What Happens If I Didn’t File My Taxes?

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This year’s tax deadline was April 15. If you’re seeing this and realizing that you have not yet filed your taxes, keep reading.

By April Walker

Filing a tax return is a critical part of complying with the law. Age, filing status and gross income determine who must file taxes. At the very low end of the spectrum, people of all ages who are married but filing separately need to have an annual income of just $5 for tax filing to be mandatory. On the opposite end, couples in which *both* partners are 65 or older who file jointly are only required to file taxes if together, they earn at least $32,300.

If Your Gross Income is Below the Required Threshold for Taxes

If your gross income (earned and unearned income combined) falls below the required threshold for taxes, you’re in luck. You have until Oct. 15, 2025, to file your tax return, and you will not be penalized if you decide not to complete one, though this could mean losing out on a variety of tax credits.

If Your Income is Between $5 and $32,300

If your income falls somewhere between $5 and $32,300, you should check IRS.gov to see if you are required to pay taxes. With the median annual salary sitting at about $59,000, chances are you’re not getting off the hook. There are various exceptions for late payments, including natural disasters, software issues and death in the immediate family, among others. Being unaware of the deadline, relying on an accountant or even falling for a scam, however, does not excuse you from filing your taxes.

If You Forgot to File Your Taxes

If you simply forgot to file your return or put it off, you need to do it ASAP. While the IRS may charge you a small penalty for late filing, you don't want these penalties to pile up. And you may apply any refund you are due to the penalty.

If You are Unable to Pay Your Tax Bill

If you haven't filed your return because you are unable to pay your tax bill, you have several options, but failing to file is not one of them. The IRS allows taxpayers to create online payment plans, take out loans, request delays, or use an Offer in Compromise. These options are not also penalty or interest-free, but they certainly beat the hefty Failure to File penalty, which charges 5% of your unpaid balance for every month (or part of a month) you go without filing. This is considerably larger than the Failure to Pay penalty, which starts at 0.5% per month. Both can charge up to 25% of your unpaid tax bill. Applied together, this can greatly increase the very tax burden you were trying to avoid.

Essentially, there is no way to avoid filing and paying taxes if you earn enough income to meet the threshold of your filing status. Evading taxes will only force you to give up more of your income later on down the line, and it could even land you in prison. As Founding Father Benjamin Franklin once said, "In this world, nothing is certain except death and taxes."

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