



Filing Status

Sprague & Jackson

ACCOUNTANTS AND ENROLLED AGENTS
The Seneca Building • 121 E Seneca St • Ithaca, NY 14850

David W. Sprague, EA, ABA Principal
Angie Jackson, EA, MSA Principal

Phone: (607) 273-5322

Fax: (607) 273-8138

Email: Admin@sprjac.com

Single

You can file as Single if any of the following was true on December 31, 2023.

- You were never married,
- You were legally separated, according to state law, under a final decree of divorce or separate maintenance. An interlocutory decree is not a final decree.
- Your spouse died before January 1, 2023, and you did not remarry in 2023.

If you meet the definition of unmarried, file as Single unless the requirements for one of the following filing statuses are met.

- Head of Household, or
- Qualifying Surviving Spouse with Dependent Child.

Married Filing Jointly (MFJ)

You can file a joint return in 2023 with your spouse if:

- You were married at the end of 2023, even if you did not live with your spouse at the end of 2023.
- Your spouse died in 2023, and you did not remarry in 2023.
- You were married at the end of 2023, and your spouse died in 2024 before filing a 2023 return.
- You lived with a person in a common-law marriage recognized in the state where you live or in the state where the common-law marriage began.

You can file MFJ if both you and your spouse agree, otherwise you may file:

- Married Filing Separately (MFS), or
- Head of Household (HOH) if you meet the requirements to be "Considered Unmarried." See *Head of Household*, next page.

Married Filing Separately (MFS)

Married Filing Separately—Special Rules

50% of MFJ	<ul style="list-style-type: none"> • Standard deduction. • Tax brackets. • AMT exemptions. • Net capital loss deduction (\$1,500). 	<ul style="list-style-type: none"> • Exclusion of gain on home sale. • Home mortgage interest limits. • Dependent care benefits exclusion (\$2,500).
Income limits 50% of MFJ	<ul style="list-style-type: none"> • Child Tax Credit. • Credit for Other Dependents. • Retirement Savings Contributions Credit. 	
Credits disallowed	<ul style="list-style-type: none"> • Earned Income Credit in most cases. • Elderly or Disabled Credit unless spouses lived apart all year. • Child and Dependent Care Credit in most cases. • Adoption Expense Credit or exclusion in most cases. 	
Education benefits disallowed	<ul style="list-style-type: none"> • Education credits. • U.S. Savings Bond interest exclusion. • Student loan interest deduction. 	
IRAs	<ul style="list-style-type: none"> • If the taxpayer or spouse is covered by an employer retirement plan, contributions are phased out at AGI of \$10,000 unless the spouses lived apart all year. • If the spouses did not live together at any time during the year, they are considered as Single for purposes of the phaseout rule. 	
Social Security	<p>Base amount to calculate taxable benefits:</p> <ul style="list-style-type: none"> • \$25,000 if spouses lived apart for the entire year. • \$0 if the spouses lived together at any time during the year. 	
Rental Real Estate Losses	<ul style="list-style-type: none"> • Special loss allowance is \$12,500 reduced at modified AGI over \$50,000. • No special loss allowance if spouses lived together at any time during the year. 	

Any taxpayer that was married at the end of 2023 can file as MFS. Generally, you will pay more tax by filing MFS.