



## IRS Tax Tip 2015-39: Standard or Itemized: Choose the Deduction Method That's Best for You

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IRS Tax Tips

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#### **Standard or Itemized: Choose the Deduction Method That's Best for You**

Most people claim the standard deduction when they file their federal tax return. But did you know that you may lower your taxes if you itemize your deductions? Find out if you can save by doing your taxes using both methods. Usually, the bigger the deduction, the lower the tax you have to pay. You should file your tax return using the method that allows you to pay the least amount of tax. The IRS offers these six tips to help you choose:

**1. Use IRS Free File.** Most people qualify to use free, brand-name software to prepare and e-file their federal tax returns. [IRS Free File](#) is the easiest way to file. Free File software will help you determine if you should itemize and file the right tax forms. It will do the math and e-file your return – all for free. Check your other [e-file options](#) if you can't use Free File.

**2. Figure your itemized deductions.** Add up deductible expenses you paid during the year. These may include expenses such as:

- Home mortgage interest
- State and local income taxes or sales taxes (but not both)
- Real estate and personal property taxes
- Gifts to charities
- Casualty or theft losses
- Unreimbursed medical expenses
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Special rules and limits apply. Visit [IRS.gov](http://IRS.gov) and refer to [Publication 17](#), Your Federal Income Tax, for more details.

3. **Know your standard deduction.** If you don't itemize, your basic standard deduction for 2014 depends on your filing status:

- Single \$6,200
- Married Filing Jointly \$12,400
- Head of Household \$9,100
- Married Filing Separately \$6,200
- Qualifying Widow(er) \$12,400

If you're 65 or older or blind, your standard deduction is higher than these amounts. If someone can claim you as a dependent, your deduction may be limited.

4. **Check the exceptions.** There are some situations where the law does not allow a person to claim the standard deduction. This rule applies if you are married filing a separate return and your spouse itemizes. In this case, you can't claim a standard deduction. You usually will pay less tax if you itemize. See [Pub. 17](#) for more on these rules.

5. **Use the IRS ITA tool.** Visit [IRS.gov](http://IRS.gov) and use the [Interactive Tax Assistant](#) that takes you through a series of questions just like one of our customer service representatives would. The tool can help determine your standard deduction. It can also help you figure several of your itemized deductions.

6. **File the right forms.** To itemize your deductions, use [Form 1040](#) and [Schedule A](#), Itemized Deductions. You can take the standard deduction on Forms 1040, 1040A or 1040EZ.

If you found this Tax Tip helpful, please share it through your social media platforms. A great way to get tax information is to use [IRS Social Media](#). You can also subscribe to [IRS Tax Tips](#) or any of our [e-news subscriptions](#).

**Additional IRS Resources:**

- [Publication 501](#), Exemptions, Standard Deduction, and Filing Information
- [Filing Your Taxes](#)
- [IRS Tax Map](#)

**IRS YouTube Videos:**

- *Welcome to Free File* – [English](#)
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