

FTD COMPLIANCE CARD — Do I Have to File a Tax Return?

Fbaum Enterprises LLC d/b/a The Federal Tax Desk | Version 1.1 | Issued 2026-09-25 | Last verified 2026-09-26

HOW TO USE THIS CARD IN YOUR FIRM'S TOOL REVIEW

Circular 230 §10.36 requires the practitioners with principal authority and responsibility for overseeing a firm's tax practice to take reasonable steps to ensure that the firm has adequate procedures for complying with Circular 230, and that the firm follows them. OPR Alert 2026-19 (June 24, 2026) says firms must put policies and procedures in place for their use of AI, says outsourced or third-party AI tools should be vetted, and calls for documenting all steps and processes to show adherence to §10.36. This tool is deterministic, not a generative AI tool (Element 6 describes how it works). The Alert says no single definition covers every form of AI, and that at a basic level AI can be defined as the use of machines in a way that mimics human cognitive skills, including judgment, perception, and prioritization. Your firm can review this tool under the same AI policies and procedures. To record that review on this card:

1. Print or save this PDF.
2. Add this card to your firm's list of third-party tools, such as its technology inventory or the third-party provider list in its written information security plan (WISP).
3. Before first use with any client matter, check the tool's thresholds against IRC §6012(f) (2025) and §6012(a)(1) (2026) and the standard deduction amounts in Element 1, by following the verification steps in Element 3.
4. Fill in the Firm Adoption Record at the end of this card: the reviewer's name and credentials, the firm name, the date of your review, the date you did the step 3 check, and your initials. Tick its box once you finish step 2.
5. Keep the completed card with your firm's procedures. It records your firm's review of this tool. It does not by itself meet §10.36 or any other Circular 230 requirement. §10.36 looks at whether the firm's responsible practitioners took reasonable steps to make sure the firm has adequate procedures and follows them. It also looks at whether, once they knew or should have known that people in the firm had a pattern or practice of not complying, they acted promptly to correct it.

ELEMENT 1 — TOOL IDENTIFICATION

Tool name / version

Do I Have to File a Tax Return?, version 1.1

FTD issue date

2026-09-25

Most recent update

2026-09-26

Last verified against source

2026-09-26

Governing authority

2025: IRC §6012(f) (for 2018 through 2025, §6012(a)(1) does not apply); 2026: IRC §6012(a)(1), with the exemption amount zero under IRC §151(d)(5)(A); IRC §63(c), (f)

IRS guidance relied on

Rev. Proc. 2025-32 §3.01, §4.14; Rev. Proc. 2024-40 §2.15(2)-(3); Publication 501 (2025), Dependents, Standard Deduction, and Filing Information, Table 3 (other situations); Publication 501 (2017), Table 2 (2026 dependent tests)

Figures source

2025: under IRC §6012(f) the threshold is the standard deduction, so the tool's 2025 figures are the standard deduction amounts. For example, a single filer under 65 must file with gross income over \$15,750; at 65 or older, over \$17,750; blind and 65 or older, over \$19,750; spouses under 65 who lived together, with combined gross income over \$31,500. A married person outside the §6012(f)(2) exception must file with any gross income. 2026: FTD applies IRC §6012(a)(1)(A)-(B) to Rev. Proc. 2025-32 §4.14's amounts. For example, a single filer under 65 must file with gross income of \$16,100 or more, \$18,150 at 65 or older, \$24,150 for head of household under 65, and combined gross income of \$32,200 or more on a joint return with both spouses under 65; the tool labels these a planning estimate. Read 2026-09-26.

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tools.federaltaxdesk.com/do-i-have-to-file-a-tax-return/

Note: Where Publication 501 (2025) differs from IRC §6012(f), the tool follows the law. It requires a 2025 return only when gross income is more than the standard deduction (Table 1 says "at least"), and it counts blindness (Table 1 does not). It applies no \$5 amount: a married person who files jointly or separately must file with any gross income unless the four conditions in §6012(f)(2) hold, and when they hold, the tool can excuse a person filing separately whom Table 1 would tell to file. For a married dependent it applies §6012(f)(2), not Table 2's married-dependent tests (which use the \$1,600 married amount for age and blindness, plus a \$5 test when the spouse files separately and itemizes). As of 2026-09-26 the IRS had not published a 2026 Publication 501, so the 2026 thresholds are FTD's application of the law to the Rev. Proc. 2025-32 §4.14 amounts, not IRS-published figures.

ELEMENT 2 — WHAT THIS TOOL DOES

Do I Have to File a Tax Return? checks whether the user must file a federal income tax return for tax year 2025 or 2026. For 2025 it applies IRC §6012(f): an unmarried filer must file when gross income is more than the standard deduction, which includes the extra amounts for age and blindness and, for a dependent, the §63(c)(5) limit; only §6012(f)(2) excuses a married filer. For 2026 it applies IRC §6012(a)(1) with the exemption amount zero: the basic standard deduction plus the age amount (§6012(a)(1)(B)), the joint-return rule in §6012(a)(1)(A)(iv), and the dependent tests in §6012(a)(1)(C). It also lists Publication 501 Table 3's situations that require a return at any gross income.

Inputs

Every user: tax year; filing status; whether someone else can claim the user as a dependent; whether the user was 65 or older or blind at year end; gross income (a dependent enters earned and unearned income instead); and which of Table 3's other situations apply. A married user also: the spouse's age, blindness, and gross income; whether the spouses lived in the same household at year end; and whether someone else can claim the spouse as a dependent (for 2025, also whether that spouse's unearned income was over \$1,350). A user filing separately also: whether the spouse files a separate return. No taxpayer-identifying information.

Output

Whether the user must file, each test with its citation, the situations where filing is worth it anyway (for example, to get a refund), the items the tool does not model, and a plain-text version of the result.

What this tool IS

This tool produces a federal filing-requirement reference. Every result shows each test with its citation.

What this tool IS NOT

This tool does not produce tax advice, legal advice, or written advice subject to Circular 230 §10.37. It does not check state filing rules, compute tax, or decide whether someone qualifies as a dependent. The practitioner retains full professional responsibility for all conclusions presented to clients.

ELEMENT 3 — ACCURACY AND VERIFICATION

Primary sources

IRC §6012, §63, and §151(d)(5) (uscode.house.gov, laws in effect 2026-09-25). Publication 501 (2025) (irs.gov/publications/p501, page last reviewed 30-Apr-2026): Tables 1, 2, and 3. Publication 501 (2017), Table 2 (irs.gov/pub/irs-prior/p501--2017.pdf), the last edition printed under §6012(a)(1). Rev. Proc. 2025-32 (irs.gov/pub/irs-drop/rp-25-32.pdf) §3.01 and §4.14; Rev. Proc. 2024-40 (irs.gov/pub/irs-drop/rp-24-40.pdf) §2.15(2)-(3). Read 2026-09-26.

Test fixtures

Every printed row of Publication 501 (2025) Table 1 and the single-dependent rows of Table 2, applied under IRC §6012(f); independent transcriptions of §6012(f)(1) for 2025 (every age and blindness combination) and §6012(a)(1)(A)-(B) for 2026; the married rules in §6012(f)(2)(A)-(D) and §6012(a)(1)(A)(iv) (lived apart, spouse files separately, spouse a dependent, combined income); the §6012(a)(1)(C) dependent tests on the 2026 amounts; each Table 3 situation; and a check that no 2026 result shows a 2025-only figure.

How to verify the result

1. Read IRC §6012(f) (2025) and §6012(a)(1) (2026) at uscode.house.gov, and Publication 501 at irs.gov/publications/p501, Tables 1, 2, and 3.
2. Re-run three of the single, head of household, or qualifying surviving spouse rows of Table 1 in the tool. The tool requires a 2025 return one dollar above each printed amount, not at it, because §6012(f)(1) excuses gross income that does not exceed the standard deduction. The married rows follow §6012(f)(2) instead (see the note under Element 1).
3. For 2026, add the 2026 amounts in Rev. Proc. 2025-32 §4.14 by the rule in IRC §6012(a)(1)(A)-(B) and compare them to the tool's thresholds.

Known limitations — KNOWN FAILURE MODES

- The tool does not check a state's filing rules; a state can require a return at lower income.
- The tool relies on the user's total of gross income; it does not total income items or work out the taxable part of Social Security benefits.
- The tool does not ask whether the user is a nonresident or dual-status alien, lives abroad, or is a bona fide resident of Puerto Rico. Publication 501's filing tables cover only U.S. citizens and resident aliens; nonresident and dual-status aliens follow Publication 519. A citizen or resident living abroad must count income excluded under the foreign earned income exclusion in gross income (Publication 501), so if the user enters income after that exclusion, the tool can tell the user they need not file when they must. A Puerto Rico resident with Puerto Rico income that is not subject to U.S. tax must reduce the standard deduction, which lowers the filing threshold (Publication 501; Publication 570). Income from Guam, the Northern Mariana Islands, American Samoa, or the U.S. Virgin Islands can bring special rules the tool does not apply (Publication 501; Publication 570).
- The tool does not test whether another taxpayer can in fact claim the user as a dependent; the Dependent Eligibility Calculator does.
- The married tests rely on the user's answers about the spouse's gross income, household, separate return, and dependency status.
- The tool does not ask which spouse an HSA or Archer MSA distribution, or advance premium tax credit, belongs to. On a joint return it says the item can belong to either spouse and does not name the spouse it requires to file.
- In a community property state, state law can make part of one spouse's income the other's (Publication 501). The tool does not split community income; it relies on the user to count their share.
- The tool tells a couple when a joint return covers both spouses, but when someone else can claim either spouse as a dependent it instead warns that a joint return ends that claim (IRC §152(b)(2)). It offers the refund-only exception (Publication 501, Joint Return Test, Exception and Examples 2 and 3; for a qualifying child, IRC §152(c)(1)(E)) only when neither spouse must file; when either spouse must file, it says not to count on it. It does not decide which return is better.
- For a married dependent in 2025, the tool compares combined gross income with the full joint standard deduction under IRC §6012(f)(2)(A). Publication 501 (2025) Table 2 instead runs a married dependent through its own dependent tests (which use the \$1,600 married amount for age and blindness, plus a \$5 test when the spouse files separately and itemizes). The two can give different answers, and the tool follows the statute.
- For a married dependent in 2026, the tool applies §6012(a)(1)(A)(iv) and the rule after it as well as the §6012(a)(1)(C) tests. Publication 501 (2017) Table 2 instead ran a married dependent through the dependent tests and required a return at \$5 only if the spouse filed separately and itemized. The tool follows the law.
- On a joint return the tool reports whether either spouse must file. It does not run the dependent tests for the spouse, because it does not ask for the spouse's earned and unearned income; a spouse whom someone else can claim should check those tests separately.
- For a 2026 dependent who is not married, the tool applies the §6012(a)(1)(C) tests: unearned income over \$1,350 plus the age and blindness amounts, or gross income over the dependent's standard deduction. Publication 501 (2017) Table 2, the last edition printed under §6012(a)(1), applied the rule this way. If you read §6012(a)(1)(A)-(B) word for word, it requires a return once gross income reaches the dependent's limited basic amount plus any age amount: at that exact amount rather than above it, and without the blindness amount. The result says so in a note when that reading would change the answer.
- 2026 thresholds are a planning estimate until the IRS publishes the 2026 Publication 501.

ELEMENT 4 — DATA HANDLING

This tool does not ask for names, Social Security numbers, or addresses: it asks for a tax year, a filing status, yes-or-no questions, and amounts. Do not enter taxpayer-identifying information.

Short version: FTD's code keeps your entries in your browser. The email form sends your result, which can include your entries, out of your browser. A program from another company that runs on the page can also read what the page shows (see Analytics and other scripts).

In your browser: this tool runs in your web browser. FTD's servers do not receive the answers and amounts you enter, and FTD does not log or store what you enter.

Section 7216: a federal law, IRC §7216, limits what tax return preparers can do with the information people give them. FTD is not a tax return preparer under that law (Treas. Reg. §301.7216-1(b)(2)). FTD's tools estimate, check, and analyze; they do not prepare or file income tax returns. FTD does not offer to prepare returns, or to help anyone prepare or file them. That law therefore does not govern how FTD handles what you enter in its tools.

Analytics and other scripts: FTD's pages send usage events to two analytics services, Plausible and Google Analytics. The events record the page address and what you do on the page: that the tool opened, that a calculation ran, and actions such as copying or emailing a result. For this tool they also record the filing status you chose. None of these events carries an amount, date, name, or text you enter. Google Analytics also runs its own standard page measurement, which FTD controls in Google's dashboard, not in its page code. The pages also load Grow by Mediavine, a program from another company that adds reader features to the page. FTD's code sends it nothing you enter, but it runs inside the page, so it can read the page and its address, and FTD's code cannot limit what it reads.

If you email a result: the "Email me this result" form sends three things to the program on FTD's web host that sends FTD's email: the email address you type, the tool's name, and the result text. The result text is a plain-text copy of the result, which can include what you entered. Before sending, the program turns any web address in the result that points outside federaltaxdesk.com and the government sites FTD's tools cite (irs.gov, ssa.gov, and bls.gov) into plain text that can't be clicked. The program then passes all three to Resend, the company that delivers FTD's email. FTD's code does not log or save the result text. To limit how many emails go out, the program saves send counts in storage run by FTD's web host, Netlify: one count for the email address, one for your IP address (the number that identifies your internet connection), and one total for the whole site. It files the email-address and IP-address counts under a scrambled code made from each address with a secret key, never the address itself, and FTD's code deletes the counts within two days. Resend's own terms, not FTD's code, govern what Resend keeps.

ELEMENT 5 — CIRCULAR 230 COMPLIANCE STATEMENT

FTD built this tool for tax practitioners subject to Circular 230, and individual taxpayers can use it for their own returns. Use of this tool does not satisfy the practitioner's obligation to exercise due diligence under Circular 230 §10.22, or the requirement of Circular 230 §10.35 that a practitioner possess the necessary competence to engage in practice before the Internal Revenue Service. The practitioner must independently verify tool outputs before relying on them in client matters or submissions to the IRS. OPR Alert 2026-19 (June 24, 2026), which addresses AI tools, says that technology is not a substitute for professional judgment and that final decisions must rest with qualified professionals. This tool is not a generative AI tool, but the same rule applies to it: the practitioner makes the final decision. A taxpayer who uses this tool for their own return makes their own final decision and should check the result against the law and IRS sources the result cites before relying on it.

ELEMENT 6 — TOOL CLASSIFICATION

TOOL CLASSIFICATION: This tool is a deterministic rules engine, not a generative AI tool. Given the same answers and tax year, it always returns the same result. It does not generate, infer, or predict outputs. The practitioner retains full obligation to exercise appropriate judgment and verify outputs before relying on them in client matters.

ELEMENT 7 — UPDATE AND CORRECTION LOG

Table A — Version History

Date	Version	Change Description	Trigger
2026-09-25	v1.0	Initial card for Do I Have to File a Tax Return?. The card's shared text, including data handling and the §7216 statement, comes from the same shared sources FTD uses for every card.	Card for an existing tool

2026-09-26	v1.1	FTD fixed the tool to apply the law that governs each year. For 2025 the tool applies IRC §6012(f): it requires a return only when gross income is more than the standard deduction, counts blindness, applies no \$5 amount, and applies the §6012(f)(2) married rules, including to a married dependent (so one who lived apart from the spouse, or whose spouse files separately, must file with any gross income). For 2026 it applies IRC §6012(a)(1) with the exemption amount zero, including the rule that closes the joint-return exception to a person whose spouse someone else can claim. The tool now asks every filer about blindness, asks a married filer about the spouse's income, age, blindness, separate return, and dependency, answers for each spouse on a joint return, and uses earned plus unearned income as a dependent's gross income. Each 2025 result now explains where the law and Publication 501 (2025) differ. Known limitations no longer list the fixed differences. The tool's results changed for the filers listed in Table B. Element 5 now states the Circular 230 §10.35 standard in the regulation's own words (a practitioner must possess the necessary competence to engage in practice before the Internal Revenue Service) instead of "technological competence", a phrase OPR Alert 2026-19 uses but §10.35 does not. No card cites SSTS 1.4 any longer; FTD could not open the AICPA text of that standard to verify it. Table B's heading no longer carries an internal document code, and its last column now reads "What it affected" instead of "Affected TCs". Element 5's closing sentence for taxpayers now says to check the result against the law and the IRS sources the result cites.	Differences the v1.0 card disclosed; IRC §6012 re-read 2026-09-26
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Table B — Correction Log

Date	Error Class	Description	Authority	What it affected
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2026-09-26	Calculation defect	The tool cited IRC §6012(a)(1) for 2025, when §6012(f) governs. It told 2025 filers that blindness does not raise the threshold. It required a 2025 return at gross income equal to the standard deduction, where §6012(f)(1) requires one only above it. It applied a \$5 amount the law does not contain, in both directions: it excused married people with \$1 to \$4 of gross income, and it required a return from a person filing separately whom §6012(f)(2) excuses. It ran married dependents through Publication 501 Table 2 without the lived-apart and spouse-files-separately rules, and it did not test whether someone else could claim either spouse. The v1.0 card disclosed most of these differences. FTD fixed each one in the tool.	IRC §6012(f), §6012(a)(1), §151(d)(5)(A) (uscode.house.gov, read 2026-09-26)	Results for blind filers; filers with gross income equal to the 2025 standard deduction; married filers with \$1 to \$4 of gross income; people filing separately who lived with the spouse and whose spouse files no return (2025: now excused up to the joint standard deduction); married filers when another taxpayer can claim either spouse as a dependent; and married dependents
2026-09-26	Citation defect	Element 5 said Circular 230 §10.35 requires "technological competence." §10.35(a) requires a practitioner to "possess the necessary competence to engage in practice before the Internal Revenue Service"; "technological competence" is OPR Alert 2026-19's phrase in its discussion of §10.35. FTD replaced it with the regulation's wording.	31 C.F.R. §10.35(a) (eCFR, read 2026-09-26); OPR Alert 2026-19 (IRS, June 24, 2026)	N/A — card wording only; no calculation logic changed

FIRM ADOPTION RECORD

Practitioner who reviewed and adopted this tool (name and credentials):

Firm name:

Date of initial review:

Filing thresholds verified against IRS.gov and IRC §6012 on:

Initials:

☐ The firm added this card to its list of third-party tools.