

# @jennas gallery blue@ How to Report RSUs or Stock Grants on Your Tax Return

## How Restricted Stock and Restricted Stock Units.

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Nov 1 2025 When you receive an RSU you don't have any immediate tax liability. You only have to pay taxes when your RSU vests and you receive an actual payout of stock shares

At that point you have to report income based on the fair market value of the stock Dec 20 2025 Discover how restricted stock and RSUs work as executive compensation and how they are taxed when they vest along with strategies to manage tax liabilities Jun 4 2025 The first tax occurs when RSUs vest and are deposited into your investment account

The tax is based on the fair market value FMV of the shares at the time of vesting Mar 26 2025 Learn how the restricted share unit tax works including when RSUs are taxed how much you'll owe and how to reduce your tax burden Dec 9 2025 When the shares vest a certain number of shares will automatically be sold to cover taxes

However beware that typically the amount of shares sold and taxes withheld is not enough to actually cover your tax liability! Dec 30 2024 But navigating how your restricted stock or performance stock is taxed can be complex

To lessen the complexity we'll help you understand how your award is taxed both when it vests and when you sell shares as well as what documents you'll need to file Mar 26 2025 To put it simply if you have RSUs vesting today today is the taxable event

The IRS will treat the value of those vested shares as wage income. For example if 100 RSUs vest when your company's stock is \$50 per share you have \$5 000 in taxable income on that vesting date Aug 28 2025 Once vested RSUs convert into regular shares. From then on taxes depend on when you sell

Sell Immediately No capital gain you've already paid income tax

Hold > 1 Year Any appreciation above the vesting price is taxed at long term capital gains rates 15% 20% Nov 25 2022 Such is often the case with restricted stock units RSUs which are typically taxed twice first when they vest and convert into shares of common stock and then when you sell them at a share price higher than the price when you acquired them Aug 22 2025 Generally speaking when your RSUs vest you gain full rights and ownership to the value of the units

To cover the income tax need you may do a net exercise cashless exercise or cash exercise. You may still owe additional tax at the end of the year depending on your specific tax returns.

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