



Note: *The draft you are looking for begins on the next page.*

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Most forms and publications have a page on IRS.gov: [IRS.gov/Form1040](https://www.irs.gov/Form1040) for Form 1040; [IRS.gov/Pub501](https://www.irs.gov/Pub501) for Pub. 501; [IRS.gov/W4](https://www.irs.gov/W4) for Form W-4; and [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA) for Schedule A (Form 1040), for example, and similarly for other forms, pubs, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

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**SCHEDULE A
(Form 1040)**Department of the Treasury
Internal Revenue Service**Itemized Deductions**

Attach to Form 1040 or 1040-SR.

Go to www.irs.gov/ScheduleA for instructions and the latest information.**Caution:** If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16.

OMB No. 1545-0074

2025
Attachment
Sequence No. **07**

Name(s) shown on Form 1040 or 1040-SR

Your social security number

**Medical
and
Dental
Expenses****Caution:** Do not include expenses reimbursed or paid by others.

- 1** Medical and dental expenses (see instructions) **1**
- 2** Enter amount from Form 1040 or 1040-SR, line 11b **2**
- 3** Multiply line 2 by 7.5% (0.075) **3**
- 4** Subtract line 3 from line 1. If line 3 is more than line 1, enter -0- **4**

**Taxes You
Paid**

- 5** State and local taxes (SALT).
- a** State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box ☐ **5a**
- b** State and local real estate taxes (see instructions) **5b**
- c** State and local personal property taxes **5c**
- d** Add lines 5a through 5c **5d**
- e** Enter the smaller of line 5d or \$40,000 (\$20,000 if married filing separately). If Form 1040 or 1040-SR, line 11b is more than \$500,000 (\$250,000 if married filing separately), or if you completed Form 2555, Form 4563, or excluded income from Puerto Rico, see instructions **5e**
- 6** Other taxes. List type and amount:

6
- 7** Add lines 5e and 6 **7**

**Interest
You Paid****Caution:** Your mortgage interest deduction may be limited. See instructions.

- 8** Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box ☐
- a** Home mortgage interest and points reported to you on Form 1098. See instructions if limited **8a**
- b** Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address **8b**
- -----
- c** Points not reported to you on Form 1098. See instructions for special rules **8c**
- d** Reserved for future use **8d**
- e** Add lines 8a through 8c **8e**
- 9** Investment interest. Attach Form 4952 if required. See instructions **9**
- 10** Add lines 8e and 9 **10**

**Gifts to
Charity****Caution:** If you made a gift and got a benefit for it, see instructions.

- 11** Gifts by cash or check. If you made any gift of \$250 or more, see instructions **11**
- 12** Other than by cash or check. If you made any gift of \$250 or more, see instructions. You **must** attach Form 8283 if over \$500 **12**
- 13** Carryover from prior year **13**
- 14** Add lines 11 through 13 **14**

**Casualty
and Theft
Losses**

- 15** Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions **15**

**Other
Itemized
Deductions**

- 16** Other—from list in instructions. List type and amount:

16

**Total
Itemized
Deductions**

- 17** Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12e **17**
- 18** If you elect to itemize deductions even though they are less than your standard deduction, check this box ☐

Before you begin: ✓ If the amount on Schedule A, line 5d is \$10,000 (\$5,000 if married filing separately) or less, enter the amount from Schedule A, line 5d on Schedule A, line 5e. You don't have to complete this worksheet.

1. Is the amount on Schedule A, line 5d more than \$10,000 (\$5,000 if married filing separately)?

☐ **No.**  Your deduction isn't limited. Enter the amount from Schedule A, line 5d on Schedule A, line 5e. **Don't** complete the rest of this worksheet.

☐ **Yes.** Enter \$40,000 1.

2. Enter the amount from Form 1040 or 1040-SR, line 11b 2.

3a. Enter any income from Puerto Rico that you excluded 3a.

b. Enter the amount from Form 2555, line 45 3b.

c. Enter the amount from Form 2555, line 50 3c.

d. Enter the amount from Form 4563, line 15 3d.

e. Add lines 3a through 3d 3e.

4. Add lines 2 and 3e 4.

5. Enter \$500,000 (\$250,000 if married filing separately) 5.

6. Is the amount on line 4 more than the amount on line 5?

☐ **No.** Skip lines 7 and 8 and enter the amount from line 1 on line 9.

☐ **Yes.** Subtract line 5 from line 4 6.

7. Multiply line 6 by 30% (0.30) 7.

8. Subtract line 7 from line 1 8.

9. Enter the **larger** of the amount on line 8 or \$10,000 9.

10. **State and local tax deduction.** Enter the **smaller** of the amount on line 9 (half the amount on line 9 if married filing separately) or the amount from Schedule A, line 5d here and on Schedule A, line 5e 10.