

FTD COMPLIANCE CARD — Standard Deduction Calculator

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, verify that the standard deduction amounts in Element 1 match current IRS.gov content 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

Standard Deduction Calculator, version 1.1

FTD issue date

2026-09-25

Most recent update

2026-09-26

Last verified against source

2026-09-26

Governing authority

IRC §63(c)(1)-(7), (f)

IRS guidance relied on

Rev. Proc. 2025-32 §2.08, §3.01, §4.14; Rev. Proc. 2024-40 §2.15(2)-(3); Publication 501 (2025), Dependents, Standard Deduction, and Filing Information

Figures source

2025: basic amounts \$15,750 (single, married filing separately), \$23,625 (head of household), \$31,500 (married filing jointly, qualifying surviving spouse), Rev. Proc. 2025-32 §2.08 and §3.01; additional amounts \$1,600 (married or surviving spouse) and \$2,000 (unmarried), and the dependent limit of the greater of \$1,350 or earned income plus \$450, Rev. Proc. 2024-40 §2.15(2)-(3), which Rev. Proc. 2025-32 §3.01 left in place. 2026: \$16,100, \$24,150, \$32,200; \$1,650 and \$2,050; \$1,350 or earned income plus \$450, Rev. Proc. 2025-32 §4.14. Read 2026-09-26.

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tools.federaltaxdesk.com/standard-deduction-calculator/

Note: P.L. 119-21 §70102 raised the 2025 basic amounts after Rev. Proc. 2024-40 had set them; Rev. Proc. 2025-32 §3.01 removed the earlier figures. As of 2026-09-26 the IRS had not published a 2026 Publication 501. The Standard Deduction Calculator does not label its 2026 result a planning estimate, because Rev. Proc. 2025-32 §4.14 publishes the 2026 amounts (changed 2026-10-07).

ELEMENT 2 — WHAT THIS TOOL DOES

The Standard Deduction Calculator computes the standard deduction for tax year 2025 or 2026. It starts with the basic amount for the filing status (§63(c)(2), (c)(7)). For someone another taxpayer can claim as a dependent, it first limits the basic amount (§63(c)(5)). It then adds one amount for being 65 or older and one for being blind, for the user and, where they count, the spouse (§63(f)). Someone who is both 65 or older and blind gets both amounts. It also checks two cases where §63(c)(6) makes the standard deduction zero: a nonresident alien, and a married person filing separately whose spouse itemizes.

Inputs

Tax year; filing status; whether the user and the spouse were 65 or older or blind at year end; for married filing separately, whether the spouse's boxes can count and whether the spouse itemizes; whether the user was a nonresident alien; whether someone else can claim the user (or, on a joint return, the spouse) as a dependent, and if so the user's earned income. No taxpayer-identifying information.

Output

The standard deduction, each step with its citation, the items the tool does not model, and a plain-text version of the result.

What this tool IS

This tool produces a standard deduction reference. Every result shows each step 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 total itemized deductions, compare itemizing with the standard deduction, or compute the deduction for seniors (IRC §151(d)(5)(C)). The practitioner retains full professional responsibility for all conclusions presented to clients.

ELEMENT 3 — ACCURACY AND VERIFICATION

Primary sources

IRC §63 and §151(d)(5)(C) (uscode.house.gov, laws in effect 2026-09-25). Rev. Proc. 2025-32 (irs.gov/pub/irs-drop/rp-25-32.pdf) §2.08, §3.01, §4.14. Rev. Proc. 2024-40 (irs.gov/pub/irs-drop/rp-24-40.pdf) §2.15(2)-(3). Publication 501 (2025) (irs.gov/publications/p501, page last reviewed 30-Apr-2026): Table 6 (Standard Deduction Chart for Most People), Table 7, and Table 8. Read 2026-09-26.

Test fixtures

Every printed figure in Publication 501 (2025) Table 6 (Standard Deduction Chart for Most People), Table 7 (65 or older or blind), and Table 8 (the worksheet for dependents), plus the two §63(c)(6) zero cases the tool checks.

How to verify the result

1. Open Publication 501 at irs.gov/publications/p501 and read Standard Deduction, Table 6 (Standard Deduction Chart for Most People), Table 7, and Table 8.
2. Re-run three rows of Table 7 in the tool, then work one case through the Table 8 worksheet and compare it with the tool's result.
3. For 2026, compare the tool's amounts to Rev. Proc. 2025-32 §4.14 at irs.gov/pub/irs-drop/rp-25-32.pdf.

Known limitations — KNOWN FAILURE MODES

- The tool does not compute the enhanced deduction for seniors (IRC §151(d)(5)(C)). That deduction is separate from the standard deduction. For 2025 through 2028 each person 65 or older can get up to \$6,000, and each person's \$6,000 shrinks by 6% of modified adjusted gross income above \$75,000 (\$150,000 on a joint return). A married person can take it only on a joint return. The result describes it with the figures for the result's tax year.
- The tool does not total itemized deductions or say whether itemizing gives a lower tax.
- The tool does not model a short-year return, an estate, a trust, or a partnership.
- The tool does not ask whether the user was a dual-status alien (a nonresident for part of the year and a resident for the rest). A dual-status alien's standard deduction is also zero (Publication 501), unless the spouses choose to be treated as U.S. residents for the whole year (Publication 501, Married Filing Jointly).
- The tool gives any nonresident alien a zero standard deduction. It does not model two exceptions: a nonresident alien married to a U.S. citizen or resident can choose to be treated as a resident (Publication 501), and a student or business apprentice covered by Article 21(2) of the U.S.-India tax treaty can claim the standard deduction (Publication 519).
- The tool relies on the user's answers about age, blindness, and whether someone else can claim the user as a

dependent.

- The tool does not reduce the standard deduction for a bona fide resident of Puerto Rico with Puerto Rico income that is not subject to U.S. tax (Publication 501; Publication 570).
- 2026 results use the amounts Rev. Proc. 2025-32 §4.14 publishes for 2026; the IRS had not published a 2026 Publication 501 as of 2026-09-26.

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 one amount. 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](https://www.federaltaxdesk.com) and the government sites FTD's tools cite ([irs.gov](https://www.irs.gov), [ssa.gov](https://www.ssa.gov), and [bls.gov](https://www.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 calculation 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 the Standard Deduction Calculator. 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	The result's note on the enhanced deduction for seniors now gives the figures for the result's own tax year (a 2026 result said "\$6,000 for 2025") and states that a married person can take it only on a joint return (IRC §151(d)(5)(C) (v)); the page's FAQ says the same. 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. No calculation logic changed. 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. Each result for a filer 65 or older (other than married filing separately) now shows a note under the summary that the separate deduction for seniors may also apply and is not the extra 65-or-older amount in Step 3; the notes and FAQ also say the Social Security number must be valid for employment.	Result text review; IRC §151(d)(5)(C) read 2026-09-26

Table B — Correction Log

Date	Error Class	Description	Authority	What it affected
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2026-09-26	Output text defect	A 2026 result's not-modeled note gave the enhanced deduction for seniors as "\$6,000 for 2025", and the page's FAQ said the deduction applies whether or not you itemize without saying that a married person must file jointly to take it.	IRC §151(d)(5)(C)(i), (v) (uscode.house.gov, read 2026-09-26)	Result text and FAQ only; the standard deduction calculation did not change
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:

Standard deduction amounts verified against IRS.gov on:

Initials:

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