Print

Designed for easier reading – no magnifying glass required.

Built-In Deduction Chart

Standard deduction amounts by filing status and age are printed directly on the form.

Same Schedule 1-A

Attach Schedule 1-A exactly as you would with a standard 1040. No extra steps.



This Deduction Is "Below the Line" — Why That Matters

The Enhanced Senior Deduction reduces your **taxable income** but does **not** reduce your **Adjusted Gross Income (AGI)**. This distinction — known as "below the line" in tax parlance — has real consequences for seniors because many other important tax provisions and government program calculations are tied directly to your AGI or MAGI, not your taxable income.

✓ What the Deduction DOES Affect

- Federal income tax liability (reduced)
- Taxable income (reduced)

You receive real, direct savings on your federal tax bill. A single senior in the 22% bracket saves \$1,320. A qualifying couple saves up to \$2,640.

☐ What the Deduction Does NOT Affect

- **Medicare IRMAA surcharges** — Based on MAGI from two years prior. The senior deduction does not lower this number.
- **Social Security benefit taxation** — Whether 50% or 85% of your benefits are taxable depends on "combined income" based on AGI.
- **Net Investment Income Tax (NIIT)** — The 3.8% surtax threshold is AGI-based.
- **Premium Tax Credits** — ACA marketplace eligibility is AGI-based.

This means you receive meaningful income tax savings but should not expect relief from AGI-dependent surcharges and thresholds. This is a frequent source of confusion — taxpayers sometimes expect the deduction to reduce their Medicare premiums or shift the threshold for Social Security taxation. It does not. Plan accordingly, especially if you are near an IRMAA income bracket boundary.

Strategic Planning Opportunities (2025–2028)

Because the Enhanced Senior Deduction is temporary – currently set to expire after 2028 – financial advisors are recommending that qualifying seniors take deliberate advantage of the 2025–2028 window for specific tax-efficient moves. These strategies can amplify the value of the deduction far beyond the immediate tax year savings.

1

Roth IRA Conversions

The \$6,000 deduction effectively offsets \$6,000 of additional income. This means you could convert \$6,000 from a traditional IRA to a Roth IRA and experience a net tax impact of approximately zero on that specific transaction. Over four years (2025–2028), a single qualifying senior could convert up to **\$24,000 to a Roth IRA** with minimal tax impact – permanently removing that money from future RMD calculations and future tax exposure.

2

Capital Gains Harvesting

The deduction can be used to realize capital gains with reduced tax liability. By selling appreciated investments and realizing up to \$6,000 in gains, the senior deduction can offset the taxable portion – provided total MAGI stays below the phase-out threshold. This is particularly useful for rebalancing a portfolio without triggering significant tax consequences.

3

RMD Timing Optimization

If you have flexibility in the timing of retirement account withdrawals, consider how the timing affects your MAGI relative to the \$75,000/\$150,000 threshold. Bunching or spreading income across tax years can help maximize the deduction in each year of the 2025–2028 window.

Important: These strategies involve trade-offs and may not be appropriate for every taxpayer. Consult a qualified tax professional or financial advisor before implementing any of these approaches.

State Tax Conformity — The "Phantom Tax" Problem

The most complex challenge for taxpayers during the 2026 filing season is the lack of uniformity between federal and state tax codes. Because the One Big Beautiful Bill Act was signed on July 4, 2025, many state legislatures had already adjourned and have not yet updated their conformity to the Internal Revenue Code. This creates a situation where your federal and state tax returns may tell very different stories.

Rolling Conformity

States that automatically adopt federal tax changes as they occur. The senior deduction is likely available at the state level without additional legislation. Examples: Iowa, Montana, North Dakota.

Fixed-Date Conformity

States tied to the IRC as of a specific date (e.g., January 1, 2025) will not recognize the \$6,000 deduction unless they pass a conformity update bill. Examples: Georgia, Maryland, South Carolina.

Decoupling


Some states may intentionally choose not to adopt specific OBBBA provisions to protect their tax revenue. Examples: Arizona, California.



What Is the "Phantom Tax"?

If your state does not conform to the federal senior deduction, you face a "phantom tax" – your federal taxable income is reduced by \$6,000, but your state taxable income is not. You may owe state tax on income that is exempt at the federal level. This doesn't eliminate the federal benefit, but it does mean your real-world savings are lower than the federal calculation suggests.

State	OBBBA Senior Deduction Status
Idaho	Conformed (HB 559)
Iowa	Rolling conformity – likely conforms
Montana	Rolling conformity – likely conforms
North Dakota	Rolling conformity – likely conforms
Nebraska	Partially conformed
Alabama	Partially conformed
Arizona	Generally does not conform
California	Generally does not conform
Georgia	Fixed-date – awaiting update
Maryland	Fixed-date – awaiting update
South Carolina	Fixed-date – awaiting update

 **Important:** States with no income tax (Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington, Wyoming) are not affected. This table reflects preliminary information – state legislatures are still in session and conformity status may change.

Common Mistakes — With Prevention Strategies

These are the six most common errors taxpayers make when claiming the Enhanced Senior Deduction. Each one is avoidable with the right information — and some of them are costly.

→ **Confusing the Enhanced Deduction With the Additional Standard Deduction**

These are two *separate* benefits. The additional standard deduction (\$2,000 single / \$1,600 per spouse) has existed for years. The \$6,000 enhanced deduction is brand-new and stacks on top.

Prevention: Claim both. The stacking is automatic when you complete Schedule 1-A.

→ **Thinking You Need to Itemize**

You do NOT need to itemize to claim the \$6,000 deduction. Take whichever is larger — standard or itemized — and then add the \$6,000 enhanced deduction on top via Schedule 1-A.

→ **Filing Married Filing Separately**

MFS results in a **\$0 enhanced senior deduction** — even if you meet every other requirement. If both spouses qualify, filing jointly provides up to \$12,000 in enhanced deductions.

→ **Missing the Age Cutoff**

If you turn sixty-five during the 2026 calendar year (not by December 31, 2025), you do not qualify this filing season. You will qualify on your 2026 return filed in 2027. Check the January 2nd rule.

→ **Underestimating Your MAGI**

Taxable Social Security benefits, RMDs, pensions, and investment income all count toward MAGI. Add up all income sources before filing. Use the MAGI worksheet in Part I of Schedule 1-A to verify your number.

→ **Assuming Your State Honors the Deduction**

Do not assume the \$6,000 deduction applies at both the federal and state level. Check your state's conformity status using the table in this guide or contact your state's department of revenue directly.

Phase-Out Calculator Worksheet

Use this worksheet to calculate your exact Enhanced Senior Deduction before completing Schedule 1-A. Work through each line in order. If Line 5 is zero or negative – meaning your MAGI is at or below the threshold – skip directly to Line 7 and enter your full base deduction. Keep this worksheet with your tax records.

01	02	03
<hr/>	<hr/>	<hr/>
Number of Qualifying Persons	Base Deduction	Your MAGI
Enter 1 or 2 depending on how many people in your household meet the age and SSN requirements. Line 1: ____	Multiply Line 1 by \$6,000. This is your maximum possible deduction before the phase-out. Line 2: \$ ____	Enter your Modified Adjusted Gross Income from Form 1040, Line 11b (plus any foreign/territorial add-backs). Line 3: \$ ____
04	05	06
<hr/>	<hr/>	<hr/>
Filing Threshold	Excess Income	Phase-Out Reduction
Enter \$75,000 if you file Single or Head of Household. Enter \$150,000 if you file Married Filing Jointly. Line 4: \$ ____	Subtract Line 4 from Line 3. If zero or negative, enter \$0 and skip to Line 7. Line 5: \$ ____	Multiply Line 5 by 0.06 (6%). This is the amount your deduction is reduced. Line 6: \$ ____
07		
<hr/>		
Your Enhanced Senior Deduction		
Subtract Line 6 from Line 2. If the result is negative, enter \$0. This is the amount you enter on Schedule 1-A, Part V. Line 7: \$ ____		

- Enter Line 7 on Schedule 1-A, Part V. This is your allowable Enhanced Senior Deduction for the 2025 tax year.

Comparison of All Schedule 1-A Deductions

The Enhanced Senior Deduction is one of four new deductions created by the One Big Beautiful Bill Act, all of which appear on Schedule 1-A. If you qualify for more than one – for example, a sixty-six-year-old who works a qualifying tipped job – they all stack together on the same form. Here is how all four compare side by side.

Deduction	Max (Single/Joint)	Phase-Out Starts	Key Requirement
Senior Deduction	\$6,000 / \$12,000	\$75,000 / \$150,000	Age 65+
No Tax on Tips	\$25,000 / \$50,000	\$150,000 / \$300,000	Qualifying tipped occupation
No Tax on Overtime	\$12,500 / \$25,000	\$150,000 / \$300,000	FLSA non-exempt, premium only
Car Loan Interest	\$10,000 / \$10,000	\$100,000 / \$200,000	US-assembled vehicle, VIN required

SSN Required

All four deductions require a valid Social Security number. ITIN holders are not eligible for any of the Schedule 1-A deductions.

Must File MFJ if Married

Married Filing Separately disqualifies you from all four deductions – not just the senior deduction.

Below the Line

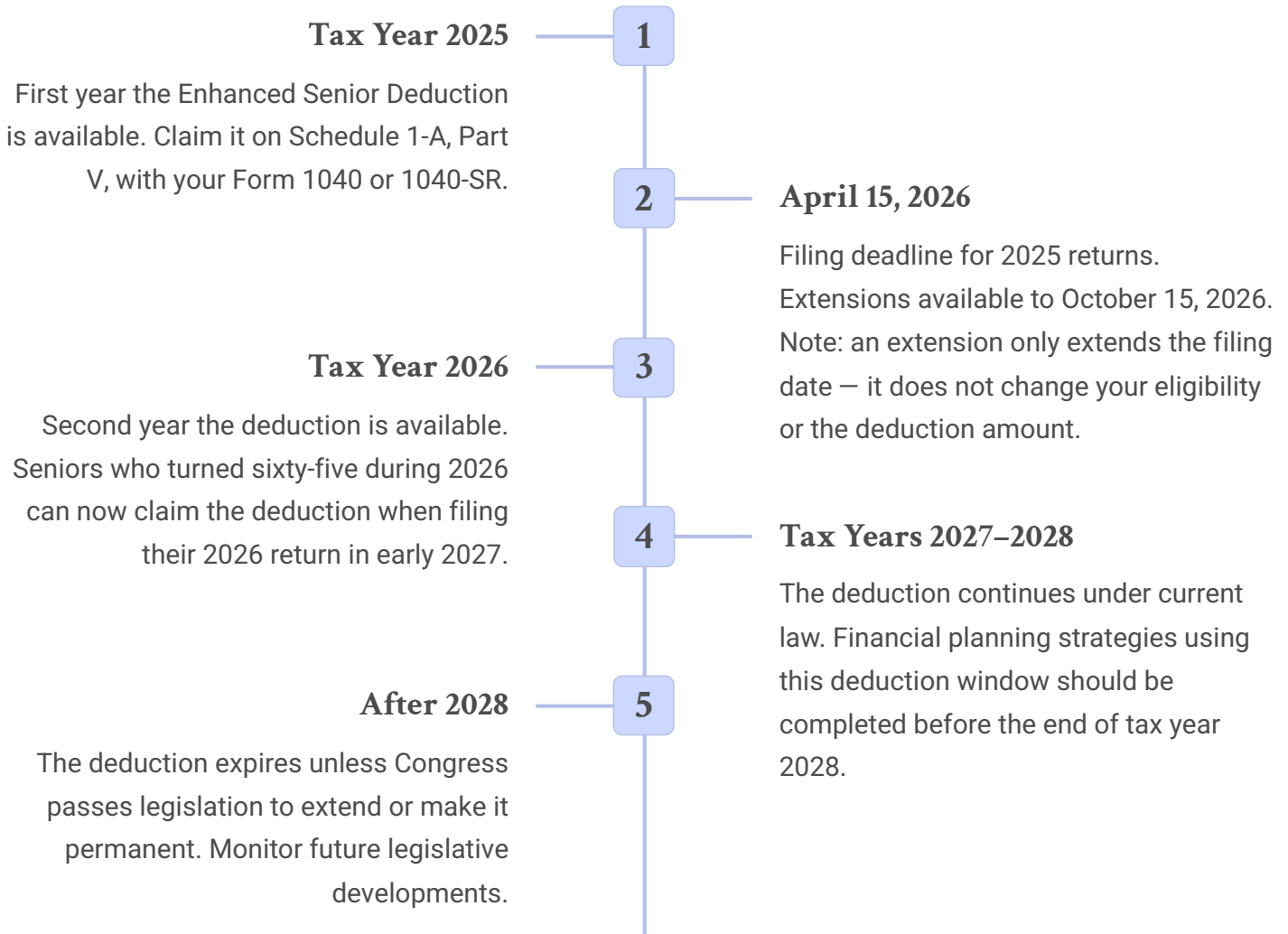
All four are below-the-line deductions. None of them reduce your AGI or affect AGI-dependent calculations.

Temporary (2025–2028)

All four deductions are scheduled to expire after 2028 unless Congress acts to extend or make them permanent.

Key Dates and Deadlines

Keep these dates in mind as you plan your 2025 filing and look ahead to future tax years. The Enhanced Senior Deduction is available for four tax years under current law – from 2025 through 2028 – and each year has its own relevant milestones.



Frequently Asked Questions

Is the Enhanced Senior Deduction the same as "no tax on Social Security"?

No. The deduction applies regardless of your income source – it is a flat deduction based on age and income, not a change to how Social Security benefits are taxed. Social Security benefit taxation is governed by a separate calculation based on "combined income," which this deduction does not affect.

Can I claim the deduction if I am still working?

Yes. The deduction is based on age and income, not retirement status. Whether you are fully retired, semi-retired, or working full-time at age sixty-five or older, you can claim the deduction as long as you meet all three requirements.

What if only one spouse is over sixty-five?

Only one \$6,000 deduction can be claimed. The second \$6,000 (bringing the total to \$12,000 for joint filers) only applies if the second spouse also meets the age and SSN requirements.

Can I claim this AND the tips/overtime/car loan deductions?

Yes. All four Schedule 1-A deductions stack. If you qualify for multiple deductions, they are all added together in Part VI of Schedule 1-A and flow through to Form 1040, Line 13b.

Does the deduction help with Medicare premiums?

Not directly. Medicare IRMAA surcharges are based on MAGI from two years prior, and the senior deduction does not reduce MAGI. You will receive income tax savings but no reduction in premium surcharges.

I was born on January 1, 1961. Do I qualify?

Yes. Under the IRS "day before your birthday" rule, you are considered to have reached age sixty-five on December 31, 2025 – putting you inside the qualifying window for the 2025 tax year.

Will this deduction become permanent?

As of now, it is temporary (2025–2028). Whether Congress extends it beyond 2028 depends on future legislation. Treat the current window as a four-year opportunity and plan accordingly.

Official Resources and Contact Information

These are the official, free resources available to help you file correctly. If you are unsure about any aspect of the Enhanced Senior Deduction, the IRS and nonprofit assistance programs listed below are the most reliable sources of guidance. Do not rely on unofficial websites or social media for tax advice.

IRS Resources

- **IRS.gov** – Search "Enhanced Senior Deduction" or "Schedule 1-A" for the latest forms and instructions
- **IRS Free File** – Free tax filing software for taxpayers earning under \$84,000: irs.gov/freefile
- **IRS Taxpayer Assistance Centers** – In-person help: irs.gov/help/contact-your-local-irs-office
- **IRS Phone Line** – 1-800-829-1040 (Monday–Friday, 7 AM–7 PM local time)
- **Form 1040-SR** – U.S. Tax Return for Seniors (larger print, simplified layout)
- **Schedule 1-A** – Additional Deductions form (new for tax year 2025)

Free Tax Preparation Help

Two IRS-sponsored programs offer completely free, in-person tax preparation help from trained volunteers:

VITA – Volunteer Income Tax Assistance

Free tax preparation for taxpayers earning under \$67,000. Find a site near you: irs.gov/vita

TCE – Tax Counseling for the Elderly

Free tax help specifically for taxpayers age 60 and older, with a focus on retirement-related questions. Find a site: irs.gov/tce

- Both VITA and TCE sites are staffed by IRS-certified volunteers at no charge. These programs are an excellent option for seniors who want in-person guidance from someone familiar with the new Schedule 1-A deductions.

About GovClarity

GovClarity breaks down government procedures so you can take action – not just understand the rules. Our videos and guides cover taxes, benefits, immigration, Social Security, Medicare, passports, and more. We believe that access to clear, accurate information about government programs should be free and easy to find – no jargon, no gatekeeping, no unnecessary complexity.

If this guide helped you, subscribe to our YouTube channel and share it with family members who might also benefit from the Enhanced Senior Deduction. The more people who know about this benefit during the 2025–2028 window, the more families can take full advantage of it.

Subscribe on YouTube

@GovClarity – New videos on taxes, Social Security, Medicare, and more. Subscribe for updates as IRS guidance evolves.

Visit Our Website

govclarity.net – Full library of guides, worksheets, and resources for navigating government programs with confidence.

This guide is for informational purposes only and does not constitute tax, legal, or financial advice. Consult a qualified tax professional for guidance specific to your situation. Information is current as of the date of publication and may change as the IRS issues additional guidance on Schedule 1-A and the Enhanced Senior Deduction.

GovClarity

