

2025 Federal Return

USERNAME

brendacachay

Dear BRENDA,

Thank you for using FreeTaxUSA to file your taxes. We want to make sure your tax filing experience is easy, accurate, and fast. We look forward to helping you prepare your 2026 taxes.

RETURN STATUS

Accepted

Your federal taxes were accepted! The IRS accepted them on 04/15/26 12:02 AM EDT.

FEDERAL REFUND

\$1,189

You chose to have your refund deposited into your bank account. The IRS says most refunds will be processed in less than 21 days. In our experience, most people receive their refunds in 7 to 14 days.

You can check the status of your refund by visiting:
www.irs.gov/refund

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning , 2025, ending , 20 See separate instructions.

Filed pursuant to section 301.9100-2 Combat zone Deceased Spouse Other

Your first name and middle initial Last name Your social security number BRENDA S CACHAY GUTIERREZ 685 36 3150

If joint return, spouse's first name and middle initial Last name Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. 141 COTTAGE ST D1 Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. [X]

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code NEW HAVEN CT 06511 Presidential Election Campaign

Foreign country name Foreign province/state/county Foreign postal code Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. [] You [] Spouse

Filing Status [X] Single [] Head of household (HOH) [] Married filing jointly [] Married filing separately [] Qualifying surviving spouse (QSS) [] If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

Digital Assets At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) [] Yes [X] No

Table with 5 columns: Dependents (1-4) and rows for (1) First name, (2) Last name, (3) SSN, (4) Relationship, (5) Check if lived with you more than half of 2025, (6) Check if (Full-time student, Permanently and totally disabled), (7) Credits (Child tax credit, Credit for other dependents).

[] Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

Income section table with rows 1a through 11a. Includes sub-rows for interest, dividends, pensions, and social security benefits. Total income is 20,057.

Attach Sch. B if required.

Table with columns for line numbers (11b, 12a, 12b, 12c, 12d, 12e, 13a, 13b, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24) and amounts. Includes a 'Standard deduction for-' box on the left with filing status options.

Table for 'Payments and Refundable Credits' with columns for line numbers (25a, 25b, 25c, 25d, 26) and amounts. Includes a box for 'If you have a qualifying child, you may need to attach Sch. EIC.'

Table for 'Refund' and 'Amount You Owe' with columns for line numbers (27a, 27b, 27c, 28, 29, 30, 31, 32, 33, 34, 35a, 36, 37, 38) and amounts. Includes a box for 'Direct deposit? See instructions.'

Table for 'Third Party Designee' with fields for name, phone number, and personal identification number (PIN).

Declaration text: 'Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete.'

Table for 'Sign Here' with fields for signature, date, occupation, and PIN for both the preparer and spouse.

Table for 'Paid Preparer Use Only' with fields for preparer's name, signature, date, PTIN, and firm information.

**SCHEDULE 3
(Form 1040)**

Department of the Treasury
Internal Revenue Service

Additional Credits and Payments

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2025
Attachment
Sequence No. **03**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

BRENDA S CACHAY GUTIERREZ

Your social security number

685-36-3150

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required		1	
2	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441		2	
3	Education credits from Form 8863, line 19		3	
4	Retirement savings contributions credit. Attach Form 8880		4	212.
5a	Residential clean energy credit from Form 5695, line 15		5a	
b	Energy efficient home improvement credit from Form 5695, line 32		5b	
6	Other nonrefundable credits:			
a	General business credit. Attach Form 3800	6a		
b	Credit for prior year minimum tax. Attach Form 8801	6b		
c	Adoption credit. Attach Form 8839	6c		
d	Credit for the elderly or disabled. Attach Schedule R	6d		
e	Reserved for future use	6e		
f	Clean vehicle credit. Attach Form 8936	6f		
g	Mortgage interest credit. Attach Form 8396	6g		
h	District of Columbia first-time homebuyer credit. Attach Form 8859	6h		
i	Qualified electric vehicle credit. Attach Form 8834	6i		
j	Alternative fuel vehicle refueling property credit. Attach Form 8911	6j		
k	Credit to holders of tax credit bonds. Attach Form 8912	6k		
l	Amount on Form 8978, line 14. See instructions	6l		
m	Credit for previously owned clean vehicles. Attach Form 8936	6m		
z	Other nonrefundable credits. List type and amount: _____	6z		
7	Total other nonrefundable credits. Add lines 6a through 6z		7	
8	Add lines 1 through 4, 5a, 5b, and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20		8	212.

Part II Other Payments and Refundable Credits

9	Net premium tax credit. Attach Form 8962		9	
10	Amount paid with request for extension to file (see instructions)		10	
11	Excess social security and tier 1 RRTA tax withheld		11	
12	Credit for federal tax on fuels. Attach Form 4136		12	
13	Other payments or refundable credits:			
a	Form 2439	13a		
b	Section 1341 credit for repayment of amounts included in income from earlier years	13b		
c	Net elective payment election amount from Form 3800, Part III, line 6, column (j)	13c		
d	Deferred amount of net 965 tax liability (see instructions)	13d		
z	Other refundable credits (see instructions): _____	13z		
14	Total other payments or refundable credits. Add lines 13a through 13z		14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31		15	

Credit for Qualified Retirement Savings Contributions

Department of the Treasury
Internal Revenue Service

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Form8880 for the latest information.

Name(s) shown on return

Your social security number

BRENDA S CACHAY GUTIERREZ

685-36-3150

Caution: You **cannot** take this credit if **either** of the following applies.

- The amount on Form 1040, 1040-SR, or 1040-NR, line 11a, is more than \$39,500 (\$59,250 if head of household; \$79,000 if married filing jointly).
- The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2008; (b) is claimed as a dependent on someone else's 2025 tax return; or (c) was a **student** (see instructions).

		(a) You	(b) Your spouse
1	Traditional and Roth IRA contributions, and ABLE account contributions by the designated beneficiary for 2025. Do not include rollover contributions		
2	Elective deferrals to a 401(k) or other qualified employer plan, voluntary employee contributions, and 501(c)(18)(D) plan contributions for 2025 (see instructions)	424.	
3	Add lines 1 and 2	424.	
4	Certain distributions received after 2022 and before the due date (including extensions) of your 2025 tax return (see instructions). If married filing jointly, include both spouses' amounts in both columns. See instructions for an exception		
5	Subtract line 4 from line 3. If zero or less, enter -0-	424.	
6	In each column, enter the smaller of line 5 or \$2,000	424.	
7	Add the amounts on line 6. If zero, stop ; you can't take this credit		424.
8	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11a*	20,057.	
9	Enter the applicable decimal amount from the table below.		

IF line 8 is...		AND your filing status is...		
Over...	But not over...	Married filing jointly	Head of household	Single, Married filing separately, or Qualifying surviving spouse
THEN enter on line 9...				
---	\$23,750	0.5	0.5	0.5
\$23,750	\$25,500	0.5	0.5	0.2
\$25,500	\$35,625	0.5	0.5	0.1
\$35,625	\$38,250	0.5	0.2	0.1
\$38,250	\$39,500	0.5	0.1	0.1
\$39,500	\$47,500	0.5	0.1	0.0
\$47,500	\$51,000	0.2	0.1	0.0
\$51,000	\$59,250	0.1	0.1	0.0
\$59,250	\$79,000	0.1	0.0	0.0
\$79,000	---	0.0	0.0	0.0

Note: If line 9 is zero, **stop**; you can't take this credit.

10	Multiply line 7 by line 9	10	212.
11	Limitation based on tax liability. Enter the amount from the Credit Limit Worksheet in the instructions	11	433.
12	Credit for qualified retirement savings contributions. Enter the smaller of line 10 or line 11 here and on Schedule 3 (Form 1040), line 4	12	212.

* See Pub. 590-A, Contributions to Individual Retirement Arrangements, for the amount to enter if you claim any exclusion or deduction for foreign earned income, foreign housing, income from Puerto Rico, or income from American Samoa.