



TAX MATTERS FOR IMMIGRANTS

Learn about reporting and paying taxes, deadlines, tax credits, and more. Also - get your tax-related questions answered by Tax Expert - Professor Francine Lipman.

Thursday, February 19, 2026 AND Thursday, March 19, 2026
2pm-3pm PT / 5pm-6pm ET (adjust for your time zone)



Professor Francine Lipman
UNLV Professor of Law
Expertise: tax law and ITINs



DISCLAIMER:

All information or suggestions shared is for educational purposes only, and should not be considered legal, business, or tax advice. This information is current as of February 2026 and may not reflect future changes to tax laws or policies. Consult a qualified tax professional to discuss your specific situation and tax obligations.

TAX FILING REQUIREMENTS + KEY BENEFITS



WHO NEEDS TO FILE TAXES?

Federal tax law requires anyone who earns income above the IRS filing threshold to file a tax return. If your income is below the filing requirement, you may still choose to file in order to claim a refund or tax credits.

BENEFITS OF FILING AND PAYING TAXES

- Demonstrates you are complying with tax filing obligations and federal tax laws
- Serves as proof of “good moral character” in immigration cases involving adjustment process
- Documents your U.S. work history and presence, which may help for citizenship pathways

Filing taxes each year helps protect your immigration future.

WHY FILING TAXES MATTERS FOR YOUR IMMIGRATION FUTURE

This is not just about filing this year's tax return. It's about protecting your future immigration opportunities.

When applying to adjust your status, USCIS may request:

- Multiple years of tax returns
- Documentation of tax compliance
- Proof of residency, income, and earnings history
- Detailed financial records

Be Proactive Now to Protect Your Future

- File taxes accurately and on time
- Keep copies of all tax returns and financial records
- Report income consistently



Your tax decisions today can directly impact your future immigration opportunities.

FILING TAXES: ASSESSING YOUR PERSONAL RISK

Do your homework. Conduct your own risk assessment, consult a [trusted legal expert](#), and decide what's best for you.

There is likely no added risk in filing taxes if you:

- Have previously filed tax returns and you have not moved
- Applied for an ITIN using your current address
- Completed any immigration-related paperwork or processes
- Shared your address with other federal agencies
- Have filed W-2 or 1099 income under your SSN or ITIN

The federal government already has your address.

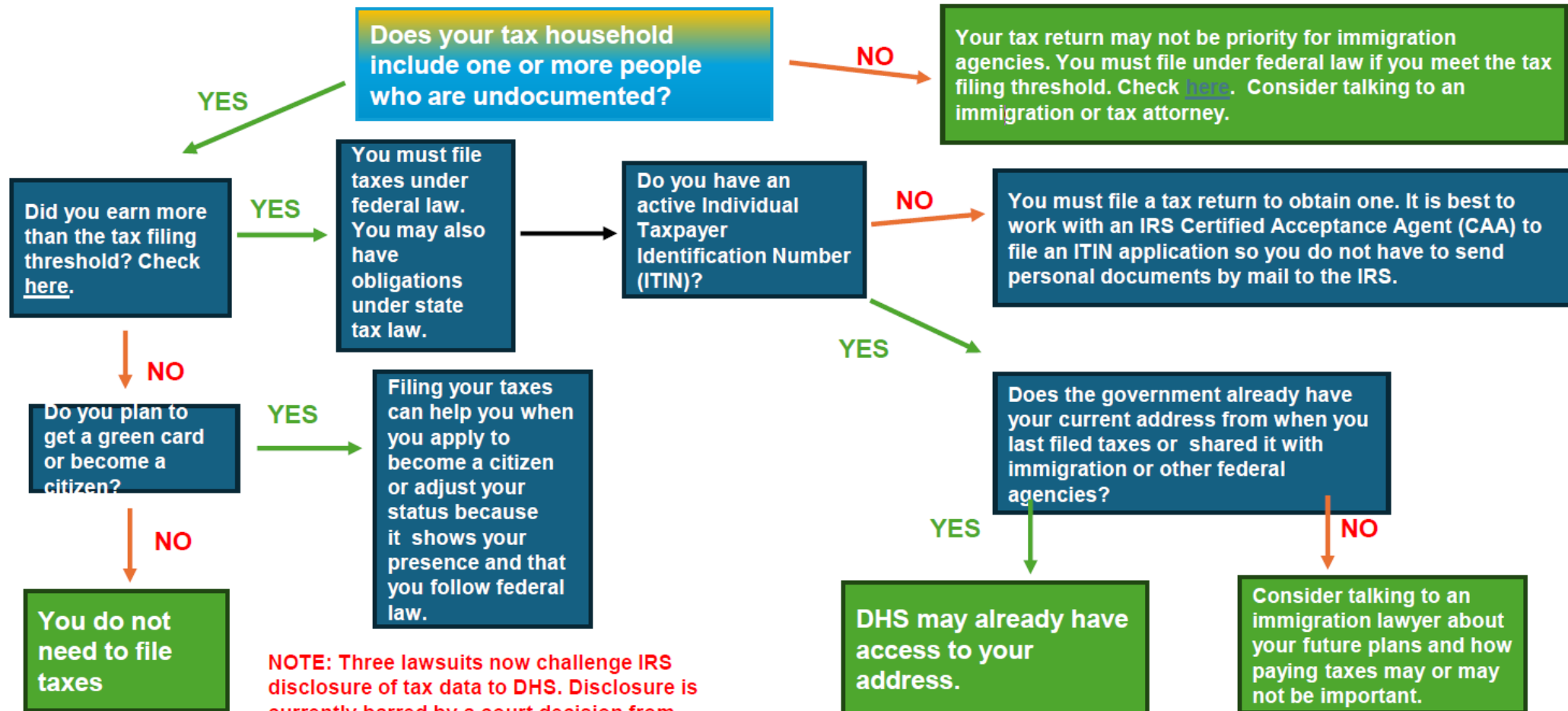
Although DHS and IRS signed an agreement last year to share taxpayer data, [multiple federal court orders](#) have blocked IRS from sharing information with DHS.



TAX FLOWCHART FOR IMMIGRANT TAXPAYERS

Unsure about filing taxes as an immigrant? You may want to use this tool.

Important: If you filed taxes before from your current address, the IRS has your address.



NOTE: Three lawsuits now challenge IRS disclosure of tax data to DHS. Disclosure is currently barred by a court decision from 11/2025. Tax privacy laws are the strongest of any across the federal government.
updated: 2/2/26

ITINS OPEN DOORS

An Individual Taxpayer Identification Number (ITIN) is a tax-processing number issued by the IRS to enable individuals who do not have SSNs to file and pay taxes.

What is an ITIN used for?

- To file and pay taxes
- Open a bank account and build credit*
- Obtain a home mortgage*
- Apply and participating in paid internships and fellowships that are open to ITIN holders
- Pursue career opportunities through independent contracting, freelancing, or starting a business
 - Apply for an EIN
 - Complete and file business tax forms

**Not all banks, mortgage companies, and loan companies accept ITINs*



An ITIN does NOT grant work authorization, nor does it change your immigration status.

ITIN APPLICATION GUIDANCE

If you don't have an ITIN and want to apply for one, follow these steps:

1. Read our “[How to Determine if You Already Have an ITIN](#)” resource:

You may already have an ITIN and not know it. Talk with your parents and review their past tax returns.

2. Use a CAA (Certifying Acceptance Agent) to Apply for an ITIN. By using a CAA, you:

- Do **NOT** have to mail original identification documents to the IRS
- Increase the likelihood of submitting a complete application

Note: CAAs often charge for their services so be proactive about asking upfront about their fees. [Find a CAA near you here](#). Or consider [VITA sites that offer CAA services](#) (free). Learn more on our [ITIN website](#).



ITIN website:
www.thedream.us/itin

An ITIN does NOT grant work authorization, nor does it change your immigration status.

Tax Season 2026: Focus on Immigrant Students

Francine J. Lipman

William S. Boyd Professor of Law
University of Nevada, Las Vegas



ANNUAL DUE DATES & RELATED DETAILS

Due Date for filing an annual tax return? April 15th unless Sat/Sun or federal holiday in 2026
= 4/15/26

Automatic Extensions?

Yes, thru October 15.

But you must file a Form 4868

**But only extends time to file not to pay
any amount due. If amount due is not paid
by April 15th then interest and penalties are
added to any tax owed.**

**If you are owed a refund then you have three years from April 15, 2026 to file a
return to claim the refund or until April 15, 2029.**



Resources for help preparing & filing taxes

- www.Getyourrefund.org offers DIY preparation and filing and VIRTUAL VITA
- **FREE FILE at IRS.gov**
 - <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>
 - Electronically file (free resources available)
 - Electronically pay any tax due
 - Direct deposit your refunds
- **VITA (Volunteer Income Tax Assistance) Sites**
 - VITA SITES THAT OFFER CAA SERVICES: <https://www.irs.gov/individuals/vita-sites-that-offer-caa-services>
 - VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including:
 - People who generally make \$89,000 or less
 - Persons with disabilities; and
 - Limited English-speaking taxpayers
- **Low-Income Taxpayer Clinics (LITCs)**
 - May have references for organizations handling ITIN tax filer and applicant issues in your area
 - <https://www.taxpayeradvocate.irs.gov/about-us/low-income-taxpayer-clinics-litc/>



Under Federal Law (and certain state laws), Individuals Are Required to File a Tax Return If They Have a “Tax Obligation”

What does this MEAN?

And how do I know if I have to file a tax return?

1st. *Add up **ALL** of your income for 2025.

(All means ALL including any income not reported on a W2 or a Form 1099)

* Cash income must be included



How Do I Calculate My \$Cash\$ Income?

- Ask the party who paid you (get written documentation).
- Review check remittances/stubs received. Or any other accounting paperwork or receipts (e.g., deposit slips, hourly rate x hours worked).
- Calculate by estimating the number of hours worked X your hourly rate including any amounts paid for overtime adding in tips.
- Keep track of your income using a notebook or spreadsheet.
- Calculate the total expenses you paid during the year with your earnings (reverse engineering or backing into the amount of your income).



“Total” ALL of Your 2025 Income

If your “total income” includes self-employment income (generally income that is not reported on a W2) AND it exceeds \$400 = **YOU are required** to file a 2025 tax return and pay self-employment taxes (about 15%) on your net income from this activity.

AND

If your “total income” exceeds your 2025 standard deduction = **YOU are required** to file a tax 2025 tax return.



2025 Standard Deductions

Standard Deduction (indexed for inflation annually):

Single: \$15,750

Married 31,500

Head of household 23,625

(single, but with a qualifying dependent in the household)

New Deductions for Overtime and Tips require a valid for work SSN





Exclusions from Gross Income

Loans: Loan proceeds are not income because you have to pay them back with interest.

Scholarships: to the extent used for qualified higher education tuition and fees, required books, but not excluded if exceeds those amounts and is used for living expenses. Or if the scholarship is compensatory (e.g., research assistant, athletes required to perform for tuition, etc.)

Educational Tax Credits

starting in 2026 will require SSN for students and taxpayers
(if different)

American Opportunity Tax Credit:

Partially Refundable:

Per Eligible Student Tax Credit:

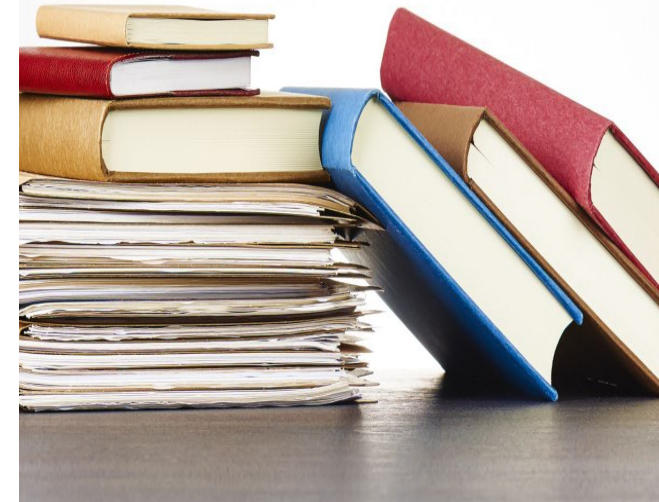
Up to \$2,500 = 100% of first \$2K & 25% of next \$2K of eligible tuition, fees and required books

Refundable up to 40% of allowable credit of \$2,500
or up to \$1K

Taxpayer identification number required (SSN or ITIN)

Limits? First 4 yrs/only 4 yrs, ½ time students, no felony drug conviction

Phases-out at higher income levels



Educational Tax Credits

(starting in 2026 will require SSN for students and taxpayers (if different))

Lifetime Learning Tax Credit:

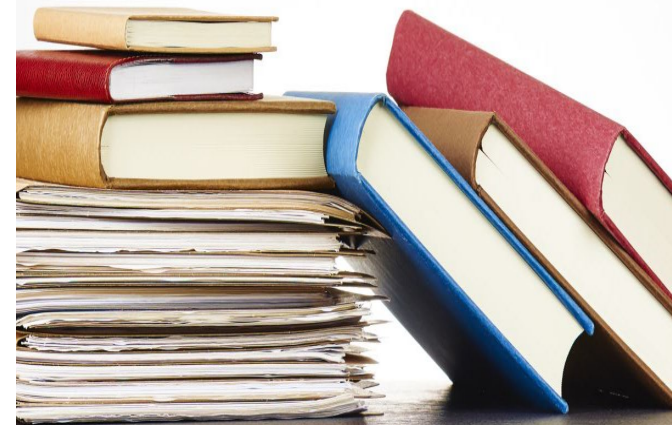
Nonrefundable federal tax credit of up to \$2,000

Per Taxpayer CREDIT

Up to \$10,000 tuition x 20% = \$2K

Post four years of higher education
for up to \$10,000 of tuition & fees

Phases-out at higher income levels



Questions about Taxes?

Questions? Email Professor Francine Lipman at Francine.Lipman@unlv.edu

Expertise: ITINs, tax law, business taxes

Immigrant and Tax Resources:

<https://bit.ly/m/Immigrant-Tax-Resources>

Curated by: NILC, UnidosUS, Protecting Immigrant Families, and United Ways of California



ITIN Website: www.thedream.us/itin

UPCOMING SESSIONS!

**GET THE TAX CLARITY
YOU DESERVE THIS
SEASON**

ZOOM SESSIONS

THURSDAY,
FEBRUARY 19

THURSDAY,
MARCH 19

REGISTRATION REQUIRED!

bit.ly/TaxMattersDreamers



**TAXES EXPLAINED
WITH IMMIGRANTS
IN MIND**

Immigration Q&A

Join us on the last Thursday of March and April at 5pm ET to discuss key community updates and get your immigration questions answered by an expert immigration attorney.

Next Session:

Thursday, March 26, 2026
5pm ET (adjust to your time zone)

RSVP: <https://bit.ly/ImmigrationQA>

