



Who Really Counts as a Dependent in 2025?

Every tax season, one of the biggest (and most misunderstood) questions I get is:

“Can I claim them as a dependent?”

Whether you’re supporting a child, a college student, a parent, or a relative, understanding the IRS rules around dependents can be the key to filing correctly—and avoiding delays or rejection notices. And since claiming a dependent can also impact your filing status, Head of Household eligibility, and other areas of your return, it’s something we want to get right from the start.

In This Issue, I’m Covering:

- **Who qualifies as a dependent** (child vs. qualifying relative)
- **Residency, support, and relationship tests** you must meet
- **Rules for divorced or separated parents**, and who gets to claim the child
- **Special situations**, like claiming college students, adult dependents, or elderly parents
- **Documentation you need to keep** in case the IRS ever asks

Did You Know?

- A college student under age 24 may still qualify as your dependent if they’re a full-time student and you provide more than half of their support.
- You might be able to claim an elderly parent even if they don’t live with you, as long as you cover more than 50% of their basic needs and they earn below a certain amount.
- In shared custody situations, the IRS tiebreaker rules determine who gets to claim the child if both parents try, often favoring the one the child lived with more during the year.
- Form 8332 is required when a custodial parent allows the noncustodial parent to claim the child. It must be signed and submitted each year (unless it’s a multi-year release).

Quick Tip from Your Tax Preparer:

Claiming the wrong person as a dependent—even by accident—can hold up your refund, cause IRS letters, or create complications for both parties. When in doubt, check with me first!



✳ Who Qualifies as a Dependent for the 2025 Tax Year?

A dependent is someone you can list on your tax return who meets IRS rules and claiming them correctly can affect things like filing status and access to certain tax benefits (we'll talk about the credits in the next issue). But not everyone qualifies! Let's break it down below ↴

Two Types of Dependents

1. Qualifying Child
2. Qualifying Relative

👶 Qualifying Child – The Basics

To claim someone as a Qualifying Child, they must meet all of the following rules for 2025:

1. Relationship Test

The child must be one of the following:

- Your biological child
- Stepchild
- Foster child placed by an authorized agency
- Sibling or stepsibling
- A descendant of the above (e.g., your grandchild, niece/nephew)

2. Age Test

- Under 19 at the end of 2025, or
- Under 24 at the end of 2025 and a full-time student for at least 5 months of the year, or
- Any age if permanently and totally disabled

3. Residency Test

The child must have lived with you for more than half of 2025 (temporary absences like school, medical care, or military service still count as living with you).

4. Support Test

The child cannot have provided more than half of their own support in 2025.

5. Joint Return Test

They cannot file a joint return with a spouse unless the only reason they filed was to claim a refund.

✖ Example:

- You can claim your 10-year-old daughter who lives with you full-time and doesn't earn her own income.
- You cannot claim your 25-year-old brother as a Qualifying Child (he's too old for this category) – but you could check the Qualifying Relative rules instead.

Qualifying Relative – For Adults & Other Dependents

Even if someone doesn't meet the **Qualifying Child** rules, they might still be your **Qualifying Relative** and therefore a dependent, if they meet these:

1. Not a Qualifying Child

They cannot be claimed as a Qualifying Child by you or anyone else.

2. Relationship or Residency

They must be either:

- A recognized relative (parent, grandparent, sibling, aunt/uncle, in-laws, etc.)

OR

- A person who lives with you all year as a member of your household
 - This includes a roommate, neighbor, or cousin who lived with you the full year, as long as they meet the other tests.

3. Gross Income Test

For 2025, a Qualifying Relative must have earned less than \$4,700 during the year. (If they earned \$4,700 or more, they generally cannot be your dependent.)

4. Support Test

You must have provided more than 50% of their total support in 2025.

Example:

- You support your retired mother-in-law who earns no income — she may qualify as your dependent if you provide most of her support.
- Your adult friend who lives with you and earns a full-time salary cannot be claimed, because their income is too high and they do not qualify as a relative under IRS rules.

Special Situations to Know About

College Students

A full-time student under age 24 may qualify as a child dependent even if they live at school, as long as they meet the other rules (support, residency, etc.).

Other Relatives

Grandparents, aunts/uncles, cousins, and even in-laws can be dependents, as long as they meet the relative test, low income test, and support test.

Helpful Tips

- ✓ Keep documentation (birth certificates, school enrollment, receipts for support), especially if the dependent rules might be questioned later.
- ✓ Have clear records of financial support provided (rent, food, medical bills, etc.).
- ✓ If there's shared custody, always get the right signed release (Form 8332) before filing.

Rules for Divorced or Separated Parents

If you're divorced or separated, only one parent can claim a child as a dependent per tax year. Here's how it works:

Who Gets to Claim the Child?

The custodial parent (the one the child lives with more than 50% of the time) usually gets the tax benefits. But, there are exceptions:

- The custodial parent can sign Form 8332 to let the non-custodial parent claim the child.
- The non-custodial parent may claim the dependent if the custodial parent provides a signed Form 8332, releasing the claim.
- Tax Credits: Only the custodial parent can claim the Earned Income Tax Credit and Child and Dependent Care Credit, even if the non-custodial parent claims the child as a dependent.

Example:

- Mom has custody and usually claims the child.
- Dad wants to claim the child this year. Mom must complete Form 8332 to allow Dad to do so.
- Example:
- If your ex-spouse has custody of your child but agrees to let you claim them, you must have Form 8332 to attach to your tax return.

! Important Rule: The Child Tax Credit and Earned Income Tax Credit can't be split. Only the parent claiming the child gets those credits.

Final Tip: Keep Good Records!

Claiming dependents doesn't have to be overwhelming! With the right guidance, you can take advantage of valuable tax savings and keep more money in your wallet.  If you're unsure about eligibility, it's always wise to consult a tax professional. To maximize your benefits, be sure to keep your receipts, complete Form 2441, and gather documentation from care providers. 



QUESTIONS? — GIVE ME A — **JINGLE**

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HOME IMPROVEMENT CREDITS FOR MAKING ENERGY-SAVING
UPGRADES 

RETIREMENT SAVER'S CREDIT TO REWARD YOUR FUTURE SELF 

Thank you for reading!