



2025 GENERAL TAX INFORMATION FOR AU PAIRS

Navigating the rules for taxes in the United States can be difficult. H&R Block Expat Tax Services is here to help guide you through some of the more frequent questions you may have concerning U.S. taxes.

Our tax advisors are experts on the unique tax issues you face while working as an au pair in the United States. Plus, you will have a dedicated team member who will answer all your questions. You also have a 100% guarantee that your return is filed accurately, or we will fix it for free.

These FAQs are intended to address federal taxes and general information about state taxes.

Do I need to file a U.S. tax return?

The Internal Revenue Service (IRS) considers an au pair an employee of the family hosting them. This means that the total amount of your weekly stipends you receive from your host family(ies) is considered taxable as wages in the view of the IRS, and, as such, require you to file a U.S. tax return if you earned money while in the US during 2025.

You may also be required to file a state tax return depending on which state you are residing in during your au pair assignment. Each state has different rules, and your tax preparer will determine whether a return is required for taxes you owe in your state. Please refer to the additional references section below for a website link to each state's income tax website where you can find additional information on state tax regulations.

What date do I need to file my tax return by?

The federal U.S. tax return reporting stipend income earned during 2025 is required to be filed by April 15th, 2026. This is also the date any taxes owed should be paid unless you opt for the payment plan available by the IRS. See below for more information on payment plans.

How much will I owe in taxes?

The amount you may owe in tax depends on when you arrived in the U.S. and how much you have earned since then. Any stipend amount you receive will be taxed at a 10% tax rate (up to \$11,925 of total stipend income). So, for instance, if you earned \$6,050 in weekly stipends during 2024, the full amount would currently be subject to tax. With a 10% tax rate applied to the \$6,050 you would be liable for roughly \$600 in tax on your U.S. return. There could potentially be more tax owed if you earned more than \$11,925 during the year, or if you owe state taxes.

Which tax forms do I need to file?

Au pairs on the Department of State's cultural exchange program are present in the U.S. on J-1 visas. Au pairs present on a J-1 visa are considered nonresidents and usually file a nonresident tax form (Form 1040NR) and Form 8843. There may also be additional forms if a state return is required. If you are unsure which forms may apply to you, we will be able to evaluate your file to ensure all the proper returns are submitted.

How do I determine how much stipend income I made during a calendar year?

There are a couple of different ways to track the stipend income you receive throughout the calendar year. The best method is to keep a weekly record of the stipend payments you receive from your host family(ies) during the January to December months. There is a [stipend payment tracking form](#) available which you can use to track these payments, or if you prefer, you can track them yourself in a different format, such as Excel. Alternatively, if you can have your host family(ies) provide a signed year-to-date pay statement that would work as well.

Lastly, in very few situations a W-2 is received. If you received a W-2, simply let us know in the tax organizer and you do not need to worry about providing us additional information related to your stipends.

How do I file a U.S. tax return?

Your options are to either complete and file the return yourself or get the assistance of a trained tax preparer. If you have not previously filed a U.S. return, it is highly recommended to get the help of a tax professional (see information below on H&R Block Services)

If You Choose to Use H&R Block to Prepare Your Taxes:

H&R Block is the largest preparer of tax returns in the U.S. and their specialty is individual tax preparation. [H&R Block Expat Tax Services](#), a specialty business within the company, offers an easy, affordable, and virtual option for au pairs. Your tax return will be completed quickly through these three steps:

1st: Submit your online registration

After registering, you will receive an introduction email from your client relationship professional with an overview of the process and next steps.

2nd: Complete and submit a brief organizer

The organizer should take less than 10 minutes and will help us understand your unique tax situation. You will be asked to provide your stipend information and amount directly on the form. Next, we will review the completed organizer and prepare your tax return.

3rd: Review and approve your completed tax return

You will be notified when your tax return is completed along with an invoice. When payment is received, you can review the return in your secure online portal and provide your signature approval. We will then file the return electronically with the IRS, saving the additional expense of mailing a paper tax return.

How long will it take to prepare my return?

You should typically receive your completed return within 2-3 days of submitting your completed tax organizer.

What is the Cost?

H&R Block offers a limited time discounted filing fee of **\$50 USD** for your federal & state tax return. To take advantage of this discount, you simply need to register and return your tax organizer no later than February 28, 2026. Our price increases to \$99 after this date.

Making Your Tax Payment to the IRS

Once I know what I owe, how do I pay this amount to the IRS?

There are several different methods you can make payment to the IRS. You can pay by using a check from a U.S. bank account or by money order, or even have a direct withdrawal when you file your return. Alternatively, you can make a payment online using a credit or debit card. For more information on how to make payments, please review this [IRS link](#).

What do I do if I owe tax but cannot pay all of it at once?

Fortunately, the IRS provides you with a few options in this scenario to ensure that you stay in compliance. If you are unable to pay the full amount now, you can enter into an agreement to pay the amount within 120 days with no fee (penalties and interest will still accrue on unpaid amounts, although in a short timeframe these amounts will be rather minimal in amounts.) If you need longer than 120 to pay, you will need to set up a more formal agreement to pay monthly over a fixed period. For the longer agreement a setup fee is charged. To learn more about these options you can refer to the individual payment plan section of this [IRS link](#).

Additional Tax Related Questions:

I haven't received my SSN yet, can I file a tax return?

The IRS unfortunately cannot process a tax return without an SSN. You will first need to obtain an SSN to file your tax return. If you are not expected to receive your SSN before the filing deadline due to delays, there may be some relief for avoiding penalties.

Once you obtain your SSN, you will need to file your return. After your return is processed by the IRS, you can then call and request a [first-time abatement penalty waiver](#). You will still be liable for the tax and interest owed, but this will relieve you of any late filing penalties. It is suggested that you pay the tax and interest owed before requesting this relief.

I attend classes at a local University - other students have talked about receiving a credit on their tax returns for tuition expenses that they pay, does that apply to me?

While there are available tax benefits for unreimbursed expenses paid to universities, the available credits and deduction are not available to most au pairs. Nonresident taxpayers are unable to claim education related tax benefits, and as most of au pairs are present on J-1 visas, they will be considered nonresidents for tax purposes.

Can I claim the standard deduction?

Au pairs who have been in the United States on a J visa for one or two calendar years are not able to claim the standard deduction. The reason being that you will be treated as a nonresident taxpayer required to file a Form 1040NR. In general, any taxpayer required to file as a nonresident taxpayer is not afforded the ability to claim the standard deduction on their return and must look to itemize their deductions instead.

My visa was extended another year, does anything change for me?

It depends. Your J visa status affords you an exempt nonresident status for any part of 2 calendar years. Meaning, if you arrived in the U.S. at anytime during 2023 on your J visa, you would no longer be exempt for tax residency purposes and would be subject to the general [residency](#) rules. Generally speaking, if you are in the U.S. for over 182 days within a nonexempt year, you are considered a resident alien.

This could be important as you are subject to tax on all of your income but are also afforded the ability to claim the standard deduction, and could even be eligible for credits. Because of the complex nature of this determination it is highly suggested you use a tax professional so that you correctly file in 2025.

Can I claim any other deductions?

There is one deduction that you could potentially claim. If you filed a state return during 2024, you can claim the amount of taxes you paid as a deduction on your federal tax return. This amount would show on your return from last year.

Obtaining a social security number (SSN) or Tax ID number if you do not already have one:

You are required to obtain a Tax ID number in order to file a tax return. In most of the cases this would be the SSN issued to you. The purpose of the social security card is for employment authorization under au pair regulations. If you have not already obtained a social security card, please review the information linked below to make sure to apply for one. You may also check with your au pair service provider to see if they have a contact that assists with obtaining SSNs. You can get started with filing your return if you do not have one, but you will need the number before the tax return is able to be submitted to the IRS.

Information on obtaining a Social Security Number:

<https://www.ssa.gov/ssnumber/>

Contacting the IRS:

For assistance with paying taxes from home or general tax information, you can contact IRS's International Taxpayer Service Center at (1) 267-941-1000. They are helpful and can even assist with making tax payments by phone or online by credit card.

Additional resources

IRS information for au pairs:

<http://www.irs.gov/Individuals/International-Taxpayers/Au-Pairs>

Federation of Tax Administrators, *State Tax Forms & Filing Options*

<http://www.taxadmin.org/state-tax-forms>