

These instructions were updated on January 29, 2026 to correct the Oregon Kids Credit instructions and worksheet on pages 22 through 24. Refunds for paper-filed returns won't be mailed or deposited until April. To get your refund sooner, file electronically.



# 2025 Oregon Income Tax Form OR-40 Instructions

## Full-year Resident



### Check out our online services

Revenue Online is a secure online portal that provides access to your tax account at any time. You can:

- Use Direct File Oregon to file your return.
- Check the status of your refund.
- View and print Form 1099-G or letters from us.
- Make or schedule payments.
- Securely communicate with us.
- Update your information.
- Check balances and view your account history.
- File an appeal.

Visit [www.oregon.gov/dor](http://www.oregon.gov/dor) and click on "Revenue Online" to sign up.

- **April 15, 2026** is the due date for filing your return and paying your tax due.
- **File electronically—it's fast, easy, and secure.** See "Electronic filing."
- **Do you qualify for the Oregon Kids Credit or the earned income credit?** See "Refundable credits."
- **Find out if you qualify for the working family household and dependent care credit.** See Schedule OR-WFHDC Instructions for details.
- **Are you a veteran?** Find out about veterans' benefits at [www.oregon.gov/odva](http://www.oregon.gov/odva).
- These instructions aren't a complete statement of laws or Oregon Department of Revenue rules. If you need more information, see Publication OR-17 or contact us.

[www.oregon.gov/dor](http://www.oregon.gov/dor)

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## Do you have questions or need help?

### Internet

[www.oregon.gov/dor](http://www.oregon.gov/dor)

- Download forms, instructions, and publications.
- Access additional information not included in these instructions.

### Revenue Online

[www.oregon.gov/dor](http://www.oregon.gov/dor) (click on Revenue Online)

- Securely communicate with us.
- Check your refund status.
- Make or schedule payments.
- View your account history.
- Find out how much you owe.
- File an appeal.
- View letters and your Form 1099-G, if applicable.

### Email or write

[questions.dor@dor.oregon.gov](mailto:questions.dor@dor.oregon.gov)  
[preguntas.dor@dor.oregon.gov](mailto:preguntas.dor@dor.oregon.gov)

Oregon Department of Revenue  
955 Center St NE  
Salem OR 97301-2555

- Include your name and daytime phone number.
- Include the last four digits of your SSN or ITIN.

To request printed forms or publications:

Forms  
Oregon Department of Revenue  
PO Box 14999  
Salem OR 97309-0990

### Phone

**503-378-4988 or 800-356-4222**

Monday–Friday, 7:30 a.m.–5 p.m.

*Closed Thursdays from 9–11 a.m. Closed holidays.  
Wait times may vary.*

Contact us for ADA accommodations or assistance in other languages.

### In person

Offices are located in Salem, Portland, Eugene, Bend, Gresham, and Medford. Find hours and directions to our offices on our website.

**Our main office is located at:**

955 Center St NE  
Salem, OR 97301-2555

### Taxpayer Advocacy

If you think you are not being treated fairly, or if you have a problem or complaint, please contact the Office of the Taxpayer Advocate for assistance.

**503-945-8700**

TTY: We accept all relay calls.

[taxpayer.advocate@dor.oregon.gov](mailto:taxpayer.advocate@dor.oregon.gov)

# Electronic filing

If you haven't yet tried electronic filing, why not try it this year? Join more than 2 million other Oregon taxpayers who file their returns electronically.

## Direct File Oregon

Use Direct File Oregon to file your return **for free**. It's easy, safe, and secure. Direct File Oregon is interview-based method that many full-year residents may use to file an original or amended return through Revenue Online.

You can use Direct File with or without a Revenue Online account; however, without a Revenue Online account, some features may be limited. To sign up for a Revenue Online account, you must have:

- Filed an Oregon return within the last three years, or
- Received a letter from us.

**Assistance provided.** Direct File guides you through the return, providing help with things like common deductions and credits along the way. It does the math for you and computes your tax.

**Note:** If you have a complex tax situation, Direct File may not be for you. At this time, Direct File can't be used to file a nonresident or part-year resident return.

**Federal return needed.** Your federal return must be filed separately with the Internal Revenue Service (IRS). You'll need to have the information from your federal return and schedules available when you use Direct File Oregon.

For more information about Direct File Oregon, including a complete list of everything you'll need to get started, go to [www.oregon.gov/dor](http://www.oregon.gov/dor) and look for the link on our *Individuals* webpage.

## E-file

E-filing is another fast way to file your return and receive your refund. Electronic returns are received and processed with more accuracy and speed than paper returns, greatly reducing errors and delays. E-filing uses secure technology to ensure the safety of your personal information when it's sent to the IRS and the Department of Revenue.

Oregon participates in the IRS Federal/State E-file program. This program allows you to electronically file both your federal and Oregon returns at the same time. If you've already filed your federal return, you can still electronically file your Oregon return.

You can take advantage of e-file in one of two ways:

### 1. Ask your tax preparer.

If your tax preparer is an authorized IRS e-file provider, your preparer can electronically file your federal and Oregon returns. Many Tax-Aide and Tax Counseling for the Elderly (TCE) sites set up by the IRS are authorized IRS e-file providers.

### 2. Use online tax preparation software.

You can file your federal and state returns from your home, work, or library computer using Oregon-approved online tax preparation products. Go to our website at [www.oregon.gov/dor/e-filing](http://www.oregon.gov/dor/e-filing) for a list of tax preparation products to use in preparing your federal and Oregon returns.

**You may be eligible for free e-file.** Several tax preparation software providers offer free online electronic tax filing. For more information, go to [www.oregon.gov/dor/e-filing](http://www.oregon.gov/dor/e-filing).

**Delays at the IRS will postpone processing of paper-filed returns for Tax Year 2025.  
We expect refunds for paper-filed returns to be mailed or deposited beginning in April.  
You can get your refund sooner by filing electronically.**

**We recommend using [Direct File Oregon](#) to file your state return.**



# Federal tax law

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**No extension to pay.** Oregon doesn't allow an extension of time to pay your tax, even if the IRS allows an extension. Your 2025 Oregon tax is due **April 15, 2026**.

**Federal law connection.** Oregon has a rolling tie to changes made to the definition of federal taxable income, with the exceptions noted below. For all other purposes, Oregon is tied to federal income tax laws as amended and in effect on December 31, 2023.

**Oregon exceptions to federal law.** Oregon is disconnected from the business income deduction allowed by **Section 199A** of the Internal Revenue Code (IRC). Due to the way Oregon's returns are designed, no addition is required. Oregon is also disconnected from **IRC Section 139A**, the tax exemption for federal subsidies for

employer prescription drug plans. If you have this type of business income, you'll have an addition on your Oregon return.

Oregon is disconnected from **IRC Section 529** tax exemption for earnings on higher education savings plan funds used for K-12 tuition. Funds in Embark (formerly Oregon College Savings Plan) and MFS 529 Savings Plan accounts may be used for higher education expenses only. If you based a previous subtraction or credit on contributions that are withdrawn and used for K-12 tuition, you may need to report an addition or tax recapture on your Oregon return. See "Additions" and "Additions to tax" in Publication OR-17 for more information.

## New information

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**New federal deductions.** You may be able to claim the same deductions for tip income, overtime wages, and passenger vehicle loan interest that you're claiming on your federal return. See "Other items" in Publication OR-17 for more information.

**First-time home buyer savings account (FTHBSA) subtraction.** Beginning January 1, 2025, FTHBSAs can be opened to save for a designated beneficiary. Account holders must also complete Form OR-HOME when opening a new FTHBSA. For subtraction limits and

eligibility requirements, see 2025 Form OR-HOME Instructions.

**Oregon surplus (kicker).** Oregon's surplus, known as the "kicker," will be claimed as a credit on your 2025 tax return. See the instructions for line 32.

**Federal tax liability subtraction.** The 2025 federal tax subtraction limit is \$8,500 (\$4,250 for married filing separately). It may be limited further based on your adjusted gross income (AGI). See the instructions for line 10.

# Important reminders

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**Federal return.** When you file your Oregon return, you must include a copy of your federal Form 1040, 1040-SR, or 1040-NR with Schedules 1, 1-A, 2, and 3 (if applicable), or Form 1040-X if you're filing an amended return. Items on your Oregon return may be adjusted or denied if your federal return isn't included.

**Schedule OR-ASC.** Are you reporting an Oregon addition or claiming any Oregon subtractions or credits that have a three-digit code? If so, you must include Schedule OR-ASC when you file your Oregon return. Items with a code may be adjusted or denied if Schedule OR-ASC isn't included with your return. A list of current codes can be found in Publication OR-CODES, Publication OR-17, or on our website. You can download these publications along with Schedule OR-ASC and its instructions from our website or contact us to order them.

**Publication OR-17.** Publication OR-17 is your guide to Oregon personal income taxes. It covers the general rules for filing an Oregon income tax return and expands on the information contained in these instructions. Publication OR-17 also explains Oregon's tax laws to make sure you pay only the tax you owe and no more. You can download Publication OR-17 from our website or contact us to order it.

**Voluntary self-identification.** Every year, we will ask if you would like to identify your race or ethnicity when you file your Oregon return. You can select up to three race or ethnicity categories using Form OR-VSI. The information gathered from Form OR-VSI each year will be used only for research purposes to help make Oregon's tax laws more equitable. For more information, see Form OR-VSI Instructions or our website.

**Transit self-employment tax.** If you're self-employed and doing business within the Lane Transit District (LTD) or the TriMet District (Clackamas, Multnomah, and Washington counties), you may need to pay transit self-employment tax. See the instructions for Form OR-LTD or Form OR-TM on our website or contact us for more information.

**Statewide transit tax - individuals.** If you're an Oregon resident working for an employer outside the state who doesn't withhold Oregon taxes from your pay, you may need to report and pay Oregon's statewide transit tax. See the instructions for Form OR-STI on our website or contact us for more information.

**Data security breaches.** Tax professionals suffering a data breach associated with tax return preparation must report the breach promptly to us. See our website for additional information.

# General information

## Do I need to file an Oregon return?

You need to file an Oregon income tax return if your gross income is more than the amount shown below for your filing status, or if you're required to file a federal return.

**Table 1. Filing thresholds**

Amounts apply to full-year residents only.		
Your filing status is:	Number of boxes checked on line 17 of return:	And your gross income is more than:
Dependent	Any	\$1,350*
	0	\$7,935
Single	1	\$9,135
	2	\$10,335
Married filing jointly	0	\$15,865
	1	\$16,865
	2	\$17,865
	3	\$18,865
	4	\$19,865
Married filing separately	0	\$7,935
	1	\$8,935
	2	\$9,935
Head of household	0	\$9,950
	1	\$11,150
	2	\$12,350
Qualifying surviving spouse	0	\$11,060
	1	\$12,060
	2	\$13,060

*\*The larger of \$1,350, or your earned income plus \$450, up to the standard deduction amount for your filing status, including any additional amount if you're age 65 or older or blind.*

### In addition, file a return if:

- You had \$1 or more of Oregon income tax withheld from your wages and you want to claim a refund.
- You may qualify to claim a refundable credit.

## How long will it take to get my refund?

Return processing times vary due to many factors, including the complexity of your return.

Electronically filed returns are generally received and processed faster.

Paper returns must have all required Oregon schedules, proof of tax withheld, and a copy of your federal return included to ensure smooth processing. If you don't have a federal filing requirement, create a substitute federal return and check the "calculated using 'as-if' federal return" box on your Oregon return.

Returns mailed closer to April 15, when we receive the most returns, can take longer to process.

Also, returns that require additional review can take more time to process. Typical reasons for additional review include incomplete documentation, identity verification needed, claiming a refundable credit, proof of tax withheld needed, etc.

To check the status of your refund, click on "Where's my refund?" at [www.oregon.gov/dor/personal](http://www.oregon.gov/dor/personal).

## What income does Oregon tax?

An Oregon resident is taxed on **all** income, including income from outside the state. A nonresident of Oregon is taxed only on income from Oregon sources.

## Residency

As an Oregon taxpayer, you are taxed as a full-year resident, a nonresident, or a part-year resident. **Note:** If you served in the military during 2025, see "Military personnel" below.

### Full-year resident

You're a full-year Oregon resident if your domicile is in Oregon: that is, if all the following are true for you:

- You think of Oregon as your permanent home.
- The center of your financial, social, and family life is in Oregon.
- You intend to return to Oregon when you're away.

You're still a full-year resident even if you temporarily moved out of Oregon—or if you moved back into Oregon after a temporary absence—during 2025.

You may be taxed as a full-year Oregon resident, even if your domicile is outside Oregon, if you maintained a permanent home in Oregon and spent more than 200 days in this state during 2025, unless you can show that you were in Oregon only for a temporary purpose.

### Nonresident

You're a nonresident if **both** of the following are true for you:

- Your domicile is outside of Oregon: that is, the place that you think of as your permanent home, where the center of your financial, social, and family life is, and where you intend to return when you're away, is **not** Oregon; **and**
- If you maintain a permanent home in Oregon, you didn't spend more than 200 days in this state during 2025 (or you can show that you were in Oregon only for a temporary purpose).

**Important.** A recreational vehicle (RV) isn't considered a permanent home outside of Oregon.

**Special-case Oregon resident.** You may be taxed as a nonresident, even if your domicile is in Oregon, if all the following are true for you:

- You don't maintain a permanent home in Oregon.
- You maintain a permanent home outside Oregon.
- You spent a total of 30 days or less in Oregon during 2025.

**Oregon residents living abroad.** You may be taxed as a nonresident if you qualify for the federal foreign earned income or housing exclusions for U.S. residents living abroad.

#### **Part-year resident**

You were a part-year resident if you were an Oregon resident for part of the year and a nonresident for the rest of the year.

See Publication OR-17 for examples and more information about residency.

## **What form do I use?**

#### **Use Form OR-40 if:**

- You're a full-year resident and you're not filing a joint return.
- Both you and your spouse are full-year residents, if you're filing a joint return.

#### **Use Form OR-40-P if any ONE of the following is true:**

- You're a part-year resident and you're not filing a joint return.
- Both you and your spouse are part-year residents, or one of you is a full-year Oregon resident and the other is a part-year resident, if you're filing a joint return.
- You (and your spouse, if you're filing a joint return) qualified as an Oregon resident living abroad for part of the year.

#### **Use Form OR-40-N if any ONE of the following is true:**

- You're a nonresident.
- You're a special-case Oregon resident.

- You or your spouse are a nonresident, if you're filing a joint return.
- You (or your spouse, if you're filing a joint return) are in the military, and you're treated as a nonresident for state income tax purposes.
- You (or your spouse, if you're filing a joint return) qualified as an Oregon resident living abroad for the entire year.

## **Military personnel**

If you were in the military during 2025, you are taxed as a full-year resident only if **all** of the following were true for you:

- Your domicile was in Oregon (or you elect to be treated as an Oregon resident for state income tax purposes);
- You were unmarried, or you were married and filing a joint return and your spouse was also domiciled in Oregon (or you both elect to be treated as Oregon residents for state income tax purposes); and
- Your address in the Defense Finance and Accounting System (DFAS) payroll records was in Oregon.

If you're taxed as a resident, you may be able to subtract some or all of your military pay. For more information about the military pay subtraction, see "Military pay subtractions" in Publication OR-17.

If any of the above are not true for you, you (or your spouse, if you're filing a joint return) may be treated as a nonresident for state income tax purposes.

**Nonresidents stationed in Oregon.** Oregon does not tax your military pay unless you elect to be treated as an Oregon resident for state income tax purposes. File a nonresident return and check the "Military" box if you have other income from Oregon sources or to request a refund of withheld Oregon tax.

**Military spouses.** Unless you elect to be treated as an Oregon resident for state income tax purposes, Oregon does not tax your wages if your domicile is outside the state and you're in Oregon only to be with your spouse who is stationed here. File a nonresident return and check the "Military" box if you have income from Oregon sources other than wages or to request a refund of withheld Oregon tax.

For more information, see "Military personnel filing information" in Publication OR-17.

## **Filing for a deceased person**

A personal income tax return must be filed for a person who died if the person would have been required to file. See "Do I need to file?" on the previous page. Check the "Deceased" box next to the person's name on the return. If you have been appointed personal

representative or you have filed a small estate affidavit, sign the return as "personal representative." A surviving spouse must sign if it's a joint return. If there's no personal representative, only the surviving spouse needs to sign a joint return.

**Note:** Oregon has an estate transfer tax on estates valued at \$1 million or more. The tax is paid by the estate using Form OR-706, not by the individuals receiving the inheritance. For more information, see the instructions for Form OR-706.

## When should I file my return?

The filing deadline for calendar year 2025 is **April 15, 2026**. If you can't pay your tax by the due date, it's important to file your return anyway to avoid a late-filing penalty.

Returns for fiscal filers are due by the 15th day of the fourth month after the close of their tax year.

## What if I need more time to file?

If you requested a federal extension to file, Oregon will allow the same extension. Don't include a copy of your federal extension with your Oregon return; keep it with your records. If you need an extension of time to file only your Oregon return, see Publication OR-40-EXT. The due date for filing your return on extension is October 15, 2026.

**An extension doesn't mean more time to pay.**

To avoid interest charges, you must pay all of the tax you expect to owe by April 15, 2026. If you can't pay all of the tax you expect to owe, pay what you can. You'll owe interest on any unpaid tax starting April 16, 2026, until the date of your payment. You may also be charged a penalty for failing to pay your tax on time. See "Penalties" and the instructions for line 43.

**Don't forget to check the "Extension filed" box on your return when you file. File your return by October 15, 2026.**

## Penalties

If you don't pay all of your tax by April 15, 2026, you may be charged a 5 percent penalty on the unpaid amount, even if you requested an extension to file your return. Oregon doesn't allow an extension of time to pay tax, even if the IRS does.

You'll be charged a 20 percent penalty for failing to file your return if you file it more than three months after the due date, including extensions. If both penalties apply, the total penalty will be 25 percent of the unpaid tax.

**Note:** If you fail to file returns for three consecutive years by the due date for the third year's return, including extensions, you'll be charged a penalty of 100 percent of each year's unpaid tax.

For more information about these and other penalties, see the instructions for line 43 and "Interest and penalties" in Publication OR-17.

## Interest on underpayment of estimated tax

You may owe interest for underpaying your estimated tax if:

- The tax on your return after credits and withholding is \$1,000 or more; and
- You underpaid one or more of your required estimated tax installments.

See the instructions for line 44 and Form OR-10 Instructions for more information.

## What if I need to change my Oregon return after filing?

It depends on what you need to change. Follow these instructions for amending (changing) your return if:

- You discover that your income, deductions, or other item(s) were wrong.
- You used a form that didn't match your residency status.
- Your filing status wasn't correct.
- The IRS or another state adjusted or audited your return and it affects your Oregon tax.
- You have a net operating loss (NOL) carryback.
- Changes in federal or state income tax laws affect a return you've already filed.

**Don't** amend your Oregon return if:

- We made changes to your return and you object to those changes. You must follow the appeal process in the notice we sent you.
- You're filing a protective claim for a refund. Use Form OR-PCR, which is available on our website, or you can contact us to order it.

Refer to the instructions for the return you need to amend. Visit our website or contact us if you need forms and instructions. It may take six months or longer to process your amended return.

There's a time limit for filing an amended return to claim a refund. See the instructions for lines 47 through 51, and for more information, see "Amended returns" in Publication OR-17.

## How do I amend my 2025 return?

### General instructions

- Complete the return as it should've been filed, including adjustments we made.
- Check the "Amended return" box on the first page.
- In the "Amended statement" space on the last page, provide the return line number and reason for each change.
- Use the **Amended worksheet** to figure your amended tax due or refund.
- If you're amending your federal return or a return you filed with another state, include a copy of those amended returns with your amended Oregon return. If you're only amending your Oregon return, include a copy of your original federal return. **Don't** include a copy of your original Oregon return.

**Residency.** Use the form that matches your residency status for the year you're amending, even if your original return was filed on a different form.

**Mailing address.** Use your current address.

**Adjustment made by the IRS or another state.** Include a copy of the **corrected** federal or other state return or audit report.

**Electronically file your amended return.** You can now electronically file your Oregon amended return using Direct File Oregon or e-file software. Go to Revenue Online to amend your return through Direct File, or contact your software provider to find out if they support filing an amended federal return.

**NOL carryback.** Enter the loss year in the NOL tax year box on the first page of the return. If you're carrying back an NOL from more than one year, file a separate amended return for each NOL year. In the "Amended statement" space on the last page of the return, tell us the section number of the IRC or Oregon Revised Statute (ORS) that allows you to carry the NOL(s) back to the 2025 tax year. See "Net operating losses (NOLs)" in Publication OR-17 for more information.

### Amended worksheet

Use this worksheet to figure your amended refund or tax to pay. Keep the completed worksheet with your records. **Note:** If we adjusted any of the amounts on your original 2025 return, use the **adjusted** amounts.

1. Amended tax after standard and carryforward credits (amended Form OR-40, line 31). 1. \_\_\_\_\_

2. Amended total payments and refundable credits (amended Form OR-40, line 40). 2. \_\_\_\_\_
3. Line 1 minus line 2. If less than 0, use a minus sign. 3. \_\_\_\_\_
4. Refund you already had for 2025 (original Form OR-40, line 47; Form OR-40-N, line 72; or Form OR-40-P, line 71). If you didn't have a refund, enter 0. 4. \_\_\_\_\_
5. **Amended tax to pay or refund.** Line 3 plus line 4. If less than 0, you have a refund; go to line 6. If more than 0, you owe tax; skip to line 8. 5. \_\_\_\_\_
6. Refund applications that weren't on your original return (amended Form OR-40, lines 48 through 51), up to the refund amount on line 5. Don't use a minus sign. **Example:** If line 5 is -\$500, you may apply up to \$500 on your amended Form OR-40, lines 48 through 51. 6. \_\_\_\_\_
7. **Net amended refund.** Line 5 plus line 6. This can't be more than 0. 7. \_\_\_\_\_
8. Penalty and interest on amended tax to pay (amended Form OR-40, line 45). 8. \_\_\_\_\_
9. Total amended amount you owe. Line 5 plus line 8. 9. \_\_\_\_\_
10. Payments made on or after April 15, 2026. 10. \_\_\_\_\_
11. **Total amount to pay** with your amended return. Line 9 minus line 10. 11. \_\_\_\_\_

## 2026 estimated tax

Estimated tax is the amount of tax (after credits and withholding) you expect will be shown on your return when you file.

### Do I need to make estimated payments?

In most cases, if you expect your return to show that **your tax will be at least \$1,000 after credits and withholding**, you **must** make estimated payments. You may need to make estimated payments if:

- You're self-employed and don't have Oregon tax withheld from your income.

- You have Oregon Lottery single-ticket winnings of less than \$1,500.
- Oregon tax isn't withheld from other types of income (such as pensions, interest, or dividends) and you expect to owe tax of \$1,000 or more on this income.
- You're a wage earner, but after credits and withholding, the tax on your return will still be \$1,000 or more. In that case, you may want to increase the amount your employer withholds from your Oregon wages. For withholding information, go to the *Individuals* page on our website and look for *Do a paycheck checkup*.

Oregon and federal estimated tax laws are not the same. See Publication OR-ESTIMATE for more information, including:

- Detailed instructions for calculating installment payments.
- Installment periods and due dates.
- Helpful worksheets and examples.
- Payment instructions.

You can find Publication OR-ESTIMATE and the payment voucher, Form OR-40-V, on our website or you can contact us to order them.

# General instructions for Form OR-40

## Step 1: Complete your federal return

**Complete your federal return first. Do this even if you aren't required to file a federal return.** You must use the information from your federal return to complete your Oregon return. You must include a copy (front and back) of your federal Form 1040, 1040-SR, or 1040-NR with Schedules 1, 1-A, 2, and 3 (if applicable) with your Oregon return. If you're amending your Oregon return and your federal return, include a copy of Form 1040-X and an amended Form 1040, 1040-SR, or 1040-NR with Schedules 1, 1-A, 2, and 3 (if applicable).

If you don't provide a copy of your federal return, we may adjust or deny your Oregon subtractions, deductions, and credits. **Include** federal Schedules 1, 1-A, 2, and 3 (if applicable); **don't include** any other federal schedules unless otherwise instructed. We may ask you for copies of other schedules or additional information later.

**Oregon registered domestic partners (RDPs).** To correctly determine your Oregon tax liability, you must complete a federal income tax return as if you were filing as married filing jointly or married filing separately. Check the "Calculated using 'as if' federal return" box on your Oregon return.

For more information on how to file as an RDP, see Publication OR-17 or visit our website.

## Step 2: Select the appropriate Oregon form

To decide which form to use, see "What form do I use?" in the "General information" section.

## Step 3: Fill out the Oregon return

**Use blue or black ink only** for easier reading and faster processing. The equipment used to scan documents and checks can't read gel ink or certain colors, and using them will delay the processing of your return.

### Fiscal-year filers

Write the ending date of your fiscal year in the "Fiscal filers only: Year-end date" box on the return.

### Check the boxes

#### Amended return

If you're amending your 2025 return, check this box. See "What if I need to change my return after filing?" in the "General information" section for instructions.

#### Calculated using "as if" federal return

Check this box if:

- You're filing as an Oregon RDP.
- Your filing status is married filing separately for Oregon only because you and your spouse don't have the same residency status.
- You didn't file a federal return.

#### Short-year tax election

If you're filing a short-year return due to a **bankruptcy**, check this box and write the ending date in the "Fiscal filers only: Year-end date" box.

#### Extension filed

Check this box if you requested an extension to file your return. See "What if I need more time to file?" in the "General information" section and Publication OR-40-EXT for more information.

#### Form OR-24

Check this box if you're deferring gain on like-kind property that was exchanged or converted. You will report the gain to Oregon when it's reported on your federal return (federal Form 8824). You must include Form OR-24 with your Oregon return or provide it electronically through your Revenue Online account.

#### Form OR-243

Check this box if you are attaching Form OR-243, *Claim to Refund Due a Deceased Person*.

#### Federal Form 8379

Check this box if you're requesting your joint refund be apportioned and you are attaching federal Form 8379. For additional information, see "Injured spouse refund claims" in Publication OR-17.

#### Federal Form 8886

Check this box if you filed federal Form 8886, *Reportable Transaction Disclosure Statement*.

#### Disaster relief

If you were affected by a declared natural disaster in 2025, check this box.

### Name and address

Type or clearly print your own and, if married, your spouse's name, date of birth, and Social Security number (SSN). **Enter your spouse's information even if you're filing separately.**

**SSN.** You must provide your SSN per Section 405, Title 42, of the United States Code. We will only use it to establish your identity for tax purposes.

Follow these instructions if you've filed previous tax returns using an individual taxpayer identification number (ITIN) and this is your first year filing using your new SSN:

- Check the "First time using this SSN" box.
- Write your previous identification number on the first line of the "Amended statement" space on the last page of your return.

**ITIN.** If the IRS assigned you an ITIN because you don't qualify for an SSN, enter your ITIN wherever an SSN is requested. **Refunds will not be issued without a valid SSN or ITIN.**

If you don't have an ITIN, you must request one from the IRS. To get an ITIN application (federal Form W-7), go to [www.irs.gov](http://www.irs.gov) or call 800-829-1040.

If you've applied for an ITIN but you haven't received it yet:

- Check the "Applied for ITIN" box.
- File your return by April 15, 2026.
- Don't include Form W-7 with your return. Keep it with your records.
- Once the IRS issues your ITIN, mail a copy of your ITIN letter to us at PO Box 14999, Salem OR 97309-0990.

**Deceased taxpayer.** Mark the "Deceased" box for a taxpayer who died during 2025 or 2026.

**Mailing address:** Enter your **current mailing address.** This is where we'll send any refund or correspondence, if needed. Enter your current daytime phone number.

## Filing status

**1** – **5** Check the box next to your filing status. Generally, you must use the same filing status for your Oregon and federal returns. Choose only **one** filing status.

**Exception for Oregon RDPs.** As an Oregon RDP, you're not eligible to use the single filing status on your Oregon return. For Oregon, you're generally **required** to use the married filing jointly or married filing separately filing status. For more information, go to our website, see "Filing an Oregon return" in Publication OR-17, or contact us.

**Exceptions for married persons who filed a joint federal return when each person had a different residency status.** Use Table 2 to determine which return form to use if you file a joint return or separate returns for Oregon.

**Table 2. Spouses with different residency status**

Spouses' residency status:	If you file a joint return, use:	If you file separate returns:
Part-year and nonresident	OR-40-N	Each spouse uses the form that matches their individual residency status
Nonresident and full-year resident	OR-40-N	
Part-year and full-year resident	OR-40-P	

## How to file separate returns for Oregon

If you're filing a joint federal return but separate Oregon returns, enter your spouse's name, date of birth, and SSN on your return. Report your own share of federal AGI and deductions. Also, report your share of any Oregon additions or subtractions using this formula to determine your percentage:

$$\frac{\text{Your share of federal AGI}}{\text{Joint federal AGI}} = \text{Your percentage (not to exceed 100\%)}$$

**Check the "Calculated using 'as if' federal return" box on your return.** You must include the following forms with **both** Oregon returns:

- A federal Form 1040, 1040-SR, or 1040-NR with Schedules 1, 1-A, 2, and 3 (if applicable) prepared as if you had filed separate federal returns.
- A copy of the joint Form 1040, 1040-SR, or 1040-NR with Schedules 1, 1-A, 2, and 3 (if applicable) that you actually filed with the IRS.

If the federal form you filed is an amendment, include Form 1040-X and federal returns as amended for your actual and "as if" returns.

If possible, mail both Oregon returns in the **same** envelope. **Don't** staple the returns together.

For more information, see "Filing status" in Publication OR-17.

## Exemptions

**6a** & **6b** **Yourself and spouse.** If you can't be claimed as a dependent on someone else's return, check the "Regular" exemption box below line 6a; otherwise, check the "Someone else can claim you as a dependent" box, even if the other person doesn't actually claim you as a dependent.

If you're married and filing a joint return (or filing separately but your spouse has no income) and your spouse can't be claimed as a dependent on someone else's return, check the "Regular" exemption box below line 6b; otherwise, check the "Someone else can claim

your spouse as a dependent" box, even if the other person doesn't actually claim your spouse as a dependent.

**Severe disability exemption.** You or your spouse may qualify for the additional "severe disability" exemption, even if someone else can claim you or your spouse as a dependent, if any of the following apply to you or your spouse:

- You permanently lost the use of one or both legs or feet.
- You permanently lost the use of both hands.
- You're permanently blind.
- You have a permanent condition that, without special equipment or outside help, limits your ability to earn a living, maintain a household, or transport yourself.
- You're unable to earn a living due to a permanent condition or an impairment of indefinite duration.

To confirm that you or your spouse qualify for the additional exemption, a licensed physician must write a letter describing the nature and extent of the disability. Keep the letter with your records in case we request a copy.

If you qualify for this additional exemption, check the "Severe disability" box below line 6a. If your spouse qualifies, check the box below line 6b.

**Total exemptions for yourself and your spouse.** Enter the total number of boxes you checked for yourself on line 6a and for your spouse on line 6b.

**6c Dependents.** List your dependents in order from youngest to oldest. For each dependent, enter their full name, date of birth, SSN, and relationship code (see Table 3).

**Table 3. Relationship codes**

Title	Code	Relationships included
Child	SD	Biological or adopted child.
Stepchild	SC	Stepchild.
Foster child	FC	Foster child.
Sibling	SB	Sibling, half sibling, stepsibling, or sibling-in-law.
Parent	PT	Parent, stepparent, or parent-in-law.
Spouse	SP	Spouse or RDP.
Grandparent	GP	Grandparent or great-grandparent.
Grandchild	GC	Grandchild or great-grandchild.
Aunt/Uncle	AU	Parent's sibling or the sibling's spouse or RDP.
Niece/Nephew	NN	Sibling's child, grandchild, or other descendant.
Other relative	OR	Child's spouse or RDP, cousin, or other related individual.
No relation	NR	Unrelated qualifying individual.

**Schedule OR-ADD-DEP.** You can list up to three dependents on Form OR-40. If you have more than three, use Schedule OR-ADD-DEP to list your other dependents.

You can download the schedule from our website or contact us to order it. Use as many additional schedules as needed. Don't list dependents on Schedule OR-ADD-DEP who are already listed on Form OR-40. Include Schedule OR-ADD-DEP when you file your return.

**Total number of dependents.** On line 6c, enter your total number of dependents, including the total(s) from Schedule OR-ADD-DEP, line 6.

**6d Child with a disability.** The additional "Child with a disability" exemption is for a dependent child, age 21 or younger, who was eligible for early intervention or special education services, as defined by the State Board of Education of the state where the child attended school, as of the end of the tax year.

The child must have had an eligible disability under the federal Individuals with Disabilities Education Act. Eligible disabilities include:

- Autism spectrum disorder.
- Communication disorder.
- Deafblindness.
- Developmental delay.
- Emotional disturbance.
- Hearing impairment (including deafness).
- Intellectual disability.
- Orthopedic impairment.
- Other health impairment.
- Specific learning disability.
- Traumatic brain injury.
- Visual impairment (including blindness).

Each year, you must be able to provide an eligibility statement **and** a cover sheet from the child's IEP (Individualized Education Program) or IFSP (Individualized Family Service Plan). Keep these with your tax records.

Check the "Child with a disability" exemption box for each qualifying child listed on Form OR-40 and Schedule OR-ADD-DEP.

**Total number of children with a disability.** On line 6d, enter the total number of boxes checked for this additional exemption, including the total(s) from Schedule OR-ADD-DEP, line 7.

**6e Total exemptions.** Add lines 6a through 6d and enter the total on line 6e. This is your total number of exemptions.

# Form OR-40 line instructions

**Don't enter cents.** You **must** round off cents to the nearest dollar. For example, \$99.49 becomes \$99, and \$99.50 becomes \$100. If you don't round entries to the nearest dollar, there may be small variations in the totals we use.

**7 Federal adjusted gross income (AGI).** Enter your federal AGI from Form 1040, 1040-SR, or 1040-NR, line 11a; or Form 1040-X, line 1C. **You must include a copy (front and back) of your federal return, including Schedules 1, 1-A, 2, and 3 (if applicable), with your Oregon return.** This helps us verify your income and process your return faster. **If you don't include your federal return with your Oregon return, items claimed on your Oregon return may be adjusted or denied.**

## Additions

**8 Total additions from Schedule OR-ASC.** Additions are reported on Schedule OR-ASC. Enter the total from Schedule OR-ASC, line A5. **Include the schedule with your return.**

For more information about additions, see "Additions" in Publication OR-17.

## Subtractions

**10 2025 federal tax liability subtraction.** Your federal tax liability subtraction amount is your federal income tax after all credits other than the earned income tax credit (EITC). For 2025, the amount you may subtract is limited to \$8,500 (\$4,250 if married filing separately) and is further limited by your AGI (see Table 4).

Follow the instructions for the **Federal tax liability worksheet** carefully. **Note:** Use the amounts from your actual federal return(s), not your "as if" return(s), if you are:

- Spouses filing a joint federal return but separate Oregon returns due to a difference in residency.
- RDPs filing separate federal returns and a joint Oregon return.

**Note:** Use the worksheet(s) in the "Federal income tax liability" section of Publication OR-17 if any of these situations apply:

- You're amending your 2025 federal return or we corrected the federal tax liability subtraction on your original 2025 Oregon return.

- A prior year's federal return was audited or amended, resulting in additional federal income tax paid or refunded in 2025.
- You paid income tax to a foreign country.
- You filed your federal return on Form 1040-NR.
- You reported recapture taxes or credits on your federal return.

**Caution:** Don't include any of the following in your calculation:

- Self-employment tax.
- Social Security and Medicare tax on tips.
- Household employment taxes.
- Penalties or interest.

## Federal tax worksheet

**Note:** All references to federal Form 1040 in this worksheet also include references to Forms 1040-SR and 1040-NR, unless otherwise indicated. This also includes versions of these forms in other languages.

### Instructions for Federal tax liability subtraction worksheet

**Line 1:** Enter your federal tax liability after nonrefundable credits but before other taxes. This is found on Form 1040, line 22.

**Line 2:** If you need to repay any advance premium tax credit that you received during the year, enter the repayment amount from Form 1040, Schedule 2, line 1a. If not, enter 0.

**Line 3:** Line 1 minus line 2. If the results are less than 0, enter 0.

**Line 4:** Enter the total of any other taxes, plus any tax recaptures or other additions to tax that include only income tax, from Form 1040, Schedule 2, lines 8, 16, and 17. Include any tax on non-effectively connected income from Form 1040-NR, line 23a. **Don't** include any additions to tax from Schedule 2, line 17 that are penalties, interest, excise tax, or other amounts that aren't income tax. If you have no other taxes, enter 0.

**Line 5:** Add lines 3 and 4. This is your federal income tax liability before refundable credits.

**Line 8:** Enter your total premium tax credit amount from federal Form 8962, line 24. This is your allowable premium credit regardless of any excess advance payments you received or credit you're claiming on your federal return.

**Line 9:** Add lines 6, 7, and 8. These are the total refundable credits that must be subtracted from your federal income tax liability.

**Line 10:** Line 5 minus line 9. If less than 0, enter 0. This is your federal income tax liability after refundable credits (other than EITC).

**Line 11:** Enter your maximum allowable federal tax liability subtraction amount from Table 4. Don't enter more than your limit or less than zero.

**Line 12:** Enter the smaller of line 10 or line 11. This is your federal tax liability subtraction.

**Federal tax liability subtraction worksheet**

- 1. Federal tax liability (Form 1040 line 22). 1. \_\_\_\_\_
- 2. Excess advance premium tax credit (Form 1040, Schedule 2, line 1a). 2. \_\_\_\_\_
- 3. Line 1 minus line 2. (If less than 0, enter 0). 3. \_\_\_\_\_
- 4. Other taxes (see instructions). 4. \_\_\_\_\_
- 5. Line 3 plus line 4. 5. \_\_\_\_\_
- 6. American Opportunity credit (form 1040, line 29). 6. \_\_\_\_\_
- 7. Refundable adoption credit (Form 1040 or 1040-SR, line 30). 7. \_\_\_\_\_
- 8. Premium tax credit (Form 8962, line 24). 8. \_\_\_\_\_
- 9. Add lines 6, 7, and 8. 9. \_\_\_\_\_
- 10. Line 5 minus line 9. (If less than 0, enter 0). 10. \_\_\_\_\_
- 11. Maximum subtraction amount from Table 4. 11. \_\_\_\_\_
- 12. Smaller of line 10 or line 11. This is your federal tax liability subtraction. 12. \_\_\_\_\_

**Are you amending your 2025 return?** Usually you can't change your federal tax subtraction on your amended return, but there are some exceptions. See the "Federal income tax liability" section in Publication OR-17 for more information before making changes to this subtraction.

**Table 4. Federal tax liability subtraction AGI phaseout**

If your filing status is:	And your federal adjusted gross income is:		Then your maximum allowable tax liability subtraction is:
	At least—	But less than—	
Single	0	\$125,000	\$8,500
	\$125,000	\$130,000	\$6,800
	\$130,000	\$135,000	\$5,100
	\$135,000	\$140,000	\$3,400
	\$140,000	\$145,000	\$1,700
	\$145,000 or more		0
Married filing separately	0	\$125,000	\$4,250
	\$125,000	\$130,000	\$3,400
	\$130,000	\$135,000	\$2,550
	\$135,000	\$140,000	\$1,700
	\$140,000	\$145,000	\$850
	\$145,000 or more		0
Married filing jointly; or Head of household; or Qualifying surviving spouse	0	\$250,000	\$8,500
	\$250,000	\$260,000	\$6,800
	\$260,000	\$270,000	\$5,100
	\$270,000	\$280,000	\$3,400
	\$280,000	\$290,000	\$1,700
	\$290,000 or more		0

**11 Social Security and tier 1 Railroad Retirement Board benefits income.** Enter the amount from federal Form 1040 or 1040-SR, line 6b. If you have tier 2, windfall/vested dual, or supplemental Railroad Retirement Board benefits, these are subtracted on Schedule OR-ASC. For more information, see this topic under "Income" and "Subtractions" in Publication OR-17.

**12 Oregon income tax refund included in federal income.** Enter your Oregon state income tax refund from federal Form 1040 or 1040-SR, Schedule 1, line 1. **Don't include local, county, or other states' tax refunds.**

**13 Total subtractions from Schedule OR-ASC.** Other subtractions not explained here are claimed on Schedule OR-ASC. Enter the total from Schedule OR-ASC, line B7. **Include the schedule with your return.**

For more information about subtractions, see Schedule OR-ASC and OR-ASC-NP Instructions or "Subtractions" in Publication OR-17.

## Deductions

In general, you can claim Oregon itemized deductions or the standard deduction, whichever is larger, **but not both**.

See the exceptions below for:

- Dependents who can be claimed on another taxpayer's return.
- Non-U.S. citizens without permanent resident status.
- Spouses filing separate returns.

**16 Itemized deductions.** If you're itemizing your deductions for Oregon, enter the amount from Schedule OR-A, line 23. **Note: Don't** enter your federal itemized deductions; the amount allowed for Oregon may be different. You can download Schedule OR-A and the instructions from our website or you can contact us to order them.

If you're not itemizing, enter 0.

**17 Standard deduction.** Generally, your standard deduction is based on your filing status, as shown in Table 5:

**Table 5. Standard deduction**

<b>Single</b>	\$2,835
<b>Married filing jointly</b>	\$5,670
<b>Married filing separately</b>	
• If spouse claims standard deduction	\$2,835
• If spouse claims itemized deductions	0
<b>Head of household</b>	\$4,560
<b>Qualifying surviving spouse</b>	\$5,670

**Standard deduction—Age 65 or older, or blind.** If you or your spouse turned age 65 by January 1, 2026, or were blind at the end of the tax year, you're entitled to a larger standard deduction. If you or your spouse are permanently blind, you may also qualify for the severe disability exemption claimed on lines 6a and 6b.

Check the applicable boxes below line 17, then multiply the number of boxes checked by:

- \$1,200 if single or head of household filing status; or
- \$1,000 for all other filers.

Add this amount to the standard deduction for your filing status from Table 5. Enter the total on line 17.

**Example:** Joni and Mike are married. By January 1, 2026, Joni had turned 61 and Mike had turned 67. Joni files the return as the primary taxpayer. She checks the box for spouse age 65 or older and adds \$1,000 to their standard deduction. Joni enters \$6,670 (\$5,670 + \$1,000) on line 17.

**Standard deduction—Dependents who can be claimed on another taxpayer's return.** If someone else can claim

you as a dependent, your standard deduction is limited to the **larger** of:

- Your earned income plus \$450, up to the maximum allowed for your filing status (see Table 5); or
- \$1,350.

This limit applies even if the other person doesn't actually claim you as a dependent on their return.

If you're a dependent and not married, use the following worksheet to figure your standard deduction. If you're a dependent and married, see "Deductions and modifications" in Publication OR-17.

### Standard deduction worksheet for single dependents

1. Enter your earned income (see definition below). 1. \_\_\_\_\_
2. Additional \$450. 2. \$450
3. Add lines 1 and 2. 3. \_\_\_\_\_
4. Minimum standard deduction. 4. \$1,350
5. Enter the larger of line 3 or line 4. 5. \_\_\_\_\_
6. Basic standard deduction for single. 6. \$2,835
7. Enter the smaller of line 5 or line 6. 7. \_\_\_\_\_
8. If you turned age 65 by 1/1/2026, enter \$1,200. Otherwise, enter 0. 8. \_\_\_\_\_
9. If you're blind, enter \$1,200. Otherwise, enter 0. 9. \_\_\_\_\_
10. Add lines 7, 8, and 9. This is your standard deduction. 10. \_\_\_\_\_

**Earned income** includes salaries, wages, tips, professional fees, or other amounts received as pay for work you actually performed, and any part of a scholarship or fellowship grant you received that is included in your federal gross income.

**Standard deduction—Non-U.S. citizen without permanent resident status.** Your standard deduction is \$0, but you may claim itemized deductions.

**Standard deduction—Married filing separately.** The standard deduction for married individuals filing separately is \$0 if one spouse itemizes. This applies even if the standard deduction is more than your itemized deductions.

## Oregon tax

**20 Tax tables.** Use the tax tables to find your tax if your taxable income on line 19 is less than

\$50,000. Find the range for your taxable income, then locate your tax in Column S or Column J:

- Use Column S if your filing status is single or married filing separately.
- Use Column J if your filing status is married filing jointly, head of household, or qualifying surviving spouse.

**Tax rate charts.** If your taxable income on line 19 is \$50,000 or more, calculate your tax using the formula in the **tax rate chart** for your filing status.

- Use Chart S if your filing status is single or married filing separately.
- Use Chart J if your filing status is married filing jointly, head of household, or qualifying surviving spouse.

**Example 1:** Emily, a single taxpayer, has taxable income of \$19,525. She uses Column S in the tax tables to find the tax on income that is at least \$19,500 but less than \$19,600. Emily enters \$1,400 on line 20.

**Example 2:** Daniel and Madison are filing a joint return. Their Oregon taxable income is \$75,500. They use the formula in Chart J to calculate their tax as follows:

Tax on the first \$50,000 (from the chart)	\$3,756
Oregon taxable income	\$75,500
Minus the first \$50,000	– 50,000
Excess over \$50,000	\$25,500
Multiply excess by 8.75%	x 0.0875
Tax on excess over \$50,000	+ \$2,231
Total Oregon tax	<u>\$5,987</u>

**Other tax methods.** If you qualify, you can compute your Oregon tax using any of the following methods:

**Farm income averaging method.** Did you have income from a farm? You may use the federal farm income averaging method to compute your Oregon tax even if you didn't use farm income averaging on your federal return. Use Publication OR-FIA and Schedule OR-FIA-40 to compute the Oregon tax using this method. You can download them from our website or contact us to order them.

If you use farm income averaging to calculate your tax, enter the tax amount from Schedule OR-FIA-40, line 24 and check box 20a. Don't include the schedule with your return. Keep it with your records.

**Farm asset capital gain method.** Did you sell or exchange capital assets primarily used in farming because you were getting out of a farming business? Or, did you sell or exchange a farming business in which you held at least a 10 percent ownership interest?

If so, you may be eligible for a reduced tax rate on the net capital gain from the proceeds. Use Worksheet FCG inside Publication OR-FCG to compute the Oregon tax using this method. You can download it from our website or contact us to order it.

Enter the tax amount from Worksheet FCG, line 9, and check box 20b. Don't include the worksheet with your return. Keep it with your records.

**Oregon qualified business income reduced tax rate.** Did you have business income from a sole proprietorship, partnership, or S corporation in which you materially participated? If so, you may qualify to use this reduced tax rate. For details, see Schedule OR-PTE-FY and Publication OR-PTE on our website or contact us to order them.

**Note:** If you elect to use this reduced tax rate for qualifying income, the election is irrevocable and must be made on your original return. An original return includes an amended return filed on or before the due date, including extensions. **You can't change the election after your original return has been filed.**

If you elect to use the reduced rate to calculate your tax, enter the tax amount from Schedule OR-PTE-FY, line 14a and check box 20c. Include the schedule with your Oregon return.

**21 Interest on certain installment sales.** Did you have installment sales that required you to pay interest on the deferred tax liability for federal purposes? If so, you must also compute interest for Oregon using the same method as for federal. The annual interest rate is 9 percent for 2025 and 8 percent for 2026.

**22 Total tax recaptures from Schedule OR-ASC.** Tax recaptures are forfeited tax credits that **increase** your tax. For information about tax recaptures, see "Additions to tax" in Publication OR-17. Tax recaptures are reported on Schedule OR-ASC. Enter the total from Schedule OR-ASC, line C5. **Include Schedule OR-ASC with your return.**

## Standard and carryforward credits

Nonrefundable credits can't be more than your Oregon tax liability. **Carryforward credits** allow you to claim unused amounts in a later year. **Standard credits** can't be used in any other year. For more information about nonrefundable credits, see "Credits" in Publication OR-17.

**25 Exemption credit.** Depending on your AGI, you may be allowed to claim a credit for the exemptions claimed on line 6 of your return.

If your federal AGI is more than \$200,000 (\$100,000 if your filing status is single or married filing separately),

enter 0; otherwise, use this worksheet to figure your exemption credit.

**Exemption credit worksheet**

- |  |          |
|--|----------|
| 1. If your federal AGI is more than \$100,000 and your filing status is single or married filing separately, or more than \$200,000 for all others, enter 0; otherwise, enter the number of "Regular" boxes checked on lines 6a and 6b plus the number of dependents from line 6c. | 1. _____ |
| 2. If your federal AGI is more than \$100,000, enter 0; otherwise, enter the number of "Severe disability" boxes checked on lines 6a and 6b.   | 2. _____ |
| 3. If your federal AGI is more than \$100,000, enter 0; otherwise, enter the number of exemptions for children with a qualifying disability from line 6d.  | 3. _____ |
| 4. Add lines 1, 2, and 3.  | 4. _____ |
| 5. Line 4 multiplied by \$256. This is your exemption credit.  | 5. _____ |

**26 Political contribution credit.** If your federal AGI isn't more than \$75,000 (\$150,000 if you're filing a joint return), you may claim a standard credit of up to \$50 (\$100 if you're filing a joint return) for cash contributions you made during 2025 to any:

- Qualified political party.
- Qualified candidate for federal, state, or local elective office, or the candidate's campaign, for an election in Oregon.
- Political action committee certified in Oregon.

**27 Total standard credits from Schedule OR-ASC.** All other standard credits are claimed on Schedule OR-ASC. Enter the total from Schedule OR-ASC, line D16. **Include Schedule OR-ASC with your return.**

**30 Total carryforward credits from Schedule OR-ASC.** All carryforward credits are claimed on Schedule OR-ASC. Enter the total from Schedule OR-ASC, line E9. **Include Schedule OR-ASC with your return.**

**Oregon surplus (kicker)**

**32 Oregon surplus (kicker).** The Oregon surplus, known as the "kicker," is a way for state government to return some of your taxes to you when revenues are more than predicted. The Oregon Department of Administrative Services determines whether there is a surplus and the amount to be returned to taxpayers as a kicker. If there's a surplus, the kicker may be claimed on the return in the same way as a payment. If there's no surplus, there's no kicker.

**Eligibility.** To be eligible for a kicker, you must:

1. File your 2024 Oregon return before you file your 2025 return.
2. Have an Oregon personal income tax liability for 2024.
3. File a 2025 Oregon return, even if you don't otherwise have a filing requirement.

**Kicker amount.** In general, your kicker is a percentage of your total Oregon personal income tax liability for the prior year, as adjusted or amended. Your total personal income tax liability is your Oregon income tax before all payments or credits other than the credit for income taxes paid to another state on mutually-taxed income. For 2025, your kicker is 9.863 percent of your 2024 total Oregon personal income tax liability.

**Amended 2024 returns.** If your 2024 return is amended or adjusted after you file your 2025 return, we may automatically adjust your kicker amount. If the changes to your 2024 return reduce your tax liability, your kicker amount may be reduced as well. If so, we may send you a bill for the amount of the reduction along with any interest or penalty.

**Kicker donation.** You may elect to donate your kicker to the Oregon State School Fund for public K-12 education instead of claiming it on your return. **This election is irrevocable after the due date of your original return, including extensions.** When you file your return, you must choose to do one of the following:

- Claim all of your kicker; **or**
- Donate all of your kicker to the State School Fund.

If you want to donate only a part of your kicker, you first have to claim all of your kicker on your return. Then, once you receive it, use it to make your donation. Write "State School Fund" on the memo line of your payment. The Oregon State School Fund's address is:

Oregon Department of Education  
 Attn: Accounting  
 255 Capitol St NE  
 Salem OR 97301

**Online assistance.** Our "What's My Kicker" tool can calculate your kicker amount if:

- Your filing status was the same for 2024 and 2025, and
- You filed with the same spouse (if married) for both years.

Look for "What's my Kicker" on Revenue Online at [www.oregon.gov/dor](http://www.oregon.gov/dor) when a kicker is available.

**Kicker worksheet.** This worksheet can help you calculate your kicker amount. It's divided into three parts:

**Part A:** Calculate your 2024 total personal income tax liability and kicker amount.

**Part B:** Prorate your total personal income tax liability if you filed a joint return for 2024 but you and your spouse aren't filing together for 2025.

**Part C:** Add individual kicker amounts together for a joint 2025 return if you and your spouse didn't file together for 2024.

If you're completing Part B or Part C, you may need to use Part A or Part B more than once.

**Same filing and marital status.** If your filing or marital status hasn't changed, all you need to do is multiply your 2024 total Oregon personal income tax liability by 0.09863. You can also use Part A of the Kicker worksheet.

**Change in filing or marital status.** If you filed a joint return for 2024, but your filing or marital status has changed for 2025, you must prorate your kicker based on your share of 2024 Oregon AGI. Your Oregon AGI is your federal AGI with additions and subtractions related to AGI, such as the subtractions for Social Security or tier 1 Railroad Retirement Board benefits. See Table 7 and use the Oregon AGI Worksheet if you must prorate your kicker.

If you're filing a joint return for 2025, but you and your spouse didn't file together for 2024, you will combine your individual kickers on a joint 2025 return.

**Table 6. Prorated and/or combined kickers**

Complete Parts A, B, and C if:		
Your filing status in		And:
2024 was:	2025 is:	
Joint	Joint	You were married in 2025 and you (or your spouse, or both) had a different spouse in 2024.
Non-joint	Joint	You were married in 2025 and your spouse had a different spouse in 2024.

Non-joint	Joint	You were married in 2025 and neither of you were married in 2024. (You may skip Part B)
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Complete Parts A and B if:		
Your filing status in		And:
2024 was:	2025 is:	
Joint	Non-joint	You were divorced in 2025 or you're married but filing separate returns.
Joint	Non-joint	Your spouse died in 2024 and their personal representative or estate is filing a separate 2025 return on their behalf.

Optional: Complete Part A if:		
Your filing status in		And:
2024 was:	2025 is:	
Joint	Joint	You had the same spouse in both 2024 and 2025.
Non-joint	Non-joint	
Joint	Joint or non-joint	Your spouse died in 2024 and no separate 2025 return is being filed on their behalf, or your spouse died in 2025.

**Oregon AGI.** Table 7 shows additions and subtractions that don't relate to AGI. Use your 2024 return with Schedule OR-ASC or OR-ASC-NP, Table 7, and the 2024 Oregon AGI worksheet if you need to prorate your kicker.

**Table 7. Additions and subtractions not related to AGI**

<b>Addition codes</b>	134, 136, 138, 144, 146, 148, 157, 160, 163
<b>Subtraction codes</b>	301, 309, 311, 313, 314, 320, 340*, 351, 388
<b>Other</b>	Federal tax liability subtraction All modification codes (600-654)** Artist's charitable contribution deduction**

**2024 Oregon AGI worksheet**

- 2024 income after subtractions (Form OR-40, line 15; Form OR-40-N or OR-40-P, line 34S) 1. \_\_\_\_\_
- Federal tax liability subtraction (2024 Form OR-40 only, line 10) 2. \_\_\_\_\_
- Line 1 plus line 2. 3. \_\_\_\_\_
- Total 2024 addition amount using codes listed in Table 7. 4. \_\_\_\_\_

5. Line 3 minus line 4. 5. \_\_\_\_\_
6. Total 2024 subtraction amount using codes listed in Table 7. 6. \_\_\_\_\_
7. Line 5 plus line 6. This is your 2024 Oregon AGI. 7. \_\_\_\_\_

Use a reasonable method to find each spouse's share of the amount on line 7.

\*Code 340 doesn't relate to AGI only if the subtraction is claimed for an itemized deduction that isn't allowed on the federal return because of a credit for that item.

\*\*These items aren't needed for the worksheet.

For more information about Oregon additions and subtractions, see Publication OR-17.

**Deceased taxpayer.** The surviving spouse of a deceased taxpayer may claim the full amount of the kicker if a joint return was filed for 2024. A deceased taxpayer's personal representative may file a 2025 return on the taxpayer's behalf to claim their kicker.

**How do I find my 2024 total Oregon personal income tax liability?** Use Table 8 and your 2024 Oregon return to find your tax before credits and any credit(s) you claimed for income taxes you paid to another state (using code 802 or 815) on Schedule OR-ASC or OR-ASC-NP.

**Table 8. Where to find 2024 tax liability**

If you filed:	Tax before credits:	Credits using code 802 or 815 from:
Form OR-40	Line 24	Schedule OR-ASC, Section C
Form OR-40-N	Line 50	Schedule OR-ASC-NP, Section E
Form OR-40-P	Line 49	

**Kicker worksheet**

**Part A: Total personal income tax liability and kicker.**

1. Tax before credits (see Table 8). 1. \_\_\_\_\_
2. Credit for income taxes paid to another state using code 802 or 815 (see Table 8). 2. \_\_\_\_\_
3. Line 1 minus line 2. This is your total personal income tax liability for 2024. 3. \_\_\_\_\_
4. Line 3 multiplied by 0.09863. Round to the nearest dollar. This is your kicker. 4. \_\_\_\_\_

**Part B: Prorated kicker.**

Complete Part B **only if** you must prorate your kicker. See Table 6. Complete the **2024 Oregon AGI worksheet**

and determine your share of Oregon AGI before you begin this part.

5. 2024 Oregon AGI worksheet, line 7. 5. \_\_\_\_\_
6. Your share of 2024 Oregon AGI. 6. \_\_\_\_\_
7. Line 6 divided by line 5. Round to two decimal places. 7. \_\_\_\_\_
8. Line 4 multiplied by line 7. This is your prorated kicker. 8. \_\_\_\_\_

**Part C: Combined kicker.**

Complete Part C **only if** you're filing a joint return for 2025 **and** you and your spouse didn't file a joint return together for 2024.

9. Kicker amount from your worksheet, line 4 (or line 8 if you completed Part B). 9. \_\_\_\_\_
10. Your spouse's kicker from their worksheet, line 4 (or line 8, if they completed Part B). 10. \_\_\_\_\_
11. Line 9 plus line 10. This is your combined kicker. 11. \_\_\_\_\_

**Example 1:** George and Robin filed a joint 2024 Oregon return. They were divorced in 2025 and are filing separate returns. On their 2024 return, their tax before credits was \$6,500, and they claimed a \$300 credit using code 802 on Schedule OR-ASC. Their 2024 Oregon AGI was \$90,000; George's share was \$40,000 and Robin's share was \$50,000. Each completes the 2024 Oregon AGI worksheet and Parts A and B of the Kicker worksheet to find their prorated kickers.

**George's worksheet:**

Part A:

1. Tax before credits \$ 6,500
2. Credit using code 802 or 815 – 300
3. Total personal tax liability \$ 6,200
4. Line 3 multiplied by 0.09863 \$ 612

Part B:

5. 2024 Oregon AGI \$ 90,000
6. George's share \$ 40,000
7. Line 6 divided by line 5 0.44
8. Line 4 multiplied by line 7 \$ 269

**Robin's worksheet:**

Part A:

1. Tax before credits \$ 6,500
2. Credit using code 802 or 815 – 300
3. Total personal tax liability \$ 6,200
4. Line 3 multiplied by 0.09863 \$ 612

Part B:

5. 2024 Oregon AGI \$ 90,000
6. Robin's share \$ 50,000

- 7. Line 6 divided by line 5            0.56
- 8. Line 4 multiplied by line 7   \$    343

George’s prorated kicker is \$269 and Robin’s prorated kicker is \$343.

**Example 2:** Duane and Fern filed a joint Oregon return in 2024. Their Oregon tax before credits was \$7,500, and they didn’t claim any credit using code 802 or 815. Their Oregon AGI was \$80,000; Fern’s share was \$48,000 and Duane’s share was \$32,000. They were divorced in early 2025, and Duane married Leslie later that year. Leslie had filed a non-joint Oregon return for 2024. Her Oregon tax before credits was \$2,000 and she claimed a \$200 credit using code 815 on Schedule OR-ASC. Fern didn’t remarry in 2025. Duane, Fern, and Leslie figure their kickers as follows:

**Duane’s worksheet:**

Part A:

- 1. Tax before credits                    \$ 7,500
- 2. Credit using code 802 or 815        0
- 3. Total personal tax liability    \$ 7,500
- 4. Line 3 multiplied by 0.09863   \$    740

Part B:

- 5. 2024 Oregon AGI                    \$ 80,000
- 6. Duane’s share                        \$ 32,000
- 7. Line 6 divided by line 5            0.40
- 8. Line 4 multiplied by line 7   \$    296

**Fern’s worksheet:**

Part A:

- 1. Tax before credits                    \$ 7,500
- 2. Credit using code 802 or 815       0
- 3. Total personal tax liability    \$ 7,500
- 4. Line 3 multiplied by 0.09863   \$    740

Part B:

- 5. 2024 Oregon AGI                    \$ 80,000
- 6. Fern’s share                         \$ 48,000
- 7. Line 6 divided by line 5            0.60
- 8. Line 4 multiplied by line 7   \$    444

**Leslie’s worksheet:**

Part A:

- 1. Tax before credits                    \$ 2,000
- 2. Credit using code 802 or 815      200
- 3. Total personal tax liability    \$ 1,800
- 4. Line 3 multiplied by 0.09863   \$    178

Leslie skips Part B because she filed a non-joint return for 2024. She and Duane complete Part C:

- 9. Duane’s kicker from his worksheet, line 8                    \$    296
- 10. Leslie’s kicker from her worksheet, line 4                    \$    178
- 11. Line 9 plus line 10                    \$    474

Duane and Leslie’s combined kicker is \$474. Fern’s kicker is \$444.

**Claim your kicker.** If you’re claiming your kicker, enter the amount from line 4, line 8, or line 11 of the worksheet, as applicable, on line 32.

**Donate your kicker.** If you elect to donate your kicker to the Oregon State School Fund, **enter 0 on line 32** and see the instructions for line 55. **Reminder: This election is irrevocable after the due date of the original return, including extensions.**

**Note about offsets:** If you claim the kicker and it reduces your 2025 tax liability to zero, any excess will be treated like a refund of overpaid tax. This means that it may be offset (applied as a payment) against any tax or other liabilities you owe before the balance is refunded to you or applied (see Refund applications, below). If you donate your kicker, it may be used first to offset tax or other liabilities you owe, with any remaining amount donated to the Oregon State School Fund. If this happens, we’ll send you a notice to let you know.

**Tax payments**

**33 Oregon income tax withheld.** Enter the total Oregon tax withheld from your wages and other income. State tax withheld from wages is shown in box 17 of Form W-2 and in the State area of various 1099 forms. **Don’t** include FICA (Social Security) tax withheld or tax withheld from your wages by other states. **You must include a legible, unaltered copy** of your Form W-2 from each job and any Form 1099 showing Oregon income tax withheld with your Oregon return.

If you don’t have a Form W-2 or 1099, you must provide other proof of Oregon tax withheld. Proof may include a copy of a final paycheck stub or a letter from your employer. If you file before February 1, 2026, we can only accept a Form W-2 or 1099 as proof.

If you have tax to pay, you may want to increase the amount your employer or other payer withholds from your wages. You can find withholding information and do a "paycheck checkup" on our website.

**34 Prior-year refund applied as estimated tax payment.** Enter the amount of any prior-year refund you applied as a payment of 2025 estimated tax. If we adjusted your applied refund, be sure to use the adjusted amount. If you need to verify your applied refund amount, log in to or create your Revenue Online account on our website or contact us.

**35 Estimated tax payments for 2025.** Enter the total estimated tax payments you made before April 15, 2026. For calendar-year filers, these payments were due April 15, 2025; June 16, 2025; September 15,

2025; and January 15, 2026. If you're filing on extension, **include** any extension payment made on or before the due date (without extensions), but **don't include** any payments made after April 15, 2026. **Don't include** the amount reported on line 34. If you need to verify your estimated payments, log in to or create your Revenue Online account on our website or contact us.

**36 Estimated tax payments from Schedule OR-K-1, line 20.** An Oregon pass-through entity (PTE) or an out-of-state PTE with Oregon-source income may choose to make estimated Oregon tax payments on its owners' behalf. PTEs report these payments to us on Form OR-19 and to owners on Schedule OR-K-1.

Enter the amount from Schedule OR-K-1, line 20. If the PTE didn't provide Schedule OR-K-1 to you, enter the amount of estimated tax paid on your behalf that the PTE reported to us on Form OR-19. **Don't include** any PTE elective tax payments or credit from Schedule OR-21-K-1. See Publication OR-17 for information about the PTE elective tax and related credit.

## Refundable credits

Refundable credits reduce the amount of tax that you owe. Any amount that is more than your tax liability is treated the same way as an overpayment. Refundable credits not explained here are claimed on Schedule OR-ASC.

For more information about refundable credits, see "Credits" in Publication OR-17.

**37 Earned income credit.** Oregon's earned income credit is a percentage of the earned income tax credit (EITC) claimed on your federal return. The percentage is based on the age of your **youngest** dependent at the end of the tax year. **Note to RDPs:** You may claim this credit if you would otherwise qualify for the EITC using your "as if" federal return.

**Schedule OR-EIC-ITIN.** If you can't claim any or all of the federal EITC because you, your spouse, or your child(ren) do not have an SSN that is valid for work or are using an ITIN, you may qualify for Oregon's earned income credit for ITIN filers. See Schedule OR-EIC-ITIN Instructions for more information. The schedule and instructions are available in English and Spanish. Download them from our website or contact us to order them.

**Credit amount.** Use Table 9 and the following worksheet to figure your credit.

**Table 9. EITC percentage**

Age of youngest dependent at end of tax year	Percentage of federal EITC
At least 3 years old, or no dependents	9 percent (0.09)
Younger than 3	12 percent (0.12)

### Earned income credit worksheet

1. Enter your federal EITC from Form 1040 or 1040-SR, line 27a. 1. \_\_\_\_\_
2. Enter the percentage from the table as a decimal. 2. \_\_\_\_\_
3. Line 1 multiplied by line 2. This is your Oregon earned income credit. 3. \_\_\_\_\_

**38 Oregon Kids Credit.** The Oregon Kids Credit is available for certain taxpayers with qualifying dependent children who were under the age of six at the end of the tax year. See "Exemption credit" in Publication OR-17 for information about qualifying children.

**Eligibility.** To be eligible for the Oregon Kids Credit, you must:

1. Use a filing status other than married filing separately. If you're married and filing separate returns, you do not qualify for this credit.
2. Have one or more dependents age five or younger at the end of 2025 listed on your Oregon return.\*
3. Have qualifying income under \$31,550, including Oregon additions and subtractions and with excluded foreign earned income and total losses greater than \$20,000 added back. Deducted tip income, overtime wages, and passenger vehicle interest paid must also be added back. Use the **Oregon Kids Credit worksheet** to figure your credit.

If you're eligible, use the **Oregon Kids Credit worksheet** to figure your credit.

**Credit amount.** For 2025, the maximum amount of the Oregon Kids Credit is \$1,050 per qualifying dependent, for up to five dependents. Your credit amount may be limited by your income.

**\* Note for divorced, separated, or unmarried parents:**

If a child is listed as a dependent on your Oregon return only because the custodial parent released the child's dependent exemption to you, the child doesn't qualify for purposes of this credit.

If you're the custodial parent of an otherwise qualifying child, you may be able to claim this credit even if the child's dependent exemption has been released to the other parent.

## Instructions for Oregon Kids Credit worksheet

### Part A: Credit amount

**Line 1.** Enter your income after subtractions from Form OR-40, line 15.

**Line 3.** If you're claiming a loss on your federal return, the foreign earned income exclusion, or a subtraction on Schedule OR-ASC, see the instructions for Part B. Otherwise, enter 0 on line 3.

**Line 4. Qualifying income.** If the amount on this line is:

- \$26,550 or less, your Oregon Kids Credit is \$1,050 multiplied by the number of your qualifying dependents (up to a maximum of \$5,250).
- More than \$26,550 but less than \$31,550, your credit will be reduced using the steps on lines 6 through 10.
- \$31,550 or more, you can't claim the Oregon Kids Credit.

### Part B: Loss and exclusion add back

Your qualifying income may include up to \$20,000 in losses deducted from your federal AGI or subtracted on your Oregon return. Loss amounts above \$20,000 and excluded foreign earned income must be added back to your income after Oregon additions and subtractions.

**Line 11.** Enter losses claimed on your Form 1040 and Schedule OR-ASC (using subtraction codes 321, 355, 356, or 357 only), as indicated on lines 11a through 11g. If the amount shown on the indicated line is not a loss, do not enter it on the worksheet. Enter all losses as positive numbers.

- **Line 11b.** If you claimed a subtraction using code 359 or 385, compare your subtraction amount to the income reported on Form 1040, Schedule 1, line 3. If the subtraction is less than your income, you don't have a loss; skip line 11b. Otherwise, subtract the income amount from the subtraction amount and enter the result on line 11b.

**Example 1.** Colten reported \$8,000 in additional income from rental real estate on Form 1040, Schedule 1, line 5. He also reported a \$6,000 farm loss on Form 1040, Schedule 1, line 6. Colten enters 0 on line 11d of the worksheet for rental real estate, as he did not have a loss reported on Form 1040, Schedule 1, line 5. He enters 6,000 on line 11e, as he did report a farm loss on Form 1040, Schedule 1, line 6. Colten enters his total losses of \$6,000 on line 11h. He enters 0 on line 11, because his total losses minus 20,000 are less than 0.

**Example 2.** Michaela reported a business loss of (\$15,500) on Form 1040, Schedule 1, line 4. She enters

15,500 on line 11b of the worksheet. She had a rental real estate loss of (\$8,000) reported on Form 1040, Schedule 1, line 5. She enters 8,000 on line 11d. She has no other losses. Michaela enters her total losses of 23,500 (15,500 + 8,000) on line 11h. She enters 3,500 (23,500 - 20,000) on line 11.

## Oregon Kids Credit Worksheet

### Part A: Credit amount

1. Enter your income after subtractions from Form OR-40, line 15. 1. \_\_\_\_\_
2. If you deducted tip income, overtime wages, or passenger vehicle interest paid, enter the combined amount of the subtractions from Schedule OR-ASC, Section B (codes 390, 391, and 392 only). 2. \_\_\_\_\_
3. **Loss and exclusion add back.** If you are claiming any losses on Form 1040, claiming the foreign earned income exclusion, or have an amount greater than 0 on Form OR-40, line 13, complete Part B. Enter the amount from Part B, line 13 here. Otherwise, enter 0 here and go to line 4. 3. \_\_\_\_\_
4. Add lines 1, 2, and 3. 4. \_\_\_\_\_  
**Is line 4 \$31,550 or more?**
  - If **yes**, **STOP**. You can't claim the Oregon Kids Credit.
  - If **no**, continue to line 5.
5. Phaseout amount. 5. \$26,550
6. Line 4 minus line 5. If less than zero, enter 0. 6. \_\_\_\_\_
7. Line 6 divided by \$5,000. Round to two decimal places. 7. \_\_\_\_\_
8. Credit amount before phaseout:
  - 8a. Number of dependent children age five or younger at the end of 2025. Don't enter more than 5. 8a. \_\_\_\_\_
  - 8b. Maximum credit amount per child. 8b. \$1,050Line 8a multiplied by line 8b. 8. \_\_\_\_\_
9. Credit reduction. Line 7 multiplied by line 8. 9. \_\_\_\_\_
10. Line 8 minus line 9. **This is your Oregon Kids Credit.** 10. \_\_\_\_\_

Enter the amount from line 10 on Form OR-40, line 38.

## Part B: Loss and exclusion add back

11. Enter your losses, as positive amounts, from:
- |   |            |
|---|------------|
| 11a. Capital (loss) from Form 1040, line 7a.  | 11a. _____ |
| 11b. Business (loss) from Form 1040, Schedule 1, line 3. If you claimed Oregon subtraction code 359 or 385, see instructions. | 11b. _____ |
| 11c. Other (loss) from Form 1040, Schedule 1, line 4.   | 11c. _____ |
| 11d. Rental real estate, etc. (loss) from Form 1040, Schedule 1, line 5.  | 11d. _____ |
| 11e. Farm (loss) from Form 1040, Schedule 1, line 6.  | 11e. _____ |
| 11f. Net operating loss from Form 1040, Schedule 1, line 8a.  | 11f. _____ |
| 11g. Losses from Schedule OR-ASC, Section B (codes 321, 355, 356, and 357 only).  | 11g. _____ |
| 11h. Add lines 11a through 11g.<br>Line 11h minus 20,000.<br>If less than zero, enter 0.                                      | 11h. _____ |
| 12. Enter the amount from Form 1040, Schedule 1, line 8d.   | 12. _____  |
| 13. Line 11 plus line 12.   | 13. _____  |

Enter the amount from line 13 on Part A, line 3.

- 39** **Total refundable credits from Schedule OR-ASC.** Enter your total refundable credits from Schedule OR-ASC, line F7. **Include Schedule OR-ASC with your return.**

## Penalties and interest

- 43** Your 2025 tax must be paid by **April 15, 2026**, even if you requested an extension of time to file your return. Your 2025 return must be filed by April 15, 2026. If you requested an extension, your return must be filed by October 15, 2026.

Round the total of penalties and interest to the nearest whole dollar. For more information and examples showing how penalties and interest are calculated, see "Interest and penalties" in Publication OR-17.

## Penalties

Penalty amounts are based on the tax after all credits shown on your return minus payments that you made by the due date of the return. To find your tax after all credits, start with your tax after standard and carry-forward credits on line 31, then subtract the refundable credit amounts on lines 32 and 37 through 39.

**Failure-to-file penalty.** Include a penalty for failure to file a return if:

- Your return is filed more than three months after the due date (or extension due date); and
- You didn't pay all of your tax by April 15, 2026.

The penalty for failure to file is 20 percent of your tax after all credits that wasn't paid by April 15, 2026.

**Failure-to-pay penalty.** Include a penalty for failure to pay if:

- Less than 90 percent of your tax after all credits was paid by April 15, 2026, or
- You paid at least 90 percent of your tax after credits by April 15, 2026, but you aren't paying the balance of unpaid tax in full when you file.

The penalty for failure to pay is 5 percent of your tax after all credits that wasn't paid by April 15, 2026.

**Failure to file and pay.** If both penalties apply, your total penalty will be 25 percent of your tax after all credits that wasn't paid by April 15, 2026.

**First-time home buyer savings account (FTHBSA) penalty for nonqualified withdrawal.** Include a penalty of 5 percent of the funds withdrawn from your FTHBSA if you withdrew funds from your account for a purpose other than purchasing a home.

No penalty will be imposed if:

- The account holder:
  - Dies.
  - Files bankruptcy.
  - Becomes permanently unable to regularly perform work at a gainful and suitable occupation due to loss of any bodily function.
- The funds are withdrawn more than 10 years after the account was opened.

This penalty is in addition to all other penalties provided by law. Withdrawn funds that are subject to this penalty also must be added back to Oregon income. See this topic in "Additions" in Publication OR-17.

## Interest on unpaid tax

You'll owe interest on the amount of tax that wasn't paid by April 15, 2026. Interest starts accruing on April 16, 2026 and continues to accrue every day, including the date of your payment.

Interest is figured daily, based on a 365-day year. The annual interest rate for 2026 is 8 percent, or 0.0219 percent per day.

To figure your interest, count the number of days starting with April 16, 2026, and ending with the date of your payment. Multiply your unpaid tax by the number of days, then multiply that amount by 0.000219 (the daily rate converted to a decimal).

**Interest rate increase.** If we bill you for unpaid tax, and the tax isn't paid in full within 60 days from the date of our billing notice, the annual interest rate increases by 4 percentage points, to 12 percent.

**Amended return.** If you're amending your return, calculate the interest based on the additional amount of tax you must pay (line 5 of the **Amended worksheet**).

**44 Interest on underpayment of estimated tax.** Underpayment interest is charged if:

- Your tax after all credits and withholding is \$1,000 or more;
- You were required to make estimated tax payments;
- One or more of your required installments was underpaid; **and**
- You don't qualify for an exception.

**Note:** You could be charged interest on underpayment of estimated tax even if line 41 shows an overpayment. See Form OR-10 Instructions to determine if you owe underpayment interest or qualify for an exception. Download Form OR-10 and the instructions from our website or contact us to order them.

If you owe underpayment interest, enter the amount from line 4 of Form OR-10. If you qualify for an exception, enter the exception number from line 1 of the form inside box 44a. If you used the *Annualized Income Worksheet* (located in Form OR-10 Instructions) to figure your interest, check box 44b. **Include Form OR-10 with your return.** Keep your underpayment interest worksheets and any required statements with your records.

## Amount due

**46 Amount you owe.** Enter your total unpaid tax plus penalties and interest. **Note:** If you have an overpayment on line 41 **and** the overpayment is less than the total penalties and interest you entered on line 45, enter the amount from line 45 minus the amount on line 41.

**Amount to pay.** If you're filing your return on or before the due date (without extensions), pay the amount shown on this line. If you're filing your original return after the due date, subtract any payments you made after the due date of the return (without extensions) from the amount on this line before you make your

payment. For amended returns, pay the amount shown on the **Amended Worksheet**, line 11.

## Payment options

You may pay electronically from your checking or savings account, by credit card, or with a check, cashier's check, or money order. Cash payments can be made only at our main office in Salem. If the amount due is less than \$2, no payment is required.

### Electronic payment from your checking or savings account

You can pay your current year income taxes, 2026 estimated income taxes, any prior year taxes due, and amended return taxes directly from your checking or savings account. There is no fee to use this service.

This option is available only through Revenue Online.

Direct debit may be available with Direct File or e-filed returns at the time of filing.

### Credit card payments

You can pay with your Discover, MasterCard, or Visa credit card. The service provider **will charge** you a convenience fee. The service provider will tell you what the fee is during the transaction; you will have the option to continue or cancel the transaction before entering your credit card information. If you complete the credit card transaction, you will receive a confirmation number. **Keep this confirmation number as proof of payment—don't send it with your return.**

To pay by credit card, go to Revenue Online on our website or contact us by phone.

### Check or money order

- Make your check or money order payable to "**Oregon Department of Revenue.**"
- Write **all** of the following on your payment:
  - The tax year (2025).
  - The form you're filing (Oregon Form OR-40).
  - The last four digits of your SSN or ITIN.
- Use blue or black ballpoint ink. Don't use red or purple ink or gel pens.
- Don't send cash or a postdated check.

**Form OR-40-V.** Use the voucher **only** if you're making a separate payment by check, cashier's check, or money order. **Don't** use the voucher if you're including a payment with your return or making an electronic payment. See Form OR-40-V Instructions for additional information.

**Payment plan.** If you can't pay in full now, pay what you can. Contact us and we will help you set up a payment plan for the remaining amount.

## Refund

**47 Refund.** Enter your overpayment from line 41 minus any penalty or interest from line 45.

**Note:** If the total penalty and interest is more than your overpayment, see the instructions for line 46.

You have three years from the due date of the return to file a claim for your refund. By law, we can't issue a refund if you file your return more than three years after the return's due date (without extensions) or if the refund is less than \$1. For more information about the time limit for claiming a refund, see "Payments and refunds" in Publication OR-17.

**Interest on refunds.** See "Interest and penalties" in Publication OR-17 for information about interest paid on refunds.

### Refund applications

If line 47 shows a refund, you may use some or all of it to:

- Make an estimated tax payment for a later year.
- Donate to one or more of the charitable organizations listed on Schedule OR-DONATE.
- Contribute to the political party of your choice.
- Make a deposit to an Oregon higher education savings plan account.

Each of these applications will reduce your refund. The combined total of all applications can't be more than the amount of your refund.

**Note:** A refund of overpaid tax will be offset against outstanding debt before any amount is applied or refunded to you.

**Instructions for amended returns.** If line 5 of the **Amended worksheet** shows a refund, you can use some or all of it for the refund applications listed above. However, you **can't reduce** any amounts you've already applied from a refund on your original return. See the instructions for each application for details.

**48 Apply refund as estimated tax payment.** Enter the amount of your refund you want to apply as an estimated tax payment for a later year. The payment will be applied to the 2026 tax year unless you're filing this return after January 15, 2027. For more information about open estimated tax accounts, see "Payments and refunds" in Publication OR-17.

**Instructions for amended returns.** Enter the amount, if any, from a refund on your original return that you've already applied as an estimated tax payment for a later year. If line 5 of the **Amended worksheet** shows a refund and you want to apply some or all of it as an estimated tax payment, include the amount you want to apply.

**49 Charitable checkoff donations.** Enter the amount from line 30 of Schedule OR-DONATE. For more information, see the instructions on the schedule. You can download Schedule OR-DONATE from our website or contact us to order it.

**Note:** If your refund—after any application as a payment of estimated tax—is less than your total donation amount, your donations will be prorated.

To make direct donations instead, you can find each charity's address listed on our website. Don't mail your donations to us.

**Instructions for amended returns.** Enter the amount, if any, from a refund on your original return that you applied as charitable donations using Schedule OR-DONATE. If line 5 of the **Amended worksheet** shows a refund, you can donate some or all of it to one or more of the listed charities. Include this amount and an amended Schedule OR-DONATE with your amended return. **Note:** The refund from your amended return will be applied as a donation for the calendar year in which you're filing it.

**50 Political party checkoff.** You may use your refund to contribute \$3 to the Oregon political party of your choice. If you're filing a joint return, you and your spouse may each contribute \$3. **Note:** Your contribution will **reduce** your refund and **does not** qualify for the political contribution credit.

To make a contribution:

1. Designate the political party of your choice using the party's code from the alphabetized list below.
  - If **you** contribute, enter **one** code in box 50a.
  - If **your spouse** contributes on a joint return, enter **one** code in box 50b.

Enter only one code per taxpayer. Spouses filing a joint return don't have to enter the same code.

- Constitution Party of Oregon [code 500].
- Democratic Party of Oregon [code 501].
- Independent Party of Oregon [code 502].
- Libertarian Party of Oregon [code 503].
- Oregon Republican Party [code 504].
- Pacific Green Party of Oregon [code 505].
- Progressive Party [code 506].
- We the People Party [code 508].
- Working Families Party of Oregon [code 507].

2. Enter your total contribution amount.
  - If you **or** your spouse contribute, enter \$3.
  - If both you **and** your spouse contribute on a joint return, enter \$6.

**Note:** Your political party contribution **won't** be made if:

- Your refund—after any application as a payment of estimated tax or charitable checkoff donation—is less than your total contribution amount.

- You enter an amount but don't designate a party (or parties).
- You designate a party (or parties) but don't enter an amount.
- You enter more than one party code per taxpayer.

**Instructions for amended returns.** Enter the amount, if any, from a refund on your original return that you applied as a political party contribution. If line 5 of the **Amended worksheet** shows a refund and you didn't make the maximum political party contribution on your original return, you may use the refund to make a contribution on your amended return.

**51 Oregon higher education savings plan deposits.** Enter the amount from line 5 of Schedule OR-529. For minimum deposit amounts and other information, see the schedule instructions. You can download Schedule OR-529 and instructions from our website or contact us to order them.

You can also use Schedule OR-529 to provide your information to Upward Oregon (formerly Oregon Treasury Savings Network) if you'd like them to set up an Embark (formerly Oregon College Savings Plan) account for you. However, you can make contributions from a refund on your return only **after** the account has been created. See Schedule OR-529 Instructions for details.

**Note:** If the amount of your refund—after any application as a payment of estimated tax, charitable checkoff donation, or political party contribution—is less than the total amount you want to deposit, no deposit will be made.

**Instructions for amended returns.** Enter the amount, if any, from a refund on your original return that you applied as an Oregon higher education savings plan deposit. If line 5 of the **Amended worksheet** shows a refund, add the amount you want to apply as a deposit and include an amended Schedule OR-529 with your amended return. The refund will be applied for the year in which you're filing the amended return.

**53 Net refund.** You must **reduce your refund** by any amounts applied as a payment of estimated tax, charitable checkoff donations, political party contributions, and Oregon higher education savings plan deposits. **By law, we can't issue or apply a refund if you file your return more than three years after the return's due date (excluding extensions).**

## Direct deposit

**54** In most cases, we can deposit your refund directly into your checking or savings account instead of mailing you a check. However, federal banking regulations prevent us from making a refund by

direct deposit if the final destination is an account outside the United States. In that case, we must issue a paper check instead.

Before you enter your information, verify that your deposit will be accepted and confirm your routing and account numbers. You can find a diagram of a personal check showing where these numbers are located in the "Payments and refunds" section of Publication OR-17.

Follow these steps to make sure your refund will be deposited into the correct account:

1. **Check the box** if the final destination for your refund would be an account outside the United States. **Note:** If you check this box, you will be issued a paper check.
2. **Check the appropriate box, either checking or savings, but not both.**
3. **Enter your nine-digit routing number.** Routing numbers begin with the digits 01 through 12, 21 through 32, or 61 through 72.
4. **Enter your account number.** Account numbers can be up to 17 characters (both numbers and letters). Don't include hyphens, spaces, or special symbols.
5. **Double-check** the account and routing numbers. **These numbers can't be changed after the return is filed.**

## Kicker donation

**55 Kicker donation.** You may choose to donate all of your kicker to the Oregon State School Fund. The election to donate your kicker can't be changed after the due date of the original return. No partial donations are allowed. If any amount other than 0 is entered on line 32, your donation won't be made.

To make the donation:

1. See the instructions for line 32 to calculate your kicker amount.
2. Make sure that you've entered 0 on line 32.
3. Check box 55a.
4. Enter your entire kicker amount on line 55b.

**Reminder: This election is irrevocable.** The election to donate your kicker can't be changed or revoked after the due date of the original return. To make a change or correction to your election, your amended return must be received by the due date of the original return.

See the instructions for calculating your kicker for more information.

## Signature block

**Signature(s).** Be sure to sign and date your return. If you're filing a joint return, both taxpayers must sign. By signing the return, you acknowledge, under penalty of

false swearing, that the information on the return and any attachments is true, correct, and complete.

**Minor child's return.** If your child can't sign their tax return, you may sign the child's name as their legal agent. Sign the child's name and then write "By [your signature], parent (or other legal guardian) of minor child."

**Preparer signature.** Anyone who prepares, advises, or assists in preparing personal income tax returns in exchange for compensation of any kind **must** be licensed to prepare Oregon returns and **must** sign the return.

Signing the return doesn't grant your preparer the right to represent you or make decisions on your behalf. For more information about representation and authorization, download Form OR-AUTH-REP and instructions from our website or contact us to order them.

Contact the following agencies to check the status of your Oregon tax practitioner:

- Oregon Board of Tax Practitioners at 971-701-1544 (Salem) for licensed tax consultants or preparers, or go to [www.oregon.gov/obtp](http://www.oregon.gov/obtp).
- Oregon Board of Accountancy at 503-378-4181 (Salem) for public accountants and certified public accountants, or go to [www.oregon.gov/boa](http://www.oregon.gov/boa).

**Preparer license number.** Licensed tax consultants and tax preparers: enter your license number. CPAs: enter your certificate number. Tax-Aide volunteers: enter your TCE site number. All others: leave blank. **Don't** enter your driver license number.

## Form OR-VSI

The Oregon legislature's goal is to make Oregon's tax policies equitable for everyone. To help in this effort, you may voluntarily provide information about your race or ethnicity when you file your Oregon return each year, using Form OR-VSI.

On Form OR-VSI, you may identify your primary race or ethnicity (or indicate that you don't have one) and up to two additional races or ethnicities. There's also a way to indicate that you aren't sure about your race or ethnicity. If you're married and filing a joint return, you and your spouse complete separate forms.

The information you provide each year will be used for research purposes only. For more information, see Form OR-VSI Instructions or go to our website and look for "Voluntary Self-Identification." You can download the form and instructions from our website or contact us to order them.

## Before you file

**Copy of federal return.** Before you assemble your Oregon return, make a copy of both sides of your federal Form 1040, 1040-SR, or 1040-NR, along with Schedules 1, 1-A, 2, and 3 (as applicable), or Form 1040-X.

Don't include any other federal schedules. Keep these with your records; we may ask for them later.

If you created an "as if" federal return, use blue or black ink to label it "as if" on the top left corner. Include it along with the copy of your actual federal return (and any amendments).

**Failure to include your federal return will delay processing, and items claimed on your Oregon return may be adjusted or denied.**

**Amended Oregon return.** If you're amending your Oregon return due to changes to your federal return or a return you filed with another state, include a copy of your amended or corrected federal or other state return or audit report. If you're amending only your Oregon return, include a copy of your original federal or other state return.

**Assemble your Oregon return.** Assemble your return in the order shown below. If a form has more than one page, be sure that you've included all pages and that they're all from the same 2025 form. For example, if you're filing Schedule OR-WFHDC, Schedule OR-A, or Schedule OR-ASC, be sure that "2025 Schedule OR-WFHDC", "2025 Schedule OR-A", or "2025 Schedule OR-ASC" is printed at the top of each page and that you've included all pages associated with each schedule.

**Important: Don't use staples, paperclips, tape, or other fasteners.** Don't submit photocopies. Doing so will delay processing.

1. Payment by check or money order, if any. **Don't use a voucher.**
2. Form(s) W-2 and 1099 showing Oregon tax withheld.
3. Form OR-40.
4. Schedule OR-A.
5. Schedule OR-ASC.
6. Schedule OR-ADD-DEP.
7. Schedule OR-DONATE.
8. Schedule OR-529.
9. Schedule OR-PTE-FY.
10. Form OR-10.
11. Schedule OR-EIC-ITIN.
12. Schedule OR-WFHDC.
13. Form OR-VSI.
14. Other Oregon schedules required to be included with your return.
15. If you're an RDP filing separately for Oregon, your partner's Oregon return.
16. Your federal return(s) and schedules.

**Note:** If you're making an estimated tax payment for 2026 by check or money order, send the payment in a **separate envelope** with a completed Form OR-40-V. **Don't** include your 2026 payment or voucher with your 2025 return. You can download the voucher and instructions from our website or contact us to order them.

## Avoid processing delays

**Type or clearly print** your name, date of birth, SSN, complete mailing address, and daytime phone number on your return.

**Include all pages of your Oregon return.**

**Double-check your figures and other numbers, including your SSN.** Errors will delay processing. Common mistakes are:

- Math errors.
- A wrong amount claimed for the federal tax liability subtraction.
- Using the wrong line or column on the tax tables.
- Using the wrong tax chart.

**If you have tax to pay,** review the instructions for line 46.

**Verify your account information** if you're requesting a refund by direct deposit.

**Sign your return.** Both spouses must sign a joint return.

**Include legible copies** of all W-2 and 1099 forms showing Oregon income tax withheld. Place them on top of your return along with any payment by check, cashier's check, or money order.

**Include a copy** of your federal return (front and back) with your Oregon return. **Include** federal Schedules 1, 1-A, 2, and 3 (if applicable), but **don't include** other federal schedules unless otherwise instructed. Place it behind all Oregon forms and schedules.

**Payment by check, cashier's check, or money order** should be placed on top of your return. **Don't** mail cash. **Don't use a voucher.**

**Don't use staples, paper clips, tape, or other fasteners.**

**Mail your return in a stamped envelope.** Use a business-size (4 × 9½ inches) or larger envelope with adequate postage. **Don't** use a smaller envelope—it delays processing.

## Tax return mailing addresses

**Mail refund returns or no-tax-due returns to:**

REFUND  
PO Box 14700  
Salem OR 97309-0930

**Mail tax-to-pay returns to:**

Oregon Department of Revenue  
PO Box 14555  
Salem OR 97309-0940

# 2025 Tax Tables for Form OR-40

**S** Use column S if you are:

- Single.
- Married filing separately.

**J** Use column J if you are:

- Married filing jointly.
- Head of household.
- Surviving spouse.

If income from Form OR-40, line 19 is:		And you use column:		If income from Form OR-40, line 19 is:		And you use column:		If income from Form OR-40, line 19 is:		And you use column:		If income from Form OR-40, line 19 is:		And you use column:	
At least:	But less than:	<b>S</b>	<b>J</b>	At least:	But less than:	<b>S</b>	<b>J</b>	At least:	But less than:	<b>S</b>	<b>J</b>	At least:	But less than:	<b>S</b>	<b>J</b>
		Your tax is:				Your tax is:				Your tax is:				Your tax is:	
<b>\$ 0</b>		<b>\$ 4,000</b>				<b>\$ 9,000</b>				<b>\$ 14,000</b>					
				<b>4,000– 4,100</b>	192	192		<b>9,000– 9,100</b>	523	435		<b>14,000– 14,100</b>	919	772	
				<b>4,100– 4,200</b>	197	197		<b>9,100– 9,200</b>	530	442		<b>14,100– 14,200</b>	928	779	
				<b>4,200– 4,300</b>	202	202		<b>9,200– 9,300</b>	536	448		<b>14,200– 14,300</b>	937	786	
				<b>4,300– 4,400</b>	207	207		<b>9,300– 9,400</b>	543	455		<b>14,300– 14,400</b>	945	793	
				<b>4,400– 4,500</b>	212	211		<b>9,400– 9,500</b>	550	462		<b>14,400– 14,500</b>	954	799	
				<b>4,500– 4,600</b>	219	216		<b>9,500– 9,600</b>	557	469		<b>14,500– 14,600</b>	963	806	
				<b>4,600– 4,700</b>	226	221		<b>9,600– 9,700</b>	563	475		<b>14,600– 14,700</b>	972	813	
				<b>4,700– 4,800</b>	233	226		<b>9,700– 9,800</b>	570	482		<b>14,700– 14,800</b>	980	820	
<b>0– 20</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>4,800– 4,900</b>	239	230		<b>9,800– 9,900</b>	577	489		<b>14,800– 14,900</b>	989	826	
<b>20– 50</b>	<b>50</b>	<b>2</b>	<b>2</b>	<b>4,900– 5,000</b>	246	235		<b>9,900– 10,000</b>	584	496		<b>14,900– 15,000</b>	998	833	
<b>\$ 50</b>		<b>\$ 5,000</b>				<b>\$ 10,000</b>				<b>\$ 15,000</b>					
<b>50– 100</b>	<b>100</b>	<b>4</b>	<b>4</b>	<b>5,000– 5,100</b>	253	240		<b>10,000– 10,100</b>	590	502		<b>15,000– 15,100</b>	1,007	840	
<b>100– 200</b>	<b>200</b>	<b>7</b>	<b>7</b>	<b>5,100– 5,200</b>	260	245		<b>10,100– 10,200</b>	597	509		<b>15,100– 15,200</b>	1,015	847	
<b>200– 300</b>	<b>300</b>	<b>12</b>	<b>12</b>	<b>5,200– 5,300</b>	266	249		<b>10,200– 10,300</b>	604	516		<b>15,200– 15,300</b>	1,024	853	
<b>300– 400</b>	<b>400</b>	<b>17</b>	<b>17</b>	<b>5,300– 5,400</b>	273	254		<b>10,300– 10,400</b>	611	523		<b>15,300– 15,400</b>	1,033	860	
<b>400– 500</b>	<b>500</b>	<b>21</b>	<b>21</b>	<b>5,400– 5,500</b>	280	259		<b>10,400– 10,500</b>	617	529		<b>15,400– 15,500</b>	1,042	867	
<b>500– 600</b>	<b>600</b>	<b>26</b>	<b>26</b>	<b>5,500– 5,600</b>	287	264		<b>10,500– 10,600</b>	624	536		<b>15,500– 15,600</b>	1,050	874	
<b>600– 700</b>	<b>700</b>	<b>31</b>	<b>31</b>	<b>5,600– 5,700</b>	293	268		<b>10,600– 10,700</b>	631	543		<b>15,600– 15,700</b>	1,059	880	
<b>700– 800</b>	<b>800</b>	<b>36</b>	<b>36</b>	<b>5,700– 5,800</b>	300	273		<b>10,700– 10,800</b>	638	550		<b>15,700– 15,800</b>	1,068	887	
<b>800– 900</b>	<b>900</b>	<b>40</b>	<b>40</b>	<b>5,800– 5,900</b>	307	278		<b>10,800– 10,900</b>	644	556		<b>15,800– 15,900</b>	1,077	894	
<b>900– 1,000</b>	<b>1,000</b>	<b>45</b>	<b>45</b>	<b>5,900– 6,000</b>	314	283		<b>10,900– 11,000</b>	651	563		<b>15,900– 16,000</b>	1,085	901	
<b>\$ 1,000</b>		<b>\$ 6,000</b>				<b>\$ 11,000</b>				<b>\$ 16,000</b>					
<b>1,000– 1,100</b>	<b>1,100</b>	<b>50</b>	<b>50</b>	<b>6,000– 6,100</b>	320	287		<b>11,000– 11,100</b>	658	570		<b>16,000– 16,100</b>	1,094	907	
<b>1,100– 1,200</b>	<b>1,200</b>	<b>55</b>	<b>55</b>	<b>6,100– 6,200</b>	327	292		<b>11,100– 11,200</b>	665	577		<b>16,100– 16,200</b>	1,103	914	
<b>1,200– 1,300</b>	<b>1,300</b>	<b>59</b>	<b>59</b>	<b>6,200– 6,300</b>	334	297		<b>11,200– 11,300</b>	674	583		<b>16,200– 16,300</b>	1,112	921	
<b>1,300– 1,400</b>	<b>1,400</b>	<b>64</b>	<b>64</b>	<b>6,300– 6,400</b>	341	302		<b>11,300– 11,400</b>	683	590		<b>16,300– 16,400</b>	1,120	928	
<b>1,400– 1,500</b>	<b>1,500</b>	<b>69</b>	<b>69</b>	<b>6,400– 6,500</b>	347	306		<b>11,400– 11,500</b>	692	597		<b>16,400– 16,500</b>	1,129	934	
<b>1,500– 1,600</b>	<b>1,600</b>	<b>74</b>	<b>74</b>	<b>6,500– 6,600</b>	354	311		<b>11,500– 11,600</b>	700	604		<b>16,500– 16,600</b>	1,138	941	
<b>1,600– 1,700</b>	<b>1,700</b>	<b>78</b>	<b>78</b>	<b>6,600– 6,700</b>	361	316		<b>11,600– 11,700</b>	709	610		<b>16,600– 16,700</b>	1,147	948	
<b>1,700– 1,800</b>	<b>1,800</b>	<b>83</b>	<b>83</b>	<b>6,700– 6,800</b>	368	321		<b>11,700– 11,800</b>	718	617		<b>16,700– 16,800</b>	1,155	955	
<b>1,800– 1,900</b>	<b>1,900</b>	<b>88</b>	<b>88</b>	<b>6,800– 6,900</b>	374	325		<b>11,800– 11,900</b>	727	624		<b>16,800– 16,900</b>	1,164	961	
<b>1,900– 2,000</b>	<b>2,000</b>	<b>93</b>	<b>93</b>	<b>6,900– 7,000</b>	381	330		<b>11,900– 12,000</b>	735	631		<b>16,900– 17,000</b>	1,173	968	
<b>\$ 2,000</b>		<b>\$ 7,000</b>				<b>\$ 12,000</b>				<b>\$ 17,000</b>					
<b>2,000– 2,100</b>	<b>2,100</b>	<b>97</b>	<b>97</b>	<b>7,000– 7,100</b>	388	335		<b>12,000– 12,100</b>	744	637		<b>17,000– 17,100</b>	1,182	975	
<b>2,100– 2,200</b>	<b>2,200</b>	<b>102</b>	<b>102</b>	<b>7,100– 7,200</b>	395	340		<b>12,100– 12,200</b>	753	644		<b>17,100– 17,200</b>	1,190	982	
<b>2,200– 2,300</b>	<b>2,300</b>	<b>107</b>	<b>107</b>	<b>7,200– 7,300</b>	401	344		<b>12,200– 12,300</b>	762	651		<b>17,200– 17,300</b>	1,199	988	
<b>2,300– 2,400</b>	<b>2,400</b>	<b>112</b>	<b>112</b>	<b>7,300– 7,400</b>	408	349		<b>12,300– 12,400</b>	770	658		<b>17,300– 17,400</b>	1,208	995	
<b>2,400– 2,500</b>	<b>2,500</b>	<b>116</b>	<b>116</b>	<b>7,400– 7,500</b>	415	354		<b>12,400– 12,500</b>	779	664		<b>17,400– 17,500</b>	1,217	1,002	
<b>2,500– 2,600</b>	<b>2,600</b>	<b>121</b>	<b>121</b>	<b>7,500– 7,600</b>	422	359		<b>12,500– 12,600</b>	788	671		<b>17,500– 17,600</b>	1,225	1,009	
<b>2,600– 2,700</b>	<b>2,700</b>	<b>126</b>	<b>126</b>	<b>7,600– 7,700</b>	428	363		<b>12,600– 12,700</b>	797	678		<b>17,600– 17,700</b>	1,234	1,015	
<b>2,700– 2,800</b>	<b>2,800</b>	<b>131</b>	<b>131</b>	<b>7,700– 7,800</b>	435	368		<b>12,700– 12,800</b>	805	685		<b>17,700– 17,800</b>	1,243	1,022	
<b>2,800– 2,900</b>	<b>2,900</b>	<b>135</b>	<b>135</b>	<b>7,800– 7,900</b>	442	373		<b>12,800– 12,900</b>	814	691		<b>17,800– 17,900</b>	1,252	1,029	
<b>2,900– 3,000</b>	<b>3,000</b>	<b>140</b>	<b>140</b>	<b>7,900– 8,000</b>	449	378		<b>12,900– 13,000</b>	823	698		<b>17,900– 18,000</b>	1,260	1,036	
<b>\$ 3,000</b>		<b>\$ 8,000</b>				<b>\$ 13,000</b>				<b>\$ 18,000</b>					
<b>3,000– 3,100</b>	<b>3,100</b>	<b>145</b>	<b>145</b>	<b>8,000– 8,100</b>	455	382		<b>13,000– 13,100</b>	832	705		<b>18,000– 18,100</b>	1,269	1,042	
<b>3,100– 3,200</b>	<b>3,200</b>	<b>150</b>	<b>150</b>	<b>8,100– 8,200</b>	462	387		<b>13,100– 13,200</b>	840	712		<b>18,100– 18,200</b>	1,278	1,049	
<b>3,200– 3,300</b>	<b>3,300</b>	<b>154</b>	<b>154</b>	<b>8,200– 8,300</b>	469	392		<b>13,200– 13,300</b>	849	718		<b>18,200– 18,300</b>	1,287	1,056	
<b>3,300– 3,400</b>	<b>3,400</b>	<b>159</b>	<b>159</b>	<b>8,300– 8,400</b>	476	397		<b>13,300– 13,400</b>	858	725		<b>18,300– 18,400</b>	1,295	1,063	
<b>3,400– 3,500</b>	<b>3,500</b>	<b>164</b>	<b>164</b>	<b>8,400– 8,500</b>	482	401		<b>13,400– 13,500</b>	867	732		<b>18,400– 18,500</b>	1,304	1,069	
<b>3,500– 3,600</b>	<b>3,600</b>	<b>169</b>	<b>169</b>	<b>8,500– 8,600</b>	489	406		<b>13,500– 13,600</b>	875	739		<b>18,500– 18,600</b>	1,313	1,076	
<b>3,600– 3,700</b>	<b>3,700</b>	<b>173</b>	<b>173</b>	<b>8,600– 8,700</b>	496	411		<b>13,600– 13,700</b>	884	745		<b>18,600– 18,700</b>	1,322	1,083	
<b>3,700– 3,800</b>	<b>3,800</b>	<b>178</b>	<b>178</b>	<b>8,700– 8,800</b>	503	416		<b>13,700– 13,800</b>	893	752		<b>18,700– 18,800</b>	1,330	1,090	
<b>3,800– 3,900</b>	<b>3,900</b>	<b>183</b>	<b>183</b>	<b>8,800– 8,900</b>	509	421		<b>13,800– 13,900</b>	902	759		<b>18,800– 18,900</b>	1,339	1,096	
<b>3,900– 4,000</b>	<b>4,000</b>	<b>188</b>	<b>188</b>	<b>8,900– 9,000</b>	516	428		<b>13,900– 14,000</b>	910	766		<b>18,900– 19,000</b>	1,348	1,103	

# 2025 Tax Tables for Form OR-40

**S** Use column S if you are:

- Single.
- Married filing separately.

**J** Use column J if you are:

- Married filing jointly.
- Head of household.
- Surviving spouse.

If income from Form OR-40, line 19 is:		And you use column:		If income from Form OR-40, line 19 is:		And you use column:		If income from Form OR-40, line 19 is:		And you use column:		If income from Form OR-40, line 19 is:		And you use column:									
At least:	But less than:	<b>S</b>	<b>J</b>	At least:	But less than:	<b>S</b>	<b>J</b>	At least:	But less than:	<b>S</b>	<b>J</b>	At least:	But less than:	<b>S</b>	<b>J</b>								
		Your tax is:				Your tax is:				Your tax is:				Your tax is:									
<b>\$ 19,000</b>				<b>\$ 24,000</b>				<b>\$ 29,000</b>				<b>\$ 34,000</b>											
19,000–19,100	1,357	1,110	24,000–24,100	1,794	1,485	29,000–29,100	2,232	1,922	34,000–34,100	2,669	2,360	19,100–19,200	1,365	1,117	24,100–24,200	1,803	1,494	29,100–29,200	2,240	1,931	34,100–34,200	2,678	2,369
19,200–19,300	1,374	1,123	24,200–24,300	1,812	1,502	29,200–29,300	2,249	1,940	34,200–34,300	2,687	2,377	19,300–19,400	1,383	1,130	24,300–24,400	1,820	1,511	29,300–29,400	2,258	1,949	34,300–34,400	2,695	2,386
19,400–19,500	1,392	1,137	24,400–24,500	1,829	1,520	29,400–29,500	2,267	1,957	34,400–34,500	2,704	2,395	19,500–19,600	1,400	1,144	24,500–24,600	1,838	1,529	29,500–29,600	2,275	1,966	34,500–34,600	2,713	2,404
19,600–19,700	1,409	1,150	24,600–24,700	1,847	1,537	29,600–29,700	2,284	1,975	34,600–34,700	2,722	2,412	19,700–19,800	1,418	1,157	24,700–24,800	1,855	1,546	29,700–29,800	2,293	1,984	34,700–34,800	2,730	2,421
19,800–19,900	1,427	1,164	24,800–24,900	1,864	1,555	29,800–29,900	2,302	1,992	34,800–34,900	2,739	2,430	19,900–20,000	1,435	1,171	24,900–25,000	1,873	1,564	29,900–30,000	2,310	2,001	34,900–35,000	2,748	2,439
<b>\$ 20,000</b>				<b>\$ 25,000</b>				<b>\$ 30,000</b>				<b>\$ 35,000</b>											
20,000–20,100	1,444	1,177	25,000–25,100	1,882	1,572	30,000–30,100	2,319	2,010	35,000–35,100	2,757	2,447	20,100–20,200	1,453	1,184	25,100–25,200	1,890	1,581	30,100–30,200	2,328	2,019	35,100–35,200	2,765	2,456
20,200–20,300	1,462	1,191	25,200–25,300	1,899	1,590	30,200–30,300	2,337	2,027	35,200–35,300	2,774	2,465	20,300–20,400	1,470	1,198	25,300–25,400	1,908	1,599	30,300–30,400	2,345	2,036	35,300–35,400	2,783	2,474
20,400–20,500	1,479	1,204	25,400–25,500	1,917	1,607	30,400–30,500	2,354	2,045	35,400–35,500	2,792	2,482	20,500–20,600	1,488	1,211	25,500–25,600	1,925	1,616	30,500–30,600	2,363	2,054	35,500–35,600	2,800	2,491
20,600–20,700	1,497	1,218	25,600–25,700	1,934	1,625	30,600–30,700	2,372	2,062	35,600–35,700	2,809	2,500	20,700–20,800	1,505	1,225	25,700–25,800	1,943	1,634	30,700–30,800	2,380	2,071	35,700–35,800	2,818	2,509
20,800–20,900	1,514	1,231	25,800–25,900	1,952	1,642	30,800–30,900	2,389	2,080	35,800–35,900	2,827	2,517	20,900–21,000	1,523	1,238	25,900–26,000	1,960	1,651	30,900–31,000	2,398	2,089	35,900–36,000	2,835	2,526
<b>\$ 21,000</b>				<b>\$ 26,000</b>				<b>\$ 31,000</b>				<b>\$ 36,000</b>											
21,000–21,100	1,532	1,245	26,000–26,100	1,969	1,660	31,000–31,100	2,407	2,097	36,000–36,100	2,844	2,535	21,100–21,200	1,540	1,252	26,100–26,200	1,978	1,669	31,100–31,200	2,415	2,106	36,100–36,200	2,853	2,544
21,200–21,300	1,549	1,258	26,200–26,300	1,987	1,677	31,200–31,300	2,424	2,115	36,200–36,300	2,862	2,552	21,300–21,400	1,558	1,265	26,300–26,400	1,995	1,686	31,300–31,400	2,433	2,124	36,300–36,400	2,870	2,561
21,400–21,500	1,567	1,272	26,400–26,500	2,004	1,695	31,400–31,500	2,442	2,132	36,400–36,500	2,879	2,570	21,500–21,600	1,575	1,279	26,500–26,600	2,013	1,704	31,500–31,600	2,450	2,141	36,500–36,600	2,888	2,579
21,600–21,700	1,584	1,285	26,600–26,700	2,022	1,712	31,600–31,700	2,459	2,150	36,600–36,700	2,897	2,587	21,700–21,800	1,593	1,292	26,700–26,800	2,030	1,721	31,700–31,800	2,468	2,159	36,700–36,800	2,905	2,596
21,800–21,900	1,602	1,299	26,800–26,900	2,039	1,730	31,800–31,900	2,477	2,167	36,800–36,900	2,914	2,605	21,900–22,000	1,610	1,306	26,900–27,000	2,048	1,739	31,900–32,000	2,485	2,176	36,900–37,000	2,923	2,614
<b>\$ 22,000</b>				<b>\$ 27,000</b>				<b>\$ 32,000</b>				<b>\$ 37,000</b>											
22,000–22,100	1,619	1,312	27,000–27,100	2,057	1,747	32,000–32,100	2,494	2,185	37,000–37,100	2,932	2,622	22,100–22,200	1,628	1,319	27,100–27,200	2,065	1,756	32,100–32,200	2,503	2,194	37,100–37,200	2,940	2,631
22,200–22,300	1,637	1,327	27,200–27,300	2,074	1,765	32,200–32,300	2,512	2,202	37,200–37,300	2,949	2,640	22,300–22,400	1,645	1,336	27,300–27,400	2,083	1,774	32,300–32,400	2,520	2,211	37,300–37,400	2,958	2,649
22,400–22,500	1,654	1,345	27,400–27,500	2,092	1,782	32,400–32,500	2,529	2,220	37,400–37,500	2,967	2,657	22,500–22,600	1,663	1,354	27,500–27,600	2,100	1,791	32,500–32,600	2,538	2,229	37,500–37,600	2,975	2,666
22,600–22,700	1,672	1,362	27,600–27,700	2,109	1,800	32,600–32,700	2,547	2,237	37,600–37,700	2,984	2,675	22,700–22,800	1,680	1,371	27,700–27,800	2,118	1,809	32,700–32,800	2,555	2,246	37,700–37,800	2,993	2,684
22,800–22,900	1,689	1,380	27,800–27,900	2,127	1,817	32,800–32,900	2,564	2,255	37,800–37,900	3,002	2,692	22,900–23,000	1,698	1,389	27,900–28,000	2,135	1,826	32,900–33,000	2,573	2,264	37,900–38,000	3,010	2,701
<b>\$ 23,000</b>				<b>\$ 28,000</b>				<b>\$ 33,000</b>				<b>\$ 38,000</b>											
23,000–23,100	1,707	1,397	28,000–28,100	2,144	1,835	33,000–33,100	2,582	2,272	38,000–38,100	3,019	2,710	23,100–23,200	1,715	1,406	28,100–28,200	2,153	1,844	33,100–33,200	2,590	2,281	38,100–38,200	3,028	2,719
23,200–23,300	1,724	1,415	28,200–28,300	2,162	1,852	33,200–33,300	2,599	2,290	38,200–38,300	3,037	2,727	23,300–23,400	1,733	1,424	28,300–28,400	2,170	1,861	33,300–33,400	2,608	2,299	38,300–38,400	3,045	2,736
23,400–23,500	1,742	1,432	28,400–28,500	2,179	1,870	33,400–33,500	2,617	2,307	38,400–38,500	3,054	2,745	23,500–23,600	1,750	1,441	28,500–28,600	2,188	1,879	33,500–33,600	2,625	2,316	38,500–38,600	3,063	2,754
23,600–23,700	1,759	1,450	28,600–28,700	2,197	1,887	33,600–33,700	2,634	2,325	38,600–38,700	3,072	2,762	23,700–23,800	1,768	1,459	28,700–28,800	2,205	1,896	33,700–33,800	2,643	2,334	38,700–38,800	3,080	2,771
23,800–23,900	1,777	1,467	28,800–28,900	2,214	1,905	33,800–33,900	2,652	2,342	38,800–38,900	3,089	2,780	23,900–24,000	1,785	1,476	28,900–29,000	2,223	1,914	33,900–34,000	2,660	2,351	38,900–39,000	3,098	2,789

# 2025 Tax Tables for Form OR-40

**S** Use column S if you are:

- Single.
- Married filing separately.

**J** Use column J if you are:

- Married filing jointly.
- Head of household.
- Surviving spouse.

If income from Form OR-40, line 19 is:		And you use column:		If income from Form OR-40, line 19 is:		And you use column:		If income from Form OR-40, line 19 is:		And you use column:		If income from Form OR-40, line 19 is:		And you use column:									
At least:	But less than:	<b>S</b>	<b>J</b>	At least:	But less than:	<b>S</b>	<b>J</b>	At least:	But less than:	<b>S</b>	<b>J</b>	At least:	But less than:	<b>S</b>	<b>J</b>								
		Your tax is:				Your tax is:				Your tax is:				Your tax is:									
<b>\$ 39,000</b>				<b>\$ 42,000</b>				<b>\$ 45,000</b>				<b>\$ 48,000</b>											
39,000–39,100	3,107	2,797	42,000–42,100	3,369	3,060	45,000–45,100	3,632	3,322	48,000–48,100	3,894	3,585	39,100–39,200	3,115	2,806	42,100–42,200	3,378	3,069	45,100–45,200	3,640	3,331	48,100–48,200	3,903	3,594
39,200–39,300	3,124	2,815	42,200–42,300	3,387	3,077	45,200–45,300	3,649	3,340	48,200–48,300	3,912	3,602	39,300–39,400	3,133	2,824	42,300–42,400	3,395	3,086	45,300–45,400	3,658	3,349	48,300–48,400	3,920	3,611
39,400–39,500	3,142	2,832	42,400–42,500	3,404	3,095	45,400–45,500	3,667	3,357	48,400–48,500	3,929	3,620	39,500–39,600	3,150	2,841	42,500–42,600	3,413	3,104	45,500–45,600	3,675	3,366	48,500–48,600	3,938	3,629
39,600–39,700	3,159	2,850	42,600–42,700	3,422	3,112	45,600–45,700	3,684	3,375	48,600–48,700	3,947	3,637	39,700–39,800	3,168	2,859	42,700–42,800	3,430	3,121	45,700–45,800	3,693	3,384	48,700–48,800	3,955	3,646
39,800–39,900	3,177	2,867	42,800–42,900	3,439	3,130	45,800–45,900	3,702	3,392	48,800–48,900	3,964	3,655	39,900–40,000	3,185	2,876	42,900–43,000	3,448	3,139	45,900–46,000	3,710	3,401	48,900–49,000	3,973	3,664
<b>\$ 40,000</b>				<b>\$ 43,000</b>				<b>\$ 46,000</b>				<b>\$ 49,000</b>											
40,000–40,100	3,194	2,885	43,000–43,100	3,457	3,147	46,000–46,100	3,719	3,410	49,000–49,100	3,982	3,672	40,100–40,200	3,203	2,894	43,100–43,200	3,465	3,156	46,100–46,200	3,728	3,419	49,100–49,200	3,990	3,681
40,200–40,300	3,212	2,902	43,200–43,300	3,474	3,165	46,200–46,300	3,737	3,427	49,200–49,300	3,999	3,690	40,300–40,400	3,220	2,911	43,300–43,400	3,483	3,174	46,300–46,400	3,745	3,436	49,300–49,400	4,008	3,699
40,400–40,500	3,229	2,920	43,400–43,500	3,492	3,182	46,400–46,500	3,754	3,445	49,400–49,500	4,017	3,707	40,500–40,600	3,238	2,929	43,500–43,600	3,500	3,191	46,500–46,600	3,763	3,454	49,500–49,600	4,025	3,716
40,600–40,700	3,247	2,937	43,600–43,700	3,509	3,200	46,600–46,700	3,772	3,462	49,600–49,700	4,034	3,725	40,700–40,800	3,255	2,946	43,700–43,800	3,518	3,209	46,700–46,800	3,780	3,471	49,700–49,800	4,043	3,734
40,800–40,900	3,264	2,955	43,800–43,900	3,527	3,217	46,800–46,900	3,789	3,480	49,800–49,900	4,052	3,742	40,900–41,000	3,273	2,964	43,900–44,000	3,535	3,226	46,900–47,000	3,798	3,489	49,900–50,000	4,060	3,751
<b>\$ 41,000</b>				<b>\$ 44,000</b>				<b>\$ 47,000</b>															
41,000–41,100	3,282	2,972	44,000–44,100	3,544	3,235	47,000–47,100	3,807	3,497	41,100–41,200	3,290	2,981	44,100–44,200	3,553	3,244	47,100–47,200	3,815	3,506						
41,200–41,300	3,299	2,990	44,200–44,300	3,562	3,252	47,200–47,300	3,824	3,515	41,300–41,400	3,308	2,999	44,300–44,400	3,570	3,261	47,300–47,400	3,833	3,524						
41,400–41,500	3,317	3,007	44,400–44,500	3,579	3,270	47,400–47,500	3,842	3,532	41,500–41,600	3,325	3,016	44,500–44,600	3,588	3,279	47,500–47,600	3,850	3,541						
41,600–41,700	3,334	3,025	44,600–44,700	3,597	3,287	47,600–47,700	3,859	3,550	41,700–41,800	3,343	3,034	44,700–44,800	3,605	3,296	47,700–47,800	3,868	3,559						
41,800–41,900	3,352	3,042	44,800–44,900	3,614	3,305	47,800–47,900	3,877	3,567	41,900–42,000	3,360	3,051	44,900–45,000	3,623	3,314	47,900–48,000	3,885	3,576						

## 2025 Tax rate charts

### Chart S: For persons filing single or married filing separately—

If your taxable income is \$50,000 or more but not over \$125,000 .....your tax is \$4,065 plus 8.75% of excess over \$50,000  
 If your taxable income is over \$125,000 ..... your tax is \$10,627 plus 9.9% of excess over \$125,000

### Chart J: For persons filing jointly, head of household, or qualifying surviving spouse—

If your taxable income is \$50,000 or more but not over \$250,000.....your tax is \$3,756 plus 8.75% of excess over \$50,000  
 If your taxable income is over \$250,000.....your tax is \$21,256 plus 9.9% of excess over \$250,000